



# HC

## Webcast: Best Practices in New Loan Marketing

May 9, 2012



Host

## **Al Fontova**

Senior Product Manager  
Harland Clarke Marketing Services  
Al.Fontova@HarlandClarke.com

HC

# Agenda

- Audience Poll
- Speaker Introductions
- Mintel Comperemedia: Direct Marketing Strategies
- HCMS: 10 Initiatives For Loan Growth and Retention
- Service Credit Union: Loan Growth Initiatives
- Questions

HC

# Speaker Introductions

Karen Benedetti – Service Credit Union

Stephen Nikitas – Harland Clarke Marketing Services

Susan Wolfe- Mintel Comperemedia





Comperemedia

**DIRECT MARKETING STRATEGIES FOR**

**MORTGAGE & LOAN**

**PRODUCTS**



- This presentation is based on analysis and insight from Mintel Comperemedia, Mintel Oxygen, and proprietary research.

## **Mintel Comperemedia:**

- Comperemedia is the premier source for monitoring direct marketing in the US and Canada
- Includes direct mail, email, online and print advertising for consumer and business markets

## **9 sectors tracked:**

1. Banking
2. Credit Cards
3. Insurance
4. Investments
5. Mortgage & Loan
6. Auto
7. Travel & Leisure
8. Technology
9. Telecom

## **Methodology:**

- Mail panel of 5,500+ unique consumers each month
- Email panel of 1,250 active online US consumers
- Online advertising panel of top 4,000 US websites
- Over 100 national newspapers, magazines and trade publications

