The LOGISTIC Procedure

Model Information		
Data Set	WORK.TEMP	
Response Variable	INS	Insurance Product
Number of Response Levels	2	
Model	binary logit	
Optimization Technique	Fisher's scoring	

Number of Observations Read	8495
Number of Observations Used	8495

Response Profile		
Ordered Value	**INS**	**Total Frequency**
1	0	5577
2	1	2918

Probability modeled is INS=1.

Backward Elimination Procedure

The LOGISTIC Procedure

Class Level Information																			
Class	Value	Design Variables																	
NSFAMT_Bin	1	1																	
	2	0																	
NSF	0	1																	
	1	0																	
DIRDEP	0	1																	
	1	0																	
DEPAMT_Bin	1	0	0	0	0														
	2	1	0	0	0														
	3	0	1	0	0														
	4	0	0	1	0														
	5	0	0	0	1														
DDABAL_Bin	1	0	0	0	0	0	0	0											
	2	1	0	0	0	0	0	0											
	3	0	1	0	0	0	0	0											
	4	0	0	1	0	0	0	0											
	5	0	0	0	1	0	0	0											
	6	0	0	0	0	1	0	0											
	7	0	0	0	0	0	1	0											
	8	0	0	0	0	0	0	1											
DDA	0	1																	
	1	0																	
CHECKS_Bin	1	0	0	0															
	2	1	0	0															
	3	0	1	0															
	4	0	0	1															
CASHBK	0	1																	
	1	0																	
ACCTAGE_Bin	1	0	0																
	2	1	0																
	3	0	1																
TELLER_Bin	1	0	0																
	2	1	0																
	3	0	1																
SAVBAL_Bin	1	0	0	0	0	0	0												

The LOGISTIC Procedure

Class Level Information																				
Class	**Value**	**Design Variables**																		
	2	1	0	0	0	0	0													
	3	0	1	0	0	0	0													
	4	0	0	1	0	0	0													
	5	0	0	0	1	0	0													
	6	0	0	0	0	1	0													
	7	0	0	0	0	0	1													
SAV	**0**	1																		
	1	0																		
POSAMT_Bin	**1**	0	0																	
	2	1	0																	
	3	0	1																	
POS_Bin	**1**	0	0																	
	2	1	0																	
	3	0	1																	
PHONE_Bin	**1**	0	0	0																
	2	1	0	0																
	3	0	1	0																
	4	0	0	1																
CDBAL_Bin	**1**	0	0																	
	2	1	0																	
	3	0	1																	
CD	**0**	1																		
	1	0																		
ATMAMT_Bin	**1**	0	0																	
	2	1	0																	
	3	0	1																	
ATM	**0**	1																		
	1	0																		
RES	**R**	0	0																	
	S	1	0																	
	U	0	1																	
MOVED	**0**	1																		
	1	0																		
LORES_Bin	**1**	0																		

The LOGISTIC Procedure

Class Level Information																			
Class	**Value**	**Design Variables**																	
	2	1																	
INAREA	**0**	1																	
	1	0																	
HMVAL_Bin	**1**	0	0	0	0														
	2	1	0	0	0														
	3	0	1	0	0														
	4	0	0	1	0														
	5	0	0	0	1														
HMOWN	**-1**	0	0																
	0	1	0																
	1	0	1																
CRSCORE_Bin	**1**	0	0	0															
	2	1	0	0															
	3	0	1	0															
	4	0	0	1															
BRANCH	**B1**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B11	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B12	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B13	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	B14	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	B15	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
	B16	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	B17	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
	B18	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	B19	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	B2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	B3	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	B4	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
	B5	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
	B6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
	B7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
	B8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
	B9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
AGE_Bin	**1**	0	0	0															

The LOGISTIC Procedure

Class Level Information																			
Class	**Value**	**Design Variables**																	
	2	1	0	0															
	3	0	1	0															
	4	0	0	1															
MM	**0**	1																	
	1	0																	
LOCBAL_Bin	**1**	0	0																
	2	1	0																
	3	0	1																
LOC	**0**	1																	
	1	0																	
IRABAL_Bin	**1**	1																	
	2	0																	
IRA	**0**	1																	
	1	0																	
INVBAL_Bin	**1**	0	0																
	2	1	0																
	3	0	1																
INV	**-1**	0	0																
	0	1	0																
	1	0	1																
ILSBAL_Bin	**1**	1																	
	2	0																	
ILS	**0**	1																	
	1	0																	
SDB	**0**	1																	
	1	0																	
MTGBAL_Bin	**1**	0	0																
	2	1	0																
	3	0	1																
MTG	**0**	1																	
	1	0																	
MMCRED	**0**	1	0	0															
	1	0	0	0															
	2	0	1	0															

