

# Marketing Expenditures

Marketing expenditures are used to create awareness of your Treasury Services with new and existing customers. The amount you spend on marketing has a direct impact on the number of new Treasury Services customers you attract each round.

Marketing Budget	Prospects Reached	New Customers	Marketing Costs
↗	↗	↗	↗
As you increase your Marketing budget...	...you will reach more prospects...	...leading to more new applications...	...but also increasing your Marketing Costs

You will cross-sell your Treasury Services to existing commercial lending customers, while also targeting non-bank prospects. The chart to the right shows the marketing cost associated with attracting a new Treasury Services customer.

Marketing Cost for a New Customer	Small Business	Middle Market	Large Corporate
Marketing to Commercial Lending Customers	\$30	\$200	\$4,500
Marketing to Non-Bank Customers	\$50	\$250	\$5,000

**\*NOTE:** The actual number of new customers you attract may vary. The competitiveness of your pricing and your investment in new technology both impact the number of new customers you attract.

**\*NOTE:** Market saturation can impact the number of new customers you attract. If multiple teams aggressively go after a specific customer segment, the marketing cost for that segment will begin to rise. Market saturation is reached in Treasury Services when the total marketing dollars spent for a specific customer segment is 50% more than the total marketing dollars spent at SimStart.

See Sample Calculation C-5 for an example.