# Agenda

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Overview

Mortgage

Home Equity

Auto

Unsecured

Key Takeaways



Overview

Mortgage

Home Equity

Auto

Unsecured

Key Takeaways





# Factors Impacting Lending

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## Employment

Unemployment  
Rate

Weak Job  
Growth

## Real Estate

Slumping home  
prices

Underwater

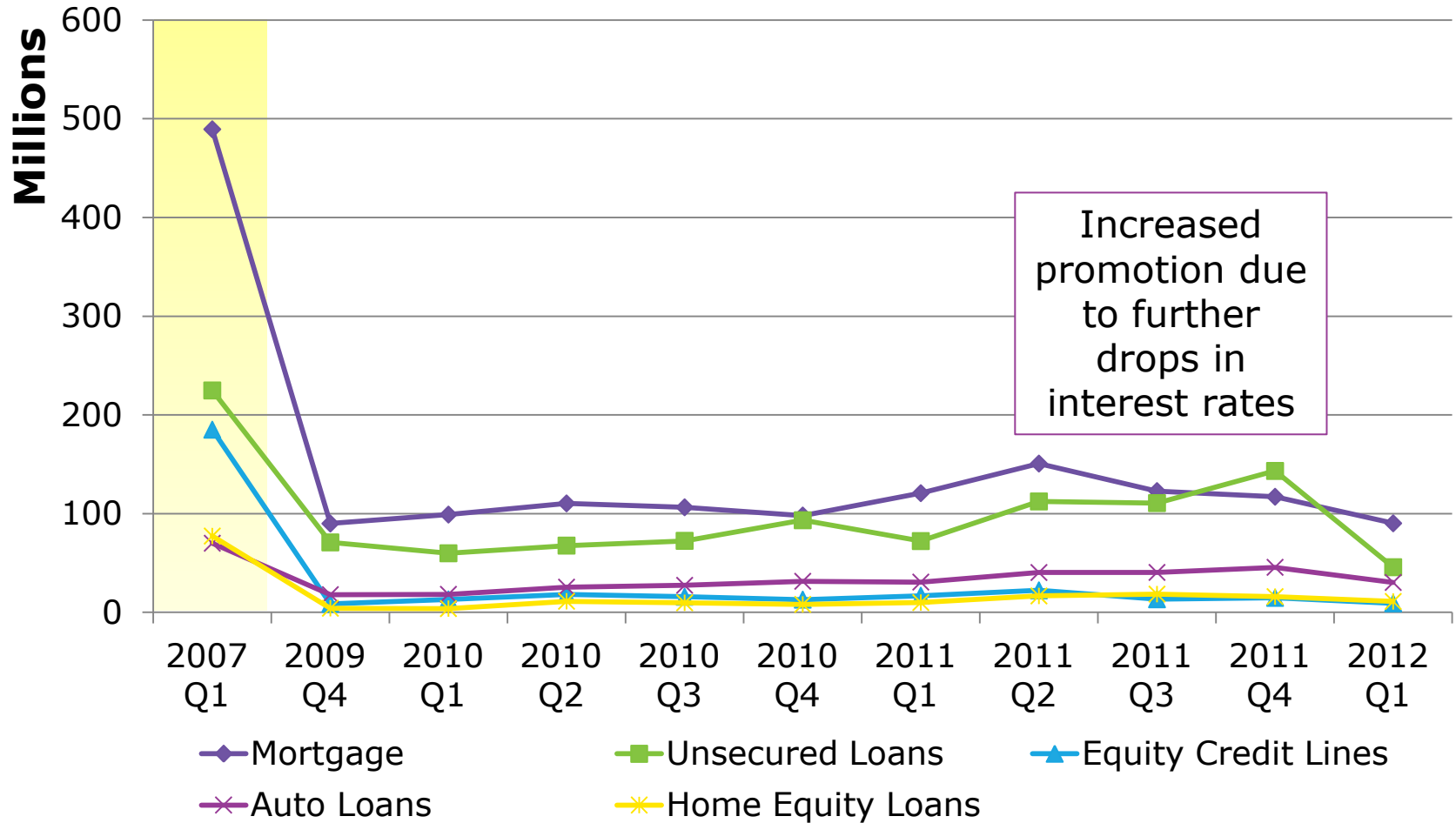
## State of Mind

Cautious

Subdued

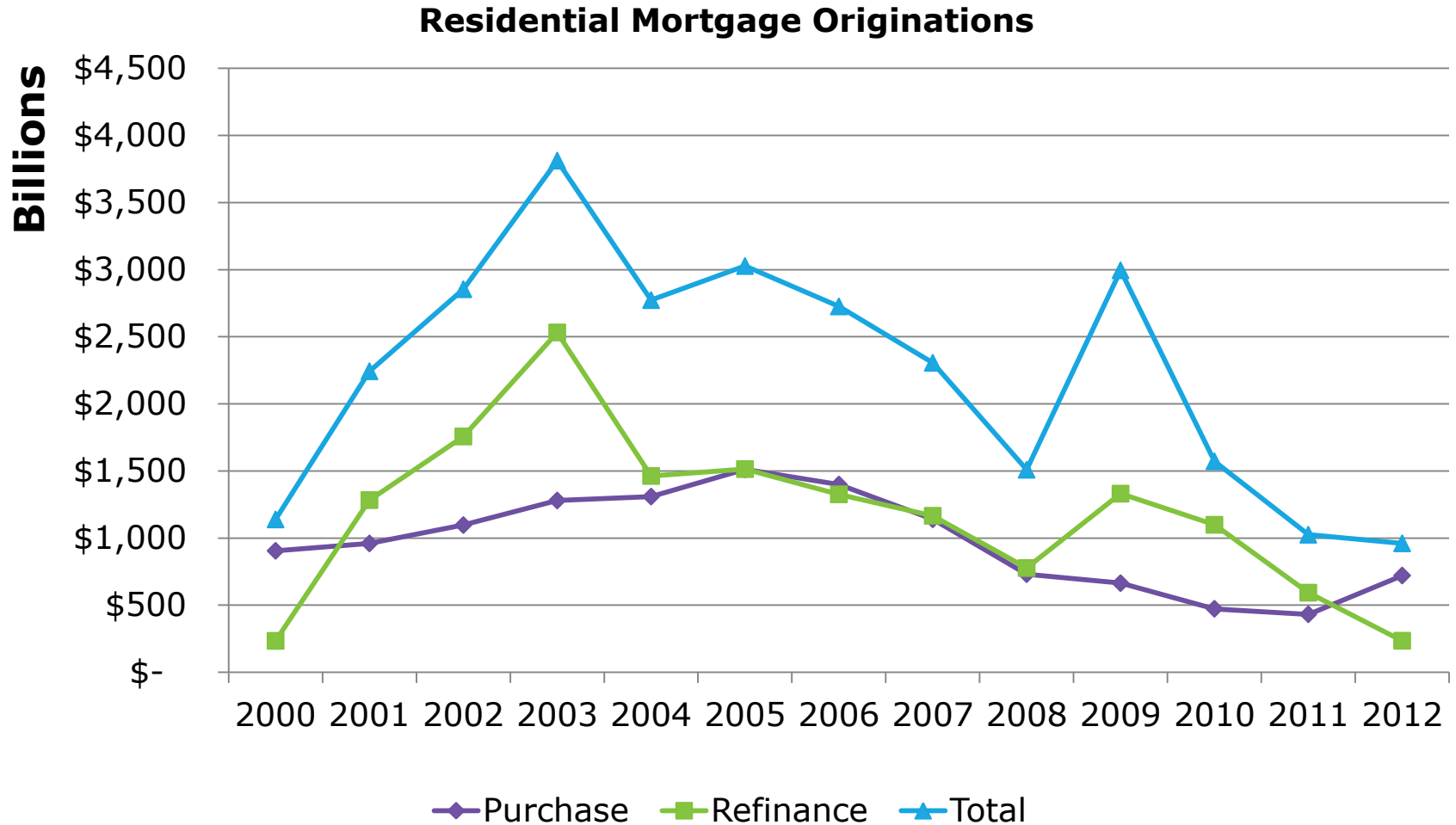
# Acquisition Mail Remains Low

## Estimated Volume of Acquisition Mail



**“What’s your best price?”**

# Mortgage and Home Equity Loan Production



# Relationship Banking

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Preferred Pricing

Rewards

Benefits Extend to Other Products

Overview

Mortgage

Home Equity

Auto

Unsecured

Key Takeaways



# Key Mortgage Themes

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## Price

Refinancing

Low Rates

HARP

## Relationship Banking

Cross-Sell

Discounts

## Consistency

Message

Creative

# Mortgage Companies Acquire; Top Banking Lenders Cross-Sell

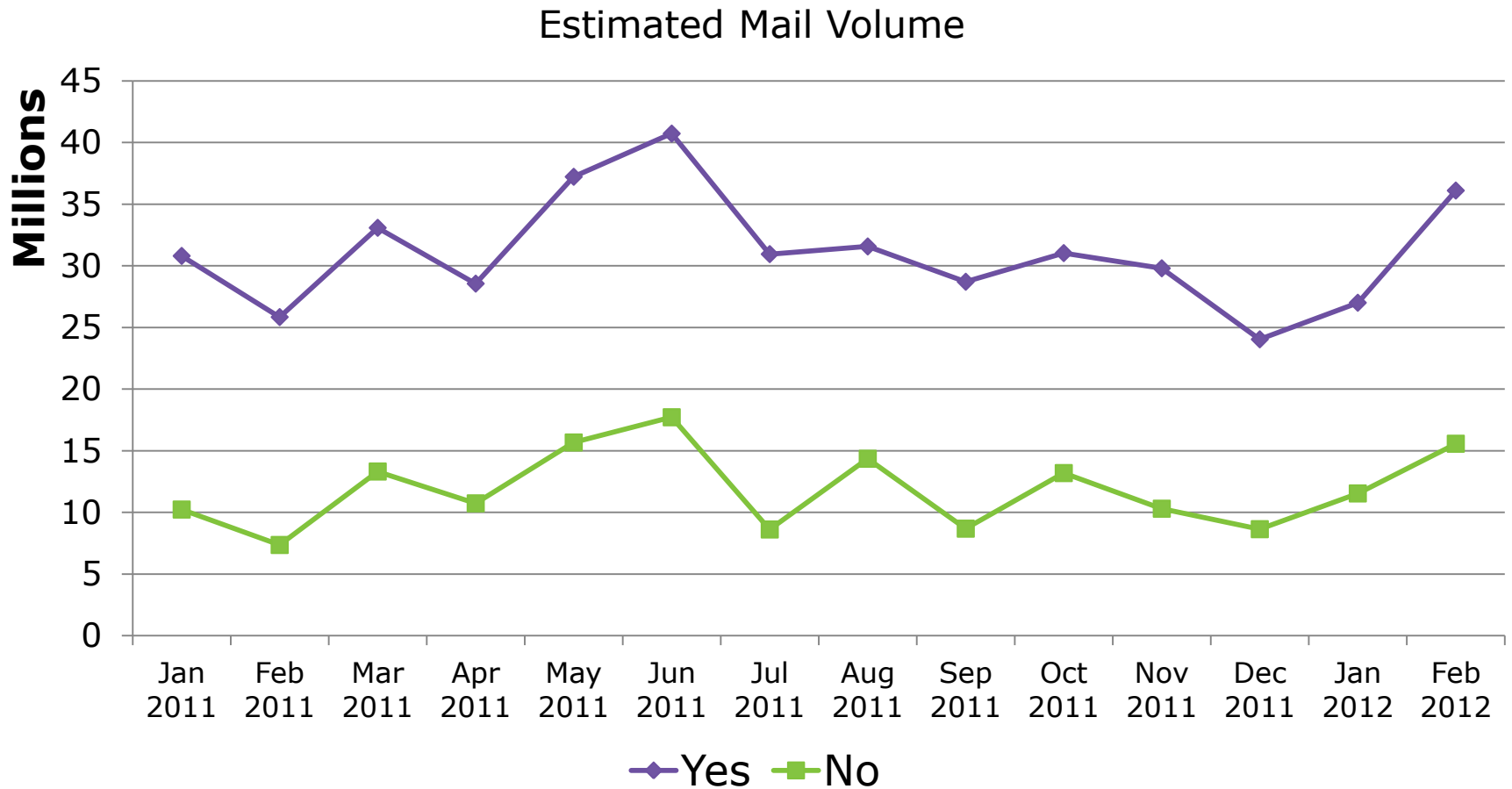
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**8%** of all mail is cross-sell





# Option to Refinance



# Offering Refi to Keep Existing Customers...

JULY

Bank of America Home Loans

**YOUR RESERVATION INFORMATION:**

Customer Name	Loan Number Ending In	Reservation Code	Respond By
			August 5, 2011

ELECTRONIC SERVICE REQUESTED

Call 1.800.409.0891 today to see if refinancing could save you an estimated \$2,353 in annual payment savings.<sup>2</sup>

Dear \_\_\_\_\_,

You may be able to refinance and lower your interest rate and monthly mortgage payment, giving you an estimated annual payment savings of \$2,353.<sup>2</sup> Take a look at this example, based on your current mortgage info, then call 1.800.913.2158 to discuss your options:

	Current loan	New loan program
Loan originator <sup>1</sup>	Fidelity	30-Year Fixed Rate
Interest rate <sup>2</sup>	4.750%	4.500%
APR <sup>3</sup>	—	4.827% APR
Points <sup>4</sup>	—	2
Principal and interest	\$743	\$547
Escrow/Impound <sup>5</sup>	\$132	\$132
Total monthly payment	\$875	\$679

**Estimated annual payment savings<sup>6</sup>** \$2,353\*  
(Based on current rate and remaining scheduled payments.)

Don't wait to see if refinancing could lower your monthly mortgage payment:

1. Call us at 1.800.409.0891 today.
2. See if refinancing could save you an estimated \$2,353 in annual payment savings.
3. Find out if you can access available home equity to get the funds you need for life's necessary expenses, like medical bills or education costs.