The LOGISTIC Procedure

Class Level Information																			
Class	Value	Design Variables																	
	3	0	0	1															
MMBAL_Bin	1	1																	
	2	0																	
INCOME_Bin	1	0	0																
	2	1	0																
	3	0	1																
CCPURC	-1	0	0	0	0	0													
	0	1	0	0	0	0													
	1	0	1	0	0	0													
	2	0	0	1	0	0													
	3	0	0	0	1	0													
	4	0	0	0	0	1													
CCBAL_Bin	1	0	0																
	2	1	0																
	3	0	1																
CC	-1	0	0																
	0	1	0																
	1	0	1																

Step 0. The following effects were entered:

Intercept NSFAMT_Bin NSF DIRDEP DEPAMT_Bin DDABAL_Bin DDA CHECKS_Bin CASHBK ACCTAGE_Bin TELLER_Bin SAVBAL_Bin SAV POSAMT_Bin POS_Bin PHONE_Bin CDBAL_Bin CD ATMAMT_Bin ATM RES MOVED LORES_Bin INAREA HMVAL_Bin HMOWN CRSCORE_Bin BRANCH AGE_Bin MM LOCBAL_Bin LOC IRABAL_Bin IRA INVBAL_Bin INV ILSBAL_Bin ILS SDB MTGBAL_Bin MTG MMCRED MMBAL_Bin INCOME_Bin CCPURC CCBAL_Bin CC

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8856.938
SC	10939.178	9575.756
-2 Log L	10930.130	8652.938

The LOGISTIC Procedure

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2277.1926	101	<.0001
Score	2107.3499	101	<.0001
Wald	1607.5456	101	<.0001

Note: MMBAL_Bin was removed because of its redundancy.

Step 1. Effect DEPAMT_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8849.155
SC	10939.178	9539.784
-2 Log L	10930.130	8653.155

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2276.9751	97	<.0001
Score	2106.8870	97	<.0001
Wald	1607.4189	97	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
0.2173	4	0.9945

Step 2. Effect CD is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

The LOGISTIC Procedure

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8847.161
SC	10939.178	9530.743
-2 Log L	10930.130	8653.161

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2276.9695	96	<.0001
Score	2106.8738	96	<.0001
Wald	1607.4062	96	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
0.2230	5	0.9988

Step 3. Effect HMOWN is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8843.331
SC	10939.178	9512.818
-2 Log L	10930.130	8653.331

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2276.7992	94	<.0001
Score	2106.6442	94	<.0001
Wald	1607.2381	94	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
0.3935	7	0.9998

The LOGISTIC Procedure

Step 4. Effect LOCBAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8839.576
SC	10939.178	9494.969
-2 Log L	10930.130	8653.576

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2276.5542	92	<.0001
Score	2106.3505	92	<.0001
Wald	1607.0619	92	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
0.6378	9	0.9999

Step 5. Effect CRSCORE_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8834.296
SC	10939.178	9468.547
-2 Log L	10930.130	8654.296

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2275.8348	89	<.0001
Score	2105.7623	89	<.0001
Wald	1606.6367	89	<.0001

The LOGISTIC Procedure

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1.3579	12	0.9999

Step 6. Effect ILSBAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8832.353
SC	10939.178	9459.557
-2 Log L	10930.130	8654.353

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2275.7773	88	<.0001
Score	2105.7621	88	<.0001
Wald	1606.7164	88	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
1.4148	13	1.0000

Step 7. Effect CASHBK is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8830.435
SC	10939.178	9450.592
-2 Log L	10930.130	8654.435

The LOGISTIC Procedure

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2275.6954	87	<.0001
Score	2105.7074	87	<.0001
Wald	1606.6790	87	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1.4960	14	1.0000

Step 8. Effect IRABAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8828.709
SC	10939.178	9441.818
-2 Log L	10930.130	8654.709

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2275.4218	86	<.0001
Score	2105.5860	86	<.0001
Wald	1606.5875	86	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
1.7694	15	1.0000

Step 9. Effect INAREA is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

The LOGISTIC Procedure

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8826.994
SC	10939.178	9433.056
-2 Log L	10930.130	8654.994

