

Apex Core: Growth Strategy & High-Value Acquisition

Targeting dormant high-credit leads for deposit growth.

Summary

Our current analysis identifies **14 high-value leads (Score > 700)** who represent significant untapped deposit potential. Within this specific group, **78.6% (11 of 14)** have successfully completed onboarding but remain **unfunded**, indicating a friction point in the initial deposit phase rather than a lead quality issue.

Target Leads

14

Confirmed credit score >= 700

Average Credit Score

787

Prime Segments

Unfunded Accounts (Deposit Delayed)

11

78.6% of Target Group

Stalled Accounts

3

21.4% of Target Group

Marketing Target List: Customers with Excellent Credit Scores

Customers with credit scores >700

Customer Name	Email Address	Credit Score	Account Balance	Status
Tasha Baker	tasha.baker@yahoo.com	839	\$0.00	Unfunded
Wendy Green	wendy.green@gmail.com	834	\$0.00	Unfunded
Ruben Johnson	ruben.johnson@hotmail.com	826	\$0.00	Unfunded
Chad Sanchez	chad.sanchez@yahoo.com	821	\$0.00	Unfunded
Hunter Hill	hunter.hill@gmail.com	801	-	Stalled Unboarding
Tina Webster	tina.webster@gmail.com	797	\$0.00	Unfunded
Cameron Khan	cameron.khan@gmail.com	795	-	Stalled Unboarding
Amanda Davis	amanda.davis@gmail.com	791	\$0.00	Unfunded
Joel Rogers	joel.rogers@gmail.com	788	\$0.00	Unfunded
Patty Evans	patty.evans@hotmail.com	766	\$0.00	Unfunded
Theresa Jones	theresa.jones@gmail.com	762	\$0.00	Unfunded
Emily Powell	emily.powell@hotmail.com	739	\$0.00	Unfunded
James Miller	james.miller@yahoo.com	731	-	Stalled Unboarding
Justin Koch	justin.koch@hotmail.com	722	\$0.00	Unfunded

* Status (—) indicates User record exists without linked Account record

Strategic Insights & Considerations

Based on the current data distribution, the following observations represent potential levers for deposit growth:

- **Account Friction:** Investigating the 21% of leads stalled in onboarding may reveal technical or procedural barriers impacting high-prime users.
- **Relationship Building:** The 78% concentration in unfunded accounts suggests that a targeted deposit-matching incentive may be a viable path to immediate capital capture.

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Technical Audit & Code

SQL Queries, Raw Data Set, and Logic Documentation available on GitHub:
github.com/dana-analyst/high-score-leads-sql