You may also be able to take advantage of our flexible closing cost option by rolling a portion of the costs into your new refinance mortgage balance, instead of paying them up front.<sup>7</sup> At Bank of America, we're committed to responsible lending, and giving you the knowledge and confidence you need to select the refinancing solution that's right for you. So don't wait — call today. For your added convenience, we're also open on Saturdays.

Sincerely,  
The Bank of America Home Loans Team

Please call 1.800.913.2158 before August 20, 2011 and mention reservation number: DM: 20110825-011365

See reverse side for more details.

Bank of America Home Loans

31303 Agoura Road, CA# 917-02-13  
Westlake Village, CA 91361

**Important information:**

As a Bank of America Home Loans® customer, you may be able to refinance and lower your monthly mortgage payment.

**Call today:** 1.800.781.8860

**YOUR CURRENT LOAN INFORMATION AS OF:** July 20, 2011

**LOAN NUMBER ENDING IN:**

**RATE:** 4.750%

**TOTAL PRINCIPAL AND INTEREST PAYMENT:** \$743.16

**PRINCIPAL BALANCE:** \$103,998.37

Dear \_\_\_\_\_,

Based on your current loan information, and as a Bank of America Home Loans® customer in good standing, you may be able to refinance your home loan at today's low rates and lower your monthly mortgage payment.<sup>1</sup>

Call 1.800.781.8860 today to see if refinancing can help you:

- Lower your interest rate, which could mean a lower monthly payment.
- Benefit from strategies that could pay off your loan faster by refinancing to a lower-interest rate loan.<sup>2</sup>

Plus, a flexible closing cost option may let you roll a portion of the costs into your new refinance mortgage balance, instead of paying them up front.<sup>3</sup>

Call us at 1.800.781.8860 today, even if you're working with another lender.

Together we'll review your options so that you can refinance with confidence. The sooner you call us, the sooner you may be able to lower your monthly mortgage payment.

Sincerely,  
The Bank of America Home Loans Team

P.S. Call us at 1.800.781.8860 today, even if you're working with another lender. Let us offer you a second opinion on any terms you may be considering. And don't forget to mention your reservation number.

**Reservation number:** \_\_\_\_\_

**Respond by:** August 22, 2011

See reverse side for more details.

DM: 20110809-011770 DM: 20110803-011151

AUG

Bank of America Home Loans

**Important Information Enclosed**

ELECTRONIC SERVICE REQUESTED

Call 1.800.913.2158 by August 20, 2011 and mention Special Reservation Code:

**IMPORTANT:** Call 1.800.913.2158 by August 20, 2011. Refinancing could save you an estimated \$2,353 in annual payment savings.<sup>2</sup>

Dear \_\_\_\_\_,

You may be able to refinance and lower your interest rate and monthly mortgage payment, giving you an estimated annual payment savings of \$2,353.<sup>2</sup> Take a look at this example, based on your current mortgage info, then call 1.800.913.2158 to discuss your options:

	Current loan	New loan program
Loan originator <sup>1</sup>	Fidelity	30-Year Fixed Rate
Interest rate <sup>2</sup>	4.750%	4.500%
APR <sup>3</sup>	—	4.827% APR
Points <sup>4</sup>	—	2
Principal and interest	\$743	\$547
Escrow/Impound <sup>5</sup>	\$132	\$132
Total monthly payment	\$875	\$679

**Estimated annual payment savings<sup>6</sup>** \$2,353\*  
(Based on current rate and remaining scheduled payments.)

Don't wait to see if refinancing could lower your monthly mortgage payment:

1. Call us at 1.800.913.2158 by August 20, 2011.
2. See if refinancing could save you an estimated \$2,353 in annual payment savings.
3. Find out if you can access available home equity to get the funds you need for life's necessary expenses, like medical bills or education costs.

You may also be able to take advantage of our flexible closing cost option by rolling a portion of the costs into your new refinance mortgage balance, instead of paying them up front.<sup>7</sup> At Bank of America, we're committed to responsible lending, and giving you the knowledge and confidence you need to select the refinancing solution that's right for you. So don't wait — call today. For your added convenience, we're also open on Saturdays.

Sincerely,  
The Bank of America Home Loans Team

Please call 1.800.913.2158 before August 20, 2011 and mention reservation number: DM: 20110825-011365

See reverse side for more details.

DM: 20110825-011365

SEP

Bank of America Home Loans

31303 Agoura Road, CA# 917-02-13  
Westlake Village, CA 91361

**YOUR CURRENT LOAN INFORMATION AS OF:** August 23, 2011

**LOAN NUMBER ENDING IN:**

**RATE:** 7.125%

**TOTAL PRINCIPAL AND INTEREST PAYMENT:** \$466.98

**PRINCIPAL BALANCE:** \$93,037.35

**Toll-free customer number:** 1.800.852.7421

Dear \_\_\_\_\_,

Based on your current loan information, and as a Bank of America Home Loans® customer in good standing, you may be able to refinance your home loan at today's low rates and lower your monthly mortgage payment.<sup>1</sup>

Call 1.800.916.0491 today to see if refinancing can help you:

- Lower your interest rate, which could mean a lower monthly payment.
- Benefit from strategies that could pay off your loan faster by refinancing to a lower-interest rate loan.<sup>2</sup>

Plus, a flexible closing cost option may let you roll a portion of the costs into your new refinance mortgage balance, instead of paying them up front.<sup>3</sup>

Call us at 1.800.916.0491 today, even if you're working with another lender.

Together we'll review your options so that you can refinance with confidence. The sooner you call us, the sooner you may be able to lower your monthly mortgage payment.

Sincerely,  
The Bank of America Home Loans Team

P.S. Call us at 1.800.916.0491 today, even if you're working with another lender. Let us offer you a second opinion on any terms you may be considering. And don't forget to mention your reservation number.

**Reservation number:** \_\_\_\_\_

**Respond by:** October 22, 2011

See reverse side for more details.

## ...And Head Off Offers From Other Companies

	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
B of A		2	1	2						
Embrace						1		1	1	
Quicken			1					1	1	
Franklin			1				1			
Sallie Mae			2							
First Liberty		1						1	1	
New Day					2					
NFM		1					1			
Gateway	1									
First Citizens					1					
Residential								1	1	
Direct Mortgage										1
Greenlight										1
<b>TOTAL</b>	<b>1</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>2</b>

Don't miss out on  
1% Mortgage Cash Back.