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2275.1366	85	<.0001
Score	2105.4062	85	<.0001
Wald	1606.5042	85	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
2.0560	16	1.0000

Step 10. Effect ATM is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8825.344
SC	10939.178	9424.359
-2 Log L	10930.130	8655.344

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2274.7866	84	<.0001
Score	2105.2255	84	<.0001
Wald	1606.2433	84	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
2.4040	17	1.0000

The LOGISTIC Procedure

Step 11. Effect POSAMT_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8824.164
SC	10939.178	9416.132
-2 Log L	10930.130	8656.164

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2273.9661	83	<.0001
Score	2104.7974	83	<.0001
Wald	1606.0719	83	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
3.2214	18	1.0000

Step 12. Effect POS_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8822.781
SC	10939.178	9407.701
-2 Log L	10930.130	8656.781

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2273.3499	82	<.0001
Score	2104.2224	82	<.0001
Wald	1605.7025	82	<.0001

The LOGISTIC Procedure

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
3.8232	19	0.9999

Step 13. Effect SDB is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8821.121
SC	10939.178	9398.994
-2 Log L	10930.130	8657.121

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2273.0095	81	<.0001
Score	2103.9989	81	<.0001
Wald	1605.7562	81	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
4.1646	20	0.9999

Step 14. Effect CCBAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8819.510
SC	10939.178	9390.336
-2 Log L	10930.130	8657.510

The LOGISTIC Procedure

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2272.6205	80	<.0001
Score	2103.8260	80	<.0001
Wald	1605.4899	80	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
4.5526	21	0.9999

Step 15. Effect MMCRED is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8815.837
SC	10939.178	9365.521
-2 Log L	10930.130	8659.837

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2270.2938	77	<.0001
Score	2101.6641	77	<.0001
Wald	1604.2447	77	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
6.8913	24	0.9997

Step 16. Effect AGE_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

The LOGISTIC Procedure

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8812.178
SC	10939.178	9340.720
-2 Log L	10930.130	8662.178

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2267.9527	74	<.0001
Score	2100.2322	74	<.0001
Wald	1603.5792	74	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
9.2455	27	0.9994

Step 17. Effect PHONE_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8810.538
SC	10939.178	9324.986
-2 Log L	10930.130	8664.538

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2265.5928	72	<.0001
Score	2098.8955	72	<.0001
Wald	1603.1361	72	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
11.5529	29	0.9984

The LOGISTIC Procedure

Step 18. Effect RES is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8808.477
SC	10939.178	9308.831
-2 Log L	10930.130	8666.477

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2263.6530	70	<.0001
Score	2097.4991	70	<.0001
Wald	1602.3681	70	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
13.4904	31	0.9974

Step 19. Effect MTGBAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8806.635
SC	10939.178	9292.894
-2 Log L	10930.130	8668.635

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2261.4958	68	<.0001
Score	2095.6600	68	<.0001
Wald	1601.2769	68	<.0001

The LOGISTIC Procedure

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
15.9202	33	0.9947

Step 20. Effect LORES_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8805.678
SC	10939.178	9284.889
-2 Log L	10930.130	8669.678

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2260.4529	67	<.0001
Score	2095.0876	67	<.0001
Wald	1601.1870	67	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
16.9399	34	0.9936

Step 21. Effect ACCTAGE_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8804.625
SC	10939.178	9269.743
-2 Log L	10930.130	8672.625

The LOGISTIC Procedure

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2257.5052	65	<.0001
Score	2092.4862	65	<.0001
Wald	1599.4460	65	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
19.8828	36	0.9865

Step 22. Effect INVBAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8803.649
SC	10939.178	9254.672
-2 Log L	10930.130	8675.649

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2254.4815	63	<.0001
Score	2089.6519	63	<.0001
Wald	1597.2423	63	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
22.9270	38	0.9745

Step 23. Effect CCPURC is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

The LOGISTIC Procedure

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8802.380
SC	10939.178	9225.214
-2 Log L	10930.130	8682.380

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2247.7508	59	<.0001
Score	2084.2189	59	<.0001
Wald	1595.2953	59	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
29.5697	42	0.9257

Step 24. Effect MOVED is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8802.377
SC	10939.178	9218.163
-2 Log L	10930.130	8684.377

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2245.7539	58	<.0001
Score	2082.5646	58	<.0001
Wald	1594.3871	58	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
31.5238	43	0.9023

