



From the desk of  
**Roxanne Emmerich**  
CEO of Emmerich Group

# “I Think You’ve Only Got 2 Choices... **CONQUER Net Interest Margin Compression or Risk COLLAPSE!**”

This is your Last Chance to REGISTER for the WEBINAR called:

## “5 SILVER BULLETS TO CONQUERING NET INTEREST MARGIN COMPRESSION”

Dear fellow banking executive,

You’re a tough nut to crack! I’ve written 2 previous letters to you, warning you of the business horrors to come, addressing the net interest margin compression you’re likely feeling, and inviting you to a surefire, tried-and-true path to conquering this ‘WAR’ waged against community banks.


Still, even with all that, you haven’t responded to not a one of my letters! Meanwhile, FinTech, Big Banks and Banking Apps are covertly stealing customers from banks; forcing many community bankers to lower loan rates to be ‘competitive’ – an epidemic I call the ‘rate-matching death-spiral.’

But with **73 percent of Millennials believing they don’t need a bank and expect a tech startup to handle their money in the near future**, what can you play but the rate-matching game?

In my upcoming Webinar, I reveal “**5 SILVER BULLETS TO CONQUERING NET INTEREST MARGIN COMPRESSION**” that we’ve used to help hundreds of other community bankers blow the competition out right of the water. These community banking brethren are...

- Closing more A+ credit loans at a premium prices
- Growing net interest margin by 40 to 110 basis points in less than 12 months
- Skyrocketing cross-sales to 7, 9, 11 other products on average; and much, much more

So, my first letter was in a BANK BAG, the second was a MESSAGE IN A BOTTLE, and this one’s in a darn TRASH CAN...“Why?!?” Well, if you don’t attend this webinar, it’s like throwing away, potentially, hundreds of thousands of dollars in profits in the next 12 months; or worse, throwing your entire bank right down file 13 in the next few years! Seriously, this enemy is out for blood and they’re taking no prisoners, so you NEED what we’ve got in order to conquer this fiery foe!

<p><b>So Register for the Webinar:</b></p> <p><b>Visit: URL</b></p> <p><b>Call: (952) 820-0360</b></p>	<p><i>"Since working with you, we've grown from \$238 million to \$368 million...a 54% increase, net income grew from \$2.1 million to \$4.1 million...a 95% increase, and earning assets grew from \$213 million to \$332 million—a 56% increase. Net interest margin increased from 3.90 to 4.32, and we're operating with 1.25% or less past dues. We did this without growing staff. We now only target A+ credits like you taught us."</i></p>	 <p><i>G. Majors, CEO, The Hardin Country Bank</i></p>
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**Webinar Schedule: June 1<sup>st</sup> @ 12pm ET, June 4<sup>th</sup> @ 3pm ET, etc.**