**1%**  
CHASE EXCLUSIVES<sup>®</sup>  
**MORTGAGE  
CASH  
BACK**

TIME IS RUNNING OUT!

When you pay your mortgage,  
your mortgage pays you

Remember to set up automatic mortgage payments through your Chase personal checking account so you can enroll in 1% Mortgage Cash Back and earn up to \$500 annually for the life of the program.

To take advantage of this exclusive offer, you'll need to move quickly:

















- Step 1:** Set up automatic mortgage payments with your Loan Officer before your mortgage closes.
- Step 2:** Enroll in the program online at [chase.com](http://chase.com) 7 to 60 days after your mortgage closes.
- Step 3:** Start earning your cash back rewards!

Take the first step toward earning cash back by contacting your Loan Officer today.

**1%**  
CHASE EXCLUSIVES<sup>®</sup>  
**MORTGAGE  
CASH  
BACK**

- Get 1% cash back on your mortgage payments
- Earn up to \$500 annually
- Have the money applied to your principal or deposited into your checking account

# Chase Cross-Sell Strategy

	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Credit Card	CHASE 	CHASE 	CHASE 	CHASE 		CHASE 	CHASE 	CHASE 
Savings								
Auto Pay								
1% Back								

# Fifth Third

- Mortgage
- Credit Card
  - Earn points to apply to mortgage
- Checking Account
  - .5% discount with auto payment
- Debit Card

Make Fifth Third Bank a bigger part of your home with our Homeowner Plus Value Package.

It includes:

- A Fifth Third mortgage for a new home or refinance with a variety of rate options and discounts
- A Fifth Third Homeowner Plus Value Credit Card
- A Fifth Third Gold Debit Card
- A Fifth Third Checking Account with convenient benefits

See inside for more details. Or to learn more, call 877-545-3259 or visit a Fifth Third banking center near you. Or you can log onto [www.53.com/mortgagedream](http://www.53.com/mortgagedream).



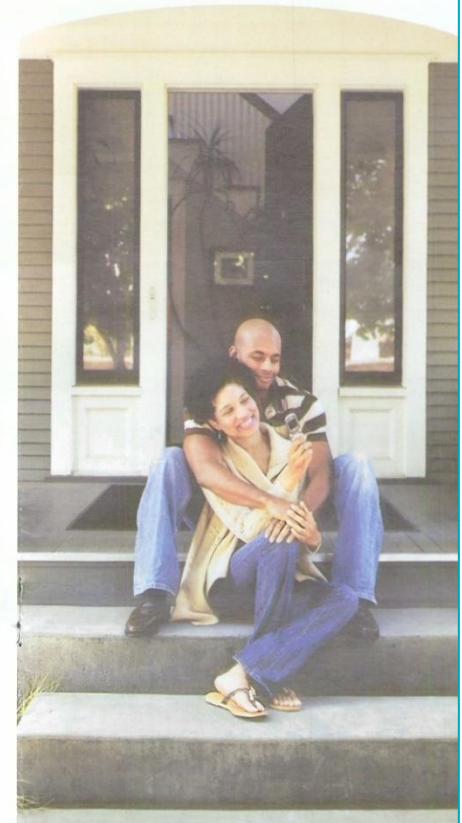
877-545-3259

[www.53.com/mortgagedream](http://www.53.com/mortgagedream)

LENDER All loans subject to credit review and approval.  
Fifth Third Bank, Member FDIC. Equal Housing lender.





**Homeowner Plus  
Value Package**



“We’re reaching out to valued Wells Fargo customers now...”

- Low rates
- Benefits of refinancing
- FHA and HARP options



**It's time — to check out the benefits of today's historically low interest rates.**

As a Wells Fargo customer, you could:

- Lower your mortgage payments
- Pay off your mortgage sooner
- Gain peace of mind


**Respond by February 24, 2012**

**Call 1-866-623-7088 and mention code**

**Or stop by your local branch**

**Or go to [wellsfargo.com/refinance](http://wellsfargo.com/refinance)**

*Together we'll go far*



Dear \_\_\_\_\_

Have you been waiting for the right time to refinance? We're reaching out to valued Wells Fargo customers now — while mortgage interest rates remain historically low. It may be time to talk to us about the refinancing benefits and options available to you.


**Explore the benefits of refinancing**  
Here's how refinancing may help you:

- **Lower your monthly payments.** Refinancing to a lower interest rate could reduce your monthly mortgage payments.
- **Pay off your mortgage sooner.** Refinancing to a shorter loan term can help you pay off your mortgage faster and reduce the amount of interest you pay over the life of your loan.
- **Gain payment peace of mind.** If you refinance from an adjustable-rate to a fixed-rate mortgage, you'll have the security of predictable monthly principal and interest payments.

**Concerned you can't qualify?**  
You have options. With our wide variety of refinance programs, we'll help you find an option that may work for you. Beyond conventional programs, we'll look into:

- **One of our FHA refinance programs** — with less restrictive qualifying guidelines that include flexible income, debt, and credit requirements; plus the opportunity to finance your closing costs.
- **The Home Affordable Refinance Program (HARP)** — this government-sponsored program helps eligible<sup>1</sup> homeowners who have a mortgage balance that is higher than the present value of the home.<sup>2</sup>

**Respond by February 24, 2012**  
Refinance now. Rates are changing daily, so the sooner you contact us, the sooner you may benefit. Simply call **1-866-623-7088** and mention code \_\_\_\_\_ Or stop by your **local branch**. Or go to **[wellsfargo.com/refinance](http://wellsfargo.com/refinance)**.

Sincerely,  
  
John P. Rasmussen  
Senior Vice President

P.S. Act now and make the benefits of refinancing yours, before mortgage interest rates rise. Call **1-866-623-7088** by February 24, 2012.

<sup>1</sup> Must meet all eligibility requirements for the Home Affordable Refinance Program. Eligibility is affected by many factors and can change without notice. Please consult with your Wells Fargo Home Mortgage consultant to determine current eligibility.  
<sup>2</sup> The interest on any portion of credit greater than the fair market value of your property is not tax deductible for federal income tax purposes. You should consult your tax advisor.  
Please see back of letter for disclosures, terms and conditions.

DM: 20120227-011175

Overview

Mortgage

Home Equity

Auto

Unsecured

Key Takeaways





# Key Home Equity Themes

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## Financial Management

Control

Safety Net

Expenses

## Purchases

Home Improvements

College

## Price

Low Rates

Best Option

# Home Equity Strategy

**19%** of all mail is cross-sell

**88%** of



mail is cross-sell

**82%** of



mail is cross-sell

**36%** of



mail is cross-sell

**35%** of



mail is cross-sell

**26%** of



mail is cross-sell

GOOD BANKING IS GOOD CITIZENSHIP Citizens Bank

**DON'T MISS THIS OPPORTUNITY TO SAVE! YOU'RE PRE-QUALIFIED.**

YOU'RE PRE-QUALIFIED FOR A HOME EQUITY LINE OF CREDIT.