The LOGISTIC Procedure

Step 25. Effect HMVAL_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8802.032
SC	10939.178	9189.629
-2 Log L	10930.130	8692.032

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2238.0989	54	<.0001
Score	2077.6785	54	<.0001
Wald	1592.5263	54	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
39.0156	47	0.7898

Step 26. Effect INCOME_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8800.336
SC	10939.178	9173.840
-2 Log L	10930.130	8694.336

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2235.7940	52	<.0001
Score	2075.7997	52	<.0001
Wald	1591.1275	52	<.0001

The LOGISTIC Procedure

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
41.2536	49	0.7763

Step 27. Effect SAV is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8801.007
SC	10939.178	9167.464
-2 Log L	10930.130	8697.007

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2233.1231	51	<.0001
Score	2074.3489	51	<.0001
Wald	1590.4378	51	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
43.7126	50	0.7223

Step 28. Effect LOC is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8801.746
SC	10939.178	9161.155
-2 Log L	10930.130	8699.746

The LOGISTIC Procedure

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2230.3847	50	<.0001
Score	2071.9644	50	<.0001
Wald	1589.3970	50	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
46.5540	51	0.6507

Step 29. Effect NSFAMT_Bin is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	10932.130	8803.256
SC	10939.178	9155.618
-2 Log L	10930.130	8703.256

Testing Global Null Hypothesis: BETA=0			
Test	**Chi-Square**	**DF**	**Pr > ChiSq**
Likelihood Ratio	2226.8744	49	<.0001
Score	2069.4874	49	<.0001
Wald	1588.1620	49	<.0001

Residual Chi-Square Test		
Chi-Square	**DF**	**Pr > ChiSq**
50.1295	52	0.5478

Step 30. Effect DIRDEP is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

The LOGISTIC Procedure

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8807.446
SC	10939.178	9152.760
-2 Log L	10930.130	8709.446

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2220.6846	48	<.0001
Score	2064.9995	48	<.0001
Wald	1585.6068	48	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
56.2599	53	0.3539

Step 31. Effect MTG is removed:

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	10932.130	8814.126
SC	10939.178	9152.393
-2 Log L	10930.130	8718.126

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	2212.0047	47	<.0001
Score	2057.1174	47	<.0001
Wald	1580.3065	47	<.0001

Residual Chi-Square Test		
Chi-Square	DF	Pr > ChiSq
64.9129	54	0.1469

The LOGISTIC Procedure

Note: No (additional) effects met the 0.002 significance level for removal from the model.

Summary of Backward Elimination						
Step	Effect Removed	DF	Number In	Wald Chi-Square	Pr > ChiSq	Variable Label
1	DEPAMT_Bin	4	44	0.2173	0.9945	
2	CD	1	43	0.0056	0.9402	Certificate of Deposit
3	HMOWN	2	42	0.1704	0.9183	Owns Home
4	LOCBAL_Bin	2	41	0.2442	0.8851	
5	CRSCORE_Bin	3	40	0.7199	0.8685	
6	ILSBAL_Bin	1	39	0.0571	0.8112	
7	CASHBK	1	38	0.0811	0.7758	Number Cash Back
8	IRABAL_Bin	1	37	0.2732	0.6012	
9	INAREA	1	36	0.2856	0.5931	Local Address
10	ATM	1	35	0.3474	0.5556	ATM
11	POSAMT_Bin	2	34	1.1722	0.5565	
12	POS_Bin	2	33	0.9736	0.6146	
13	SDB	1	32	0.3409	0.5593	Safety Deposit Box
14	CCBAL_Bin	1	31	0.3888	0.5329	
15	MMCRED	3	30	2.3310	0.5066	Money Market Credits
16	AGE_Bin	3	29	2.3518	0.5027	
17	PHONE_Bin	3	28	2.6151	0.4549	
18	RES	2	27	1.9391	0.3793	Area Classification
19	MTGBAL_Bin	2	26	2.0134	0.3654	
20	LORES_Bin	1	25	1.0408	0.3076	
21	ACCTAGE_Bin	2	24	2.9272	0.2314	
22	INVBAL_Bin	2	23	3.0229	0.2206	
23	CCPURC	4	22	6.1458	0.1885	Credit Card Purchases
24	MOVED	1	21	1.9578	0.1617	Recent Address Change
25	HMVAL_Bin	4	20	7.0866	0.1314	
26	INCOME_Bin	2	19	2.2797	0.3199	
27	SAV	1	18	2.4232	0.1195	Saving Account
28	LOC	1	17	2.7157	0.0994	Line of Credit
29	NSFAMT_Bin	1	16	3.5592	0.0592	
30	DIRDEP	1	15	6.1596	0.0131	Direct Deposit
31	MTG	1	14	8.5122	0.0035	Mortgage

