River Market Analytics LLC pricing desk

River Market Analytics LLC is worth a banker conversation, but the modeled ask exceeds the max justified rate. Lead with relationship value and require product activation.

RECOMMENDED OFFER	MAX JUSTIFIED	NET CONTRIBUTION
4.41%	4.76%	$27K

RELATIONSHIP TRADEOFF

- Offer premium pricing only with Operating DDA + Treasury review + Sweep / ICS / CDARS fit.
- Current modeled ask: 4.79%.
- Exception SLA: Blocked. Over max: 3 bps.
- Margin at risk before approval: $3K.
- Maximum fee waiver: $675.

PRODUCT PACKAGE

- Operating DDA: Pricing flexibility should be tied to primary operating balances, not standalone rate chasing.
- Treasury review: ACH, RDC, positive pay, wires, sweep, or payroll discovery converts rate expense into relationship value.
- Sweep / ICS / CDARS fit: Move idle commercial cash into a structure the bank can defend without treating every dollar like hot money.
- Merchant or card review: Fee income can offset deposit pricing when transaction activity supports the conversation.

River Market Analytics LLC approval workflow

Priya Nair | Saline County | Manager approval required

APPROVAL WORKFLOW

- Banker validates balance and product commitment: Priya Nair, SLA Same business day. Do not quote an exception before validating operating balance and
- Manager reviews pricing exception: Deposit leadership, SLA 24 hours. Modeled ask exceeds max justified rate.
- Treasury confirms implementation economics: Treasury operations, SLA 2 business days. Exception pricing should not outlive treasury,
- CRM and board attribution: Priya Nair, SLA Before close of week. Revenue, balances, products, and source attribution must be logged after

CUSTOMER-FACING TERMS

- 4.41% internal pricing guidance for up to 90 days, subject to approval.
- Final pricing, account terms, eligibility, and fees are subject to normal bank approval.
- Offer should be paired with documented operating-account and treasury implementation steps.

GUARDRAILS

- Relationship Pricing Desk is internal guidance, not an advertised public rate or binding customer quote.
- Never imply private competitor knowledge unless a specific sourced record supports the statement.
- Credit decisions, deposit exceptions, treasury pricing, and fee waivers remain subject to normal bank approval.
- Use source proof and CRM attribution for every accepted exception.

BOARD CONTEXT

- $14M should be defended with documented relationship pricing, not blanket rate matching.
- $8.3M can be relationship-priced only with operating deposits, treasury, sweep, or fee-income commitments.
- 1 relationship have a do-not-overpay warning before any exception is quoted.
- Exception SLA: 1 blocked and 30 due today, with $377K of modeled margin at risk if bankers quote the ask.
- $357K in modeled fee income is available to offset rate concessions if products activate.