

# Ozark Foodservice Logistics LLC profitability

Ozark Foodservice Logistics LLC is an existing relationship where the modeled value is mostly deposit defense and wallet-share expansion.

<p>NET CONTRIBUTION</p> <p><b>\$27K</b></p>	<p>RISK-ADJUSTED VALUE</p> <p><b>\$22K</b></p>	<p>MAX JUSTIFIED RATE</p> <p><b>5.10%</b></p>
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## ALCO SUMMARY

- Ozark Foodservice Logistics LLC: \$27K modeled annual net contribution and \$22K risk-adjusted value.
- \$664K modeled deposits with \$23K estimated annual funding cost at the internal guidance rate.
- \$11K 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: 3.50%.
- 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.

# Ozark Foodservice Logistics LLC approval path

Alex Chen | Treasury | Benton County | Core Intelligence

## PRODUCT ECONOMICS

- Deposits: \$12K annual revenue; Modeled from expected operating balances, 5.35% asset yield assumption, and 3.5% internal pricing guidance.
- Treasury: \$7K annual revenue; Payment-volume and product-fit signals support ACH, RDC, positive pay, wires, sweep, or payroll discovery.
- Lending / Mortgage: \$0 annual revenue; No credit decisioning is implied; lending value remains a referral estimate.
- Cards / Merchant: \$4K annual revenue; Card and merchant economics are included only when product fit or small-business workflow supports the
- Retention: \$4K 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: Required - Treasury fee income is part of the relationship value model.
- Lending or mortgage handoff: Optional - 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: Alex Chen. County: Benton. Priority: Critical.
- Conversion probability is modeled at 82% from priority score, source type, role fit, and contact readiness.
- High-value internal relationship should not age without a banker 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

\$721K total risk-adjusted value across 40 modeled actions. 0 require price discipline.