The LOGISTIC Procedure

Type 3 Analysis of Effects			
Effect	DF	Wald Chi-Square	Pr > ChiSq
NSF	1	10.5584	0.0012
DDABAL_Bin	7	283.7405	<.0001
DDA	1	15.0568	0.0001
CHECKS_Bin	3	88.3312	<.0001
TELLER_Bin	2	35.6464	<.0001
SAVBAL_Bin	6	543.6226	<.0001
CDBAL_Bin	2	165.8919	<.0001
ATMAMT_Bin	2	39.8746	<.0001
BRANCH	18	118.3907	<.0001
MM	1	96.7047	<.0001
IRA	1	16.5175	<.0001
INV	1	14.6436	0.0001
ILS	1	14.1659	0.0002
CC	1	22.1380	<.0001

Note: The following parameters have been set to 0, since the variables are a linear combination of other variables as shown.

INV1 =	Intercept - BRANCHB14 - BRANCHB15 - BRANCHB18 - BRANCHB19 - INV0
CC1 =	Intercept - BRANCHB14 - BRANCHB15 - BRANCHB18 - BRANCHB19 - CC0

Analysis of Maximum Likelihood Estimates						
Parameter		DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept		1	-0.5375	0.4832	1.2374	0.2660
NSF	0	1	-0.3436	0.1058	10.5584	0.0012
DDABAL_Bin	2	1	0.2319	0.4318	0.2885	0.5912
DDABAL_Bin	3	1	0.5204	0.4261	1.4918	0.2219
DDABAL_Bin	4	1	0.8356	0.4231	3.9003	0.0483
DDABAL_Bin	5	1	1.0891	0.4253	6.5586	0.0104
DDABAL_Bin	6	1	1.3406	0.4242	9.9887	0.0016
DDABAL_Bin	7	1	1.6031	0.4241	14.2873	0.0002
DDABAL_Bin	8	1	2.2035	0.4282	26.4804	<.0001
DDA	0	1	1.6494	0.4251	15.0568	0.0001
CHECKS_Bin	2	1	0.0459	0.1030	0.1991	0.6554
CHECKS_Bin	3	1	-0.0331	0.1095	0.0912	0.7626
CHECKS_Bin	4	1	-0.6135	0.1010	36.9293	<.0001

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates						
Parameter		DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
TELLER_Bin	2	1	0.2373	0.0682	12.1008	0.0005
TELLER_Bin	3	1	0.5281	0.0898	34.5888	<.0001
SAVBAL_Bin	2	1	-0.5331	0.1591	11.2340	0.0008
SAVBAL_Bin	3	1	-0.3118	0.1418	4.8380	0.0278
SAVBAL_Bin	4	1	0.2570	0.0894	8.2598	0.0041
SAVBAL_Bin	5	1	0.9011	0.0967	86.8952	<.0001
SAVBAL_Bin	6	1	1.3116	0.0935	196.7114	<.0001
SAVBAL_Bin	7	1	1.7303	0.0948	332.8744	<.0001
CDBAL_Bin	2	1	0.6870	0.0992	47.9990	<.0001
CDBAL_Bin	3	1	1.4151	0.1250	128.1035	<.0001
ATMAMT_Bin	2	1	-0.1211	0.0622	3.7929	0.0515
ATMAMT_Bin	3	1	0.5305	0.1072	24.5117	<.0001
BRANCH	B10	1	0.0643	0.2705	0.0564	0.8122
BRANCH	B11	1	0.1663	0.3230	0.2650	0.6067
BRANCH	B12	1	0.3302	0.2213	2.2277	0.1356
BRANCH	B13	1	0.1142	0.2148	0.2823	0.5952
BRANCH	B14	1	-1.8556	0.2516	54.3971	<.0001
BRANCH	B15	1	-1.5164	0.2087	52.7846	<.0001
BRANCH	B16	1	-0.6701	0.1637	16.7493	<.0001
BRANCH	B17	1	0.1567	0.1847	0.7195	0.3963
BRANCH	B18	1	-0.8481	0.2637	10.3417	0.0013
BRANCH	B19	1	-0.9110	0.3306	7.5951	0.0059
BRANCH	B2	1	-0.0791	0.1116	0.5026	0.4784
BRANCH	B3	1	0.0713	0.1268	0.3162	0.5739
BRANCH	B4	1	0.0433	0.1094	0.1568	0.6922
BRANCH	B5	1	-0.0491	0.1265	0.1508	0.6978
BRANCH	B6	1	0.0959	0.1502	0.4074	0.5233
BRANCH	B7	1	-0.0614	0.1515	0.1640	0.6855
BRANCH	B8	1	0.1576	0.1534	1.0550	0.3043
BRANCH	B9	1	0.1800	0.2097	0.7370	0.3906
MM	0	1	-0.7862	0.0799	96.7047	<.0001
IRA	0	1	-0.4554	0.1120	16.5175	<.0001
INV	0	1	-0.6035	0.1577	14.6436	0.0001
INV	1	0	0	.	.	.
ILS	0	1	0.4843	0.1287	14.1659	0.0002

