Riverbend Pediatric Therapy profitability

Riverbend Pediatric Therapy is an existing relationship where the modeled value is mostly deposit defense and wallet-share expansion.

NET CONTRIBUTION	RISK-ADJUSTED VALUE	MAX JUSTIFIED RATE
$16K	$11K	5.10%

ALCO SUMMARY

- Riverbend Pediatric Therapy: $16K modeled annual net contribution and $11K risk-adjusted value.
- $333K modeled deposits with $11K estimated annual funding cost at the internal guidance rate.
- $5K modeled annual fee income from treasury, card, or merchant products.
- Pricing room: modeled max justified deposit rate is 5.1% before the relationship falls below target margin.

PRICING GUIDANCE

- Recommended internal rate guidance: 3.35%.
- Modeled asset yield: 5.35%; funding cost: 2.90%.
- Use this as internal pricing discipline only. It is not a customer quote, advertised rate, or guarantee of product availability.

Riverbend Pediatric Therapy approval path

Morgan Avery | Relationship Manager | Pulaski County | Core Intelligence

PRODUCT ECONOMICS

- Deposits: $7K annual revenue; Modeled from expected operating balances, 5.35% asset yield assumption, and 3.35% internal pricing guidance.
- Treasury: $2K annual revenue; Included only as a modeled cross-sell option until treasury need is validated in discovery.
- Lending / Mortgage: $3K annual revenue; Loan, mortgage, renewal, SBA, construction, or maturity language suggests a referral conversation.
- Cards / Merchant: $3K annual revenue; Card and merchant economics are included only when product fit or small-business workflow supports the
- Retention: $2K annual revenue; Core Intelligence uses bank-owned relationship activity to estimate deposits protected before attrition.

APPROVALS

- Deposit pricing discipline: Required - Keep pricing inside the modeled max justified rate before quoting anything externally.
- Treasury pricing and implementation: Optional - Treasury fee income is part of the relationship value model.
- Lending or mortgage handoff: Required - Any lending or mortgage estimate requires normal bank qualification, disclosures, and approval.
- CRM attribution: Required - Calls, meetings, proposals, opened accounts, deposits, products, and revenue need source-to-outcome attribution.

MANAGER NOTES

- Owner: Morgan Avery. County: Pulaski. Priority: Medium.
- Conversion probability is modeled at 69% from priority score, source type, role fit, and contact readiness.
- No immediate manager escalation unless the action ages without an outcome.

GUARDRAILS

- Relationship Profitability is an internal planning model, not a customer-facing rate quote or guarantee.
- Credit, mortgage, treasury pricing, and deposit exceptions still require normal bank approval workflows.
- Core Intelligence actions are relationship-service intelligence from bank-owned data, not FCRA prescreening or credit decisioning.
- Do not imply private competitor knowledge unless an explicitly sourced record supports the

PORTFOLIO CONTEXT

$644K total risk-adjusted value across 40 modeled actions. 3 require price discipline.