



2018 Bank Study Project Class of 2019

SOURCES OF NON-INTEREST INCOME

Dan Harbison

NOTES:

1. Please use 8 1/2" x 11" paper (or paper folded to that size).
2. Attach the **Junior Cover Sheet – Class of 2019** from <http://www.gsblsu.org/students-4/> as the first page of your project.
3. Please staple your project or use a binder clip. **DO NOT** use paper clips, or any kind of folder or binder.

Complete and mail by February 15, 2019

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During the session we discussed several ways to maximize non-interest income **(NII)** in your bank. Your assignment is to choose one of the critical NII areas discussed during the session and apply what you learned to either enhance an existing NII area or develop a new NII product or service for your institution.

Present your suggestion(s) in writing (memo form) to the proper person or committee charged with reviewing product/service development in your bank.

Focus attention on the annual dollar impact to the income statement, advantage(s) over market competition and any other positive impact to your institution.

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