**BORROW \$50,000**  
FOR AS LITTLE AS **\$135 PER MONTH** ON A CITIZENS BANK HOME EQUITY LINE OF CREDIT.

TO LEARN MORE, CALL 1-888-716-4818

Dear \_\_\_\_\_

You can use your home's equity to save money and manage your finances. Right now, for as little as \$135 per month, you could borrow \$50,000. What's more, should you have larger borrowing needs, you're pre-qualified to borrow as much as \$200,000 — so don't wait. Apply for your home equity line of credit today. Open a Citizens Bank Circle Gold Checking® account and have your home equity line of credit payment automatically deducted to get our best relationship rates, features and benefits. Whether you are borrowing, saving or both, our Circle Gold customers get our best rates and services. Take advantage of this opportunity today.

**Consolidate your debt and save money every month.**  
A good bank helps you save money, and a Citizens Bank Home Equity Line of Credit can have a noticeable impact on your monthly budget. By using the equity in your home, you can consolidate debt from other higher-rate balances or take care of those home repairs you've been planning. It is a smart way to get the total interest you pay may be tax deductible.\*

There's more. A Citizens Bank Home Equity Line of Credit offers you the flexibility to borrow when you need it. You can also take advantage of flexible repayment terms. And, because you:

- Applying is quick and convenient.
- You can close anywhere, even in your home.
- No application fee, points or closing costs.

**Experience Citizens for Homes for yourself.**  
We're here to help you with any questions you might have about sensibly using your home equity line of credit, a fixed-rate home equity loan or a traditional mortgage loan, the experience to help you make the right choice. It's what we call *Citizens for Homes*, a helping you make smart home borrowing decisions.

Sincerely,

Brad Conner  
Vice Chairman, Consumer Finance, Citizens Financial Group, Inc.

P.S. Start saving more with a rate as low as 2.99% APR on a new home equity line of credit and a home lending specialist will help you get started today.

Call: 1-888-716-4818  
Click: [citizensbank.com/borrow](http://citizensbank.com/borrow)  
Come in: to your local branch

Melrose Park  
7435 Front Street  
Cheltenham, PA 19012

Godfrey  
5th Street and Godfrey Avenue  
Philadelphia, PA 19120

Your pre-qualified status for a home equity line of credit is available through 9/21/11. Rates subject to change. See a banker for details. Please see important information on the back of this letter. \*Consult your tax advisor regarding the deductibility of interest.

Home is at the center of all of our lives, which is why all Citizens Bank home lending products reflect our commitment to sensible lending, clear terms and manageable debt. Throughout the lending process, Citizens Bank's trusted lending advisors personally help our customers get the right loan to fit their budget and are there to answer all questions, big and small.

BE THE FIRST TO FIND OUT ABOUT OTHER SPECIAL OFFERS BY PROVIDING YOUR E-MAIL ADDRESS AT [CITIZENSBANK.COM](http://CITIZENSBANK.COM)

**PRE-SCREEN AND OPT-OUT NOTICE:** You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRE-SCREENED AND OPT-OUT NOTICE on the other side of this letter for more information about pre-screened offers.

You can use your home's equity to save money and manage your finances. Right now, for as little as \$135 per month, you could borrow \$50,000. What's more, should you have larger borrowing needs, you're pre-qualified to borrow as much as \$200,000 — so don't wait. Apply for your home equity line of credit today. Open a Citizens Bank Circle Gold Checking® account and have your home equity line of credit payment automatically deducted to get our best relationship rates, features and benefits. Whether you are borrowing, saving or both, our Circle Gold customers get our best rates and services. Take advantage of this opportunity today.

	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Citizens	1		1		1	1			
Checking	1		2	1	2			2	1
Unsecured Loans		2							

**HOME EQUITY LINE OF CREDIT**  
Rates as low as **3.74%**  
APR\*

Dear

You trust us with your everyday credit card needs. And as a full service bank, we could also help you with big projects—or whatever life throws at you—when you open a home equity line of credit from Capital One Bank.®

**Get the safety net you need—with no surprises**

A home equity line of credit may allow you to withdraw funds at a lower Annual Percentage Rate (APR) than other financial sources. Plus, it gives you the flexibility to pay off the full balance or make interest-only monthly payments.

Withdrawal Balance	Current Rate <sup>1</sup>	Minimum Payment <sup>2</sup>
\$10,000	3.74% APR*	\$31.17
\$25,000	3.74% APR*	\$77.92
\$50,000	3.74% APR*	\$155.83

<sup>1</sup>Interest rates are variable on home equity lines of credit. See reverse for important terms and conditions.  
<sup>2</sup>Example monthly payments are based on a variable APR, currently 3.74% APR for \$70,000 line amount. Minimum monthly payment based on interest only for the first 10 years, at which time the principal amount is amortized over a repayment period of 10 or 20 years, depending on the product and terms available at the time you applied.

You'll work with a dedicated Loan Specialist who will walk you through the process. And you'll receive a clear, concise Home Equity Guide so you'll never feel lost.

Come into a branch, give us a call, or visit us online. It's that easy to get started!

Sincerely,  
*Pat W. Johnston*  
Pat W. Johnston  
Director of Home Loans, Capital One Bank

MORTGAGES | HOME EQUITY LOANS | PERSONAL LOANS | AUTO LOANS | CREDIT CARDS

**Now or later...  
Your equity will  
always be at hand**

- ▶ Start on home improvements
- ▶ Pay for college tuition
- ▶ Access funds when you need them by phone, check or online

**Our home equity rates are among the lowest available**  
**Apply today!**

**COME IN**  
Locate a branch near you at  
Maps.CapitalOne.com

**CALL**  
1-877-403-0289


**VISIT**  
CapitalOne.com/HomeEquity

You trust us with your credit card needs. And as a full service bank..."

- Key messages:
  - Flexibility
  - Home improvements
  - College
  - Better than other options
- Customer also received offers for Capital One:
  - Unsecured loans
  - Credit Line
  - Checking Account

DM: 20110903-011487

- Auto pay discount
- Low rates
- Tax deductible
- Debt consolidation

**CHASE** 

[Special home equity offer from Chase](#)

- \$50,000 for \$177 per month
- As low as 4.24% variable APR

Dear \_\_\_\_\_


With today's low rates, you can borrow \$50,000 for as little as \$177 per month on a home equity line of credit with rates as low as 4.24% variable APR.

A home equity line gives you:

- Rates as low as 4.24% variable APR
- Interest that may be tax-deductible
- A way to pay off high interest credit cards and loans

Plus when you have or open a Chase checking account, you can take advantage of a .25% rate discount. In fact, that discount has already been calculated in the low rate shown above. Please see important information about this offer on the reverse side.

Take advantage of your prequalified status today. To apply, stop by your local branch, call 1-866-792-3231, or visit us at [chase.com/MyChaseHomeEquity](http://chase.com/MyChaseHomeEquity). As you know, rates can change—apply today.

Sincerely,  
  
Lisa Foradori  
Senior Vice President

OM A 0015/209

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

Plus when you have or open a Chase checking account, you can take advantage of a .25% rate discount. In fact, that discount has already been calculated in the low rate shown above. Please see important information about this offer on the reverse side.

The example shown is an interest-only payment. Some customers may not be eligible for interest-only payments.  
Rates as of April 15, 2011. APR is an estimate. Actual APR may vary.