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates						
Parameter		DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
CC	0	1	-0.2775	0.0590	22.1380	<.0001
CC	1	0	0	.	.	.

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	80.0	Somers' D	0.600
Percent Discordant	20.0	Gamma	0.600
Percent Tied	0.0	Tau-a	0.271
Pairs	16273686	c	0.800

Parameter Estimates and Profile-Likelihood Confidence Intervals				
Parameter		Estimate	95% Confidence Limits	
Intercept		-0.5375	-1.5517	0.3624
NSF	0	-0.3436	-0.5493	-0.1345
DDABAL_Bin	2	0.2319	-0.5550	1.1606
DDABAL_Bin	3	0.5204	-0.2533	1.4400
DDABAL_Bin	4	0.8356	0.0686	1.7503
DDABAL_Bin	5	1.0891	0.3171	2.0074
DDABAL_Bin	6	1.3406	0.5711	2.2572
DDABAL_Bin	7	1.6031	0.8337	2.5195
DDABAL_Bin	8	2.2035	1.4249	3.1265
DDA	0	1.6494	0.8782	2.5674
CHECKS_Bin	2	0.0459	-0.1556	0.2482
CHECKS_Bin	3	-0.0331	-0.2477	0.1818
CHECKS_Bin	4	-0.6135	-0.8111	-0.4153
TELLER_Bin	2	0.2373	0.1036	0.3711
TELLER_Bin	3	0.5281	0.3519	0.7039
SAVBAL_Bin	2	-0.5331	-0.8544	-0.2298
SAVBAL_Bin	3	-0.3118	-0.5955	-0.0392
SAVBAL_Bin	4	0.2570	0.0808	0.4313
SAVBAL_Bin	5	0.9011	0.7115	1.0905
SAVBAL_Bin	6	1.3116	1.1287	1.4954
SAVBAL_Bin	7	1.7303	1.5457	1.9176
CDBAL_Bin	2	0.6870	0.4926	0.8814
CDBAL_Bin	3	1.4151	1.1730	1.6634

The LOGISTIC Procedure

Parameter Estimates and Profile-Likelihood Confidence Intervals				
Parameter		Estimate	95% Confidence Limits	
ATMAMT_Bin	2	-0.1211	-0.2428	0.000929
ATMAMT_Bin	3	0.5305	0.3207	0.7408
BRANCH	B10	0.0643	-0.4717	0.5909
BRANCH	B11	0.1663	-0.4724	0.7970
BRANCH	B12	0.3302	-0.1086	0.7599
BRANCH	B13	0.1142	-0.3095	0.5335
BRANCH	B14	-1.8556	-2.3543	-1.3674
BRANCH	B15	-1.5164	-1.9277	-1.1092
BRANCH	B16	-0.6701	-0.9939	-0.3517
BRANCH	B17	0.1567	-0.2073	0.5174
BRANCH	B18	-0.8481	-1.3687	-0.3343
BRANCH	B19	-0.9110	-1.5703	-0.2719
BRANCH	B2	-0.0791	-0.2974	0.1402
BRANCH	B3	0.0713	-0.1772	0.3201
BRANCH	B4	0.0433	-0.1705	0.2583
BRANCH	B5	-0.0491	-0.2971	0.1989
BRANCH	B6	0.0959	-0.1993	0.3897
BRANCH	B7	-0.0614	-0.3595	0.2348
BRANCH	B8	0.1576	-0.1437	0.4579
BRANCH	B9	0.1800	-0.2340	0.5887
MM	0	-0.7862	-0.9431	-0.6296
IRA	0	-0.4554	-0.6757	-0.2362
INV	0	-0.6035	-0.9153	-0.2965
ILS	0	0.4843	0.2347	0.7394
CC	0	-0.2775	-0.3931	-0.1619

