

# Household Deposits Score<sup>SM</sup>

Enrich databases, grow deposits and improve campaign performance



Even as consumer spending shrinks, *Bloomberg Businessweek* reports that “households are stockpiling record amounts of deposits.”<sup>1</sup> This means that in bracing for tough economic times, consumers are funding savings, checking, money market and certificate of deposit accounts with unprecedented regularity. For companies that market to attract new deposits, this trend represents a significant opportunity to improve campaign performance and grow market share.

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#### Target households based on true potential

Marketers equipped with the unique and powerful insights afforded by Experian’s new Household Deposits Score<sup>SM</sup> can accurately predict total household deposit balances, enabling them to precisely target prospects based on true quality potential.

By knowing the predisposition for maintaining high or low deposit balances, you’ll see which households to target and which to avoid. This advantage can measurably improve the performance of deposit-marketing campaigns, provide insight related to household assets outside of financial services, and inform current customers of cross-sell and up-sell programs.

#### More robust data than competitors’

More accurate than ZIP Code<sup>TM</sup>-based products that loosely estimate income or assets, Experian’s Household Deposits Score is a discrete, household-level score based on dozens of high-quality Experian variables. Household Deposits Score allows you to estimate the sum of all household deposit balances, even when assets are held in numerous accounts or institutions.

<sup>1</sup>Roben Farzad of Bloomberg Businessweek, July 20, 2010

### How households are scored

Household Deposits Score considers deposit totals from savings, checking, money market and CD accounts, placing each U.S. household into one of five stratified groups:

- Greater than \$50,000
- Between \$25,000 and \$49,999
- Between \$10,000 and \$24,999
- Between \$5,000 and \$9,999
- Less than \$5,000

### Built on an advanced segmentation framework

Household Deposits Score was developed by First Manhattan Consulting Group (FMCG), in conjunction with Experian. FMCG, a premier financial services consulting firm, has developed innovative segmentation frameworks and campaign tools for more than 25 years.

### Part of our full suite

Experian's Household Deposits Score is the latest addition to our Marketing Services Suite of wealth indicators, which also includes NetWorth, Income Production Assets, Summarized Credit Statistics, Estimated Current Home Value, ChoiceScore<sup>SM</sup>, Discretionary Spend Estimate and Enhanced Estimated Income.

To learn more about how Experian's Household Deposits Score can help you enrich databases, grow deposits and boost marketing-campaign performance, contact your local Experian sales representative or call 1 888 414 1120.



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