**Contact us today**  
1-866-792-3231  
Go to  
[chase.com/MyChaseHomeEquity](http://chase.com/MyChaseHomeEquity)  
Visit a local Chase branch  
Reservation number:

**Expiration date:**  
June 30, 2011

DM: 20110629-011532

**usbank**  
HOME MORTGAGE

**3.99% APR<sup>1</sup> + No Closing Costs =  
the smart way to borrow.**

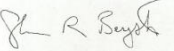
Dear \_\_\_\_\_

While most of us have cut our budgets recently there are still spending needs that have to be met. For many of those needs, a U.S. Bank Home Equity Line of Credit is a sound financial solution.

**Low rates. No closing costs. Convenient access to your money.**  
Home Equity rates are usually the lowest you'll find, especially when compared to credit cards or personal loans. In fact, the exceptional 3.99% APR is one of our lowest rates – ever! Add in no closing costs, tax deductibility,<sup>1</sup> repeated access to your money, and the cost and flexibility of a U.S. Bank Home Equity Line make it a smart choice.

**Safety. Strength. Security.**  
U.S. Bank is the nation's 5th largest lender and according to *Global Finance*,<sup>2</sup> we're one of the safest, most stable banks in the country. So, put the strength and safety of a bank you know and trust to work for you. We've already helped millions of customers and are ready to help you too.

**Give us a call to apply.**  
We believe a one-on-one conversation helps us serve you most effectively. So please call us today at 800-827-1883 and talk to us about a Home Equity Line of Credit. Our hours of operation are 7:30 AM to 8:00 PM CST Monday through Thursday and 7:30 AM to 7:00 PM CST Friday. We look forward to hearing from you.


Sincerely,  
  
Thomas R. Bergstrom  
Sr. Vice President

**Borrow the smart way with  
a U.S. Bank Home Equity Line:**

- Lower rates than other forms of credit
- No closing costs, points or origination fees
- No fee balance transfers or cash advances
- Tax deductible interest
- Safe, secure lending

**Call 800-827-1883  
to apply today**

P. S. A low 3.99% APR, no closing costs, and the security of one of America's safest banks make a Home Equity Line of Credit the smart borrowing solution. Apply today!

 <sup>1,2</sup> See reverse for details.

- Requires a U.S. Bank checking package
  - Checking account
  - Money market account
  - Credit card
- Sound financial solution
- Best credit choice
- Meet spending needs
- Strength of the bank

Attention Wells Fargo Home Mortgage customers:

**Now may be the time to put your plans into motion with a Wells Fargo Home Equity Account**

Interest rates are still low—Apply now!

WELLS FARGO

Dear

As a homeowner, you have the opportunity to take advantage of today's low interest rates with a Wells Fargo Home Equity Account. Whatever your goals—making home repairs, consolidating high-interest rate debt or paying for large expenses—this account may give you the funds you need with a lower interest rate and monthly payment than many other types of credit.

**Low interest rates and a PMA relationship discount—apply today**  
As a valued customer, you may be eligible for a great, low interest rate on a Wells Fargo Home Equity Account—made even better with a PMA customer relationship discount of **0.375%\***


**Talk to a Banker today about your credit options**  
While you may have several ways to access funds, such as credit cards, personal loans or investments, a Wells Fargo Home Equity Account comes with many advantages:

- Lower interest rates than many other forms of credit
- Potential tax-deductible interest—consult your tax advisor
- No application fees and no bank closing costs\*
- No fees for balance transfers or cash advances\*
- Larger line amounts than many other forms of credit—up to \$500,000
- Flexible payment options

**Special benefits for Mortgage customers**  
Additional benefits are available to you with our Home Asset Management<sup>SM</sup> service when you link your Wells Fargo first mortgage and home equity line of credit.\* These include one-stop servicing for both accounts and a convenient combined billing statement.

**Put your plans into motion—apply today**  
Take advantage of your home's equity, today's low rates and a PMA customer relationship discount. It may be a great way to start funding your next big financial goal. Call 1-800-553-9579 to talk with a Wells Fargo Banker, go to [wellsfargo.com/equityspecial](http://wellsfargo.com/equityspecial) to learn more, or if it's convenient, visit your nearest Wells Fargo Bank location.

Sincerely,



Gary Korotzer  
Senior Vice President  
Home Equity Group


P.S. Start your application today or get answers to your home equity questions. Call 1-800-553-9579 to talk with a Wells Fargo Banker, or go to [wellsfargo.com/equityspecial](http://wellsfargo.com/equityspecial)

\*Please see reverse side for important information about this promotion and quoted APR.


**A great, low home equity rate**  
**4.24%\***  
variable Annual Percentage Rate (APR) on credit lines of **\$50,000**  
Lower line amounts may result in higher APR's  
Rate includes PMA customer Relationship discount of **0.375%\***  
(requires automatic payments)

The quoted APR reflects the allowed discounts described above and cannot go below your floor rate of 4.24%. If you do not have an eligible Wells Fargo PMA\* Package at the time you open your Wells Fargo Home Equity Account, other discounts may be available to you.

**\$40,000 for as little as \$141 a month\***  
With an interest-only plan, your principal balance is reduced only when you make voluntary principal payments during the interest-only period.\*

 **Hurry! Apply today:**  
**1-800-553-9579**  
Invitation #:

Together we'll go far



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ISAF AM TICA 3 00023369-7

- .375% discount with PMA account
- Requires auto pay
- Low interest rates
- Low monthly payment
- Better than other types of credit