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	Unit	Estimate	95% Confidence Limits	
NSF 0 vs 1	1.0000	0.709	0.577	0.874
DDABAL_Bin 2 vs 1	1.0000	1.261	0.574	3.192
DDABAL_Bin 3 vs 1	1.0000	1.683	0.776	4.221
DDABAL_Bin 4 vs 1	1.0000	2.306	1.071	5.757
DDABAL_Bin 5 vs 1	1.0000	2.972	1.373	7.444
DDABAL_Bin 6 vs 1	1.0000	3.821	1.770	9.556
DDABAL_Bin 7 vs 1	1.0000	4.968	2.302	12.422

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Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	Unit	Estimate	95% Confidence Limits	
DDABAL_Bin 8 vs 1	1.0000	9.057	4.158	22.794
DDA 0 vs 1	1.0000	5.204	2.406	13.033
CHECKS_Bin 2 vs 1	1.0000	1.047	0.856	1.282
CHECKS_Bin 3 vs 1	1.0000	0.967	0.781	1.199
CHECKS_Bin 4 vs 1	1.0000	0.541	0.444	0.660
TELLER_Bin 2 vs 1	1.0000	1.268	1.109	1.449
TELLER_Bin 3 vs 1	1.0000	1.696	1.422	2.022
SAVBAL_Bin 2 vs 1	1.0000	0.587	0.426	0.795
SAVBAL_Bin 3 vs 1	1.0000	0.732	0.551	0.962
SAVBAL_Bin 4 vs 1	1.0000	1.293	1.084	1.539
SAVBAL_Bin 5 vs 1	1.0000	2.462	2.037	2.976
SAVBAL_Bin 6 vs 1	1.0000	3.712	3.092	4.461
SAVBAL_Bin 7 vs 1	1.0000	5.642	4.691	6.805
CDBAL_Bin 2 vs 1	1.0000	1.988	1.637	2.414
CDBAL_Bin 3 vs 1	1.0000	4.117	3.232	5.277
ATMAMT_Bin 2 vs 1	1.0000	0.886	0.784	1.001
ATMAMT_Bin 3 vs 1	1.0000	1.700	1.378	2.098
BRANCH B10 vs B1	1.0000	1.066	0.624	1.806
BRANCH B11 vs B1	1.0000	1.181	0.624	2.219
BRANCH B12 vs B1	1.0000	1.391	0.897	2.138
BRANCH B13 vs B1	1.0000	1.121	0.734	1.705
BRANCH B14 vs B1	1.0000	0.156	0.095	0.255
BRANCH B15 vs B1	1.0000	0.220	0.145	0.330
BRANCH B16 vs B1	1.0000	0.512	0.370	0.703
BRANCH B17 vs B1	1.0000	1.170	0.813	1.678
BRANCH B18 vs B1	1.0000	0.428	0.254	0.716
BRANCH B19 vs B1	1.0000	0.402	0.208	0.762
BRANCH B2 vs B1	1.0000	0.924	0.743	1.151
BRANCH B3 vs B1	1.0000	1.074	0.838	1.377
BRANCH B4 vs B1	1.0000	1.044	0.843	1.295
BRANCH B5 vs B1	1.0000	0.952	0.743	1.220
BRANCH B6 vs B1	1.0000	1.101	0.819	1.477
BRANCH B7 vs B1	1.0000	0.940	0.698	1.265
BRANCH B8 vs B1	1.0000	1.171	0.866	1.581
BRANCH B9 vs B1	1.0000	1.197	0.791	1.802

The LOGISTIC Procedure

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	Unit	Estimate	95% Confidence Limits	
MM 0 vs 1	1.0000	0.456	0.389	0.533
IRA 0 vs 1	1.0000	0.634	0.509	0.790
INV 0 vs -1	1.0000	0.547	0.400	0.743
ILS 0 vs 1	1.0000	1.623	1.265	2.095
CC 0 vs -1	1.0000	0.758	0.675	0.851