DM: 20120209-011693

Overview

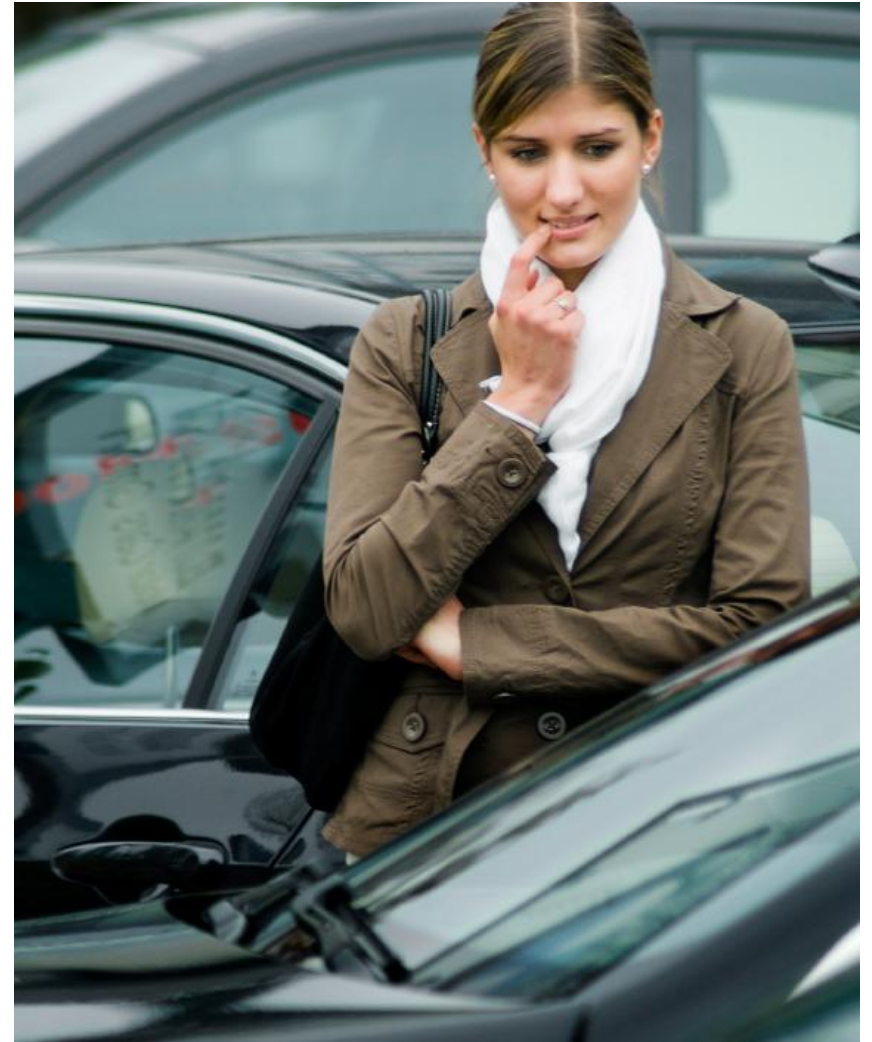
Mortgage

Home Equity

**Auto**

Unsecured

Key Takeaways





# Auto Loan Cross-sell Strategy

**17%** of all mail is cross-sell

**73%** of



mail is cross-sell

**41%** of



mail is cross-sell

**28%** of



mail is cross-sell

**4%** of



mail is cross-sell

“But, that’s only part of the offer. When you say yes to this interest rate reduction, you could actually enjoy one or more other benefits only available to Wells Fargo customers.”

- Relationship discount up to .50%
- Credit toward PMA Package
- Bank benefits
  - Online banking
  - Same day payments
  - Link accounts
- Interest rate and savings amount

March 12, 2012

**WELLS FARGO**

You may be paying too much for your auto loan. We could lower your rate as much as

# 3.97%<sup>1</sup>

Call 1-866-493-9138  
Your customer ID#:

Dear \_\_\_\_\_

An advantage of being one of our Wells Fargo customers is the opportunity to learn first-hand about ways to get the most from your money.

**An easy way to a lower auto loan interest rate**  
I'd like to offer you—a preferred customer—one of those opportunities right now.

*For the next 30 days, you are pre-qualified to lower your auto loan interest rate as much as 3.97%, cutting the amount of interest you pay by \$1,374.28 over the life of your loan.<sup>2</sup>*

**Same number of payments and more customer benefits**  
And, you can reduce your interest rate without adding extra car payments.

But, that's only part of the offer. When you say yes to this interest rate reduction, you could actually enjoy one or more other benefits only available to Wells Fargo customers.

- Relationship discount up to .50%<sup>2</sup>
- Credit toward Wells Fargo PMA<sup>®</sup> Package (our top-of-the-line relationship program designed to simplify your finances and help you save)
- Bank online
- Manage your account online
  - Make same-day payments and schedule future ones
  - View account balance and payment history details
  - Find current payment and due date information
  - Link multiple Wells Fargo accounts to easily see where your money goes
  - Contact us with questions

**Why pay more than you should?**  
It doesn't make sense to pay more for your auto loan than you have to. Especially when it's so easy to refinance. The application only \_\_\_\_\_  
over, please


You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

1. 47-month loan term. Rate reduction can be less depending on loan term, age and value of your vehicle and other factors. Interest reduction can be less depending on the rate and the remaining number of payments on your existing loan. See reverse side for Important Disclosures regarding the refinancing terms and conditions of this offer.

2. Relationship discount is a 0.50% discount for qualified Wells Fargo PMA Package relationship and requires automatic payments from a qualified deposit account. If either the Wells Fargo PMA Package or the automatic payment option is not selected or is cancelled after the account is opened, the APR will increase by 0.50%.

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Member FDIC. Equal Housing Lender. ®

Together we'll go far




202896 0411


DM: 20120409-01175

# Fifth Third

- Customer must:
  - Have a current auto loan with Fifth Third
  - Open a new Fifth Third checking or savings account
  - Make payments through auto pay from the new Fifth Third Account
  - Keep the deposit account open during the term of the loan

 Get even more from banking with Fifth Third.

March 15, 2011



Dear \_\_\_\_\_


As a Fifth Third customer, you're invited to take advantage of a very special opportunity to lower your interest rate on your existing car loan, possibly saving you hundreds of dollars over the life of your loan. For a limited time, you are eligible to receive 1/2% off your interest rate when you open a new checking or savings account with an automatic monthly payment to your Fifth Third car loan.<sup>1</sup>

Based on an interest rate of 7%, here's an example of what your savings would be:<sup>2</sup>

	Sample	With 1/2% Off
Annual Percentage Rate (APR)	7.00%	6.5%
Number of Payments	60	60
Loan Amount	\$25,000	\$25,000
Monthly Payment	\$495.03	\$489.15
<b>Total Savings (Life of Loan)</b>		<b>\$352.80</b>

It's easy and simple! From start to finish you can quickly decrease your total loan amount without supplying any new loan information. To begin, open a checking or savings account by speaking with one of our New Account Specialists at 1-888-317-8450. We are available to assist you Monday - Friday, 8 AM - 8 PM ET and Saturday, 10 AM - 4 PM ET. In just a few minutes, you can be on your way to saving hundreds of dollars over the life of your loan.

Sincerely,



P. Brian Moore  
Senior Vice President  
Fifth Third Bank

P.S. Call today! This 1/2% discount is only available for a limited time!  
See 1, 2 on back of letter.

Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC. ©Equal Housing Lender.

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**EXCLUSIVE OFFER FOR:**


**1/2% OFF**  
your interest rate

You could save hundreds over the life of your auto loan.

**Lower your interest rate on your Fifth Third auto loan and SAVE!**

1. Call 1-888-317-8450.
2. Open a new checking or savings account.
3. Receive 1/2% off your interest rate.<sup>1</sup>

See 1 on back of coupon.




DM: 20110414-011443

comperemedia.com

- Cross-sell other banking services along with loan:
  - “We invite you to experience everything we have to offer...”
  - “P.S. ...We can also provide you with the checking, savings, and online banking options that are right for you.”

**It's nice to know** a bank that can help  
me reach my destination!



---

October 13, 2011

Dear [Redacted],

Looking for solid financial direction? SunTrust Bank is here to help.

We invite you to experience everything we have to offer, starting with this great money-saving opportunity. Refinance your existing auto loan with a low-rate loan from SunTrust Bank and benefit from a lower monthly payment without extending your current repayment term.

**You could save up to \$39 a month with a pre-qualified rate of 4.69% APR\* on a loan of \$25,415 for 48 months.** You could qualify for an even lower rate and more savings based on your relationship with us\*. Just ask us how.

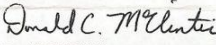
**Here's an example of how much money you could save by refinancing:**

Current monthly auto loan payment:	\$ 621
New interest rate:	4.69% APR
Your new monthly auto loan payment:	\$ 581.72
<b>Your potential savings per month:</b>	<b>\$ 39</b>
<b>Your potential savings on the remaining life of your loan:</b>	<b>\$ 1,872</b>

\*Assumptions made based upon information derived from your credit report and based on a 2009 or more recent model automobile. Rates and payments may differ for older automobiles.

**Use the extra money for more important things.**  
With a flexible and convenient SunTrust auto loan, you can use your car as a tool to add more breathing room to your budget and put you on the road toward a solid financial future.

**Act now!** Your pre-qualification status – along with this savings opportunity – expires on November 30, 2011. Contact us today at 866.371.4059 and mention code [Redacted] stop by your local SunTrust branch, or visit us online at [suntrust.com/auto](http://suntrust.com/auto) to apply today.

Sincerely,  
  
 Donald C. McClintic  
 Senior Vice President

P.S. Remember, we offer solid financial solutions for all your borrowing needs – from cars and RVs, to financing a college education, or even purchasing a new home! We can also provide you with the checking, savings and online banking options that are right for you.

*See reverse side for important Terms and Conditions about this offer.*

Save up to **\$1,872**  
on the remaining life of your  
auto loan by refinancing today!

You're pre-qualified for  
**4.69% APR\***  
 on a \$25,415 loan for  
 up to 48 months.

**Refinance your auto loan now to:**

Lower your monthly payment.

Free up money to pay other  
 expenses, make investments  
 or pay down high-interest debt.

Breathe a little easier.

**Stop by**  
your nearest SunTrust branch

**Visit**  
[suntrust.com/auto](http://suntrust.com/auto)

**or Call**  
866.371.4059

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888.5OPTOUT (888.567.8688). See the [PRESCREEN & OPT-OUT NOTICE](#) on the other side for more information on prescreened offers.

DM: 20111103-011986

Overview

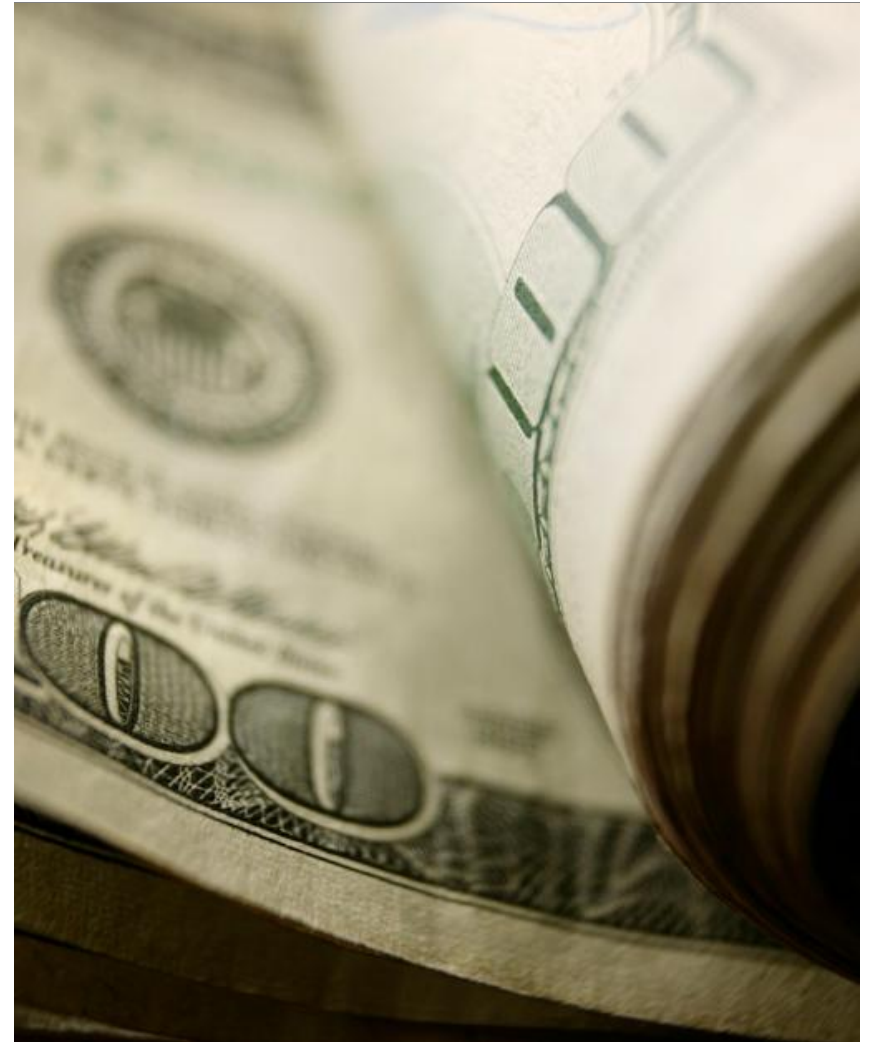
Mortgage

Home Equity

Auto

Unsecured

Key Takeaways



# Key Unsecured Loan Themes

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## Debt Consolidation

Low Rates

Best credit choice

## Variety

Home Improvement

Unexpected Expenses

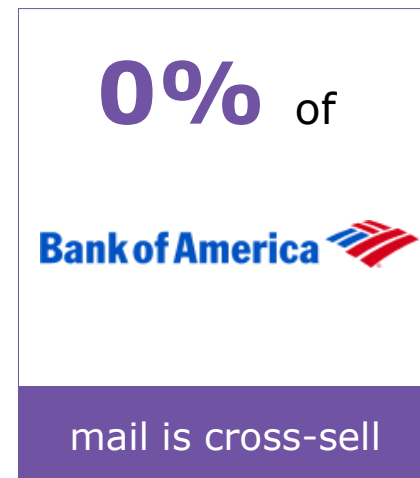
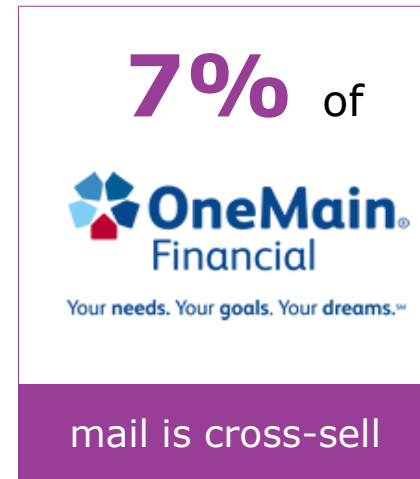
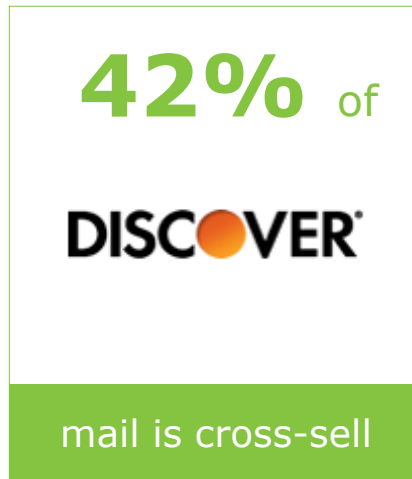
## Consistency

Amount

Term

# Unsecured Loan Strategy

**20%** of all mail is cross-sell



## Unsecured Loan Are A Stand Alone Product

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**20%**

of consumers received an offer for a deposit product,


but of consumers who received an unsecured loan offer

**10%**

received a deposit product offer



# Typical Offers



617 10th Avenue South  
Suite 2  
Great Falls, MT 59405  
406-453-1455

## NOTICE OF VERIFICATION

Pre-selected loan amount:

# \$6,000

**It's your money.**  
How you use it is up to you.

Your pre-selected status for a \$6,000 personal loan from OneMain Financial<sup>SM</sup> is confirmed.<sup>1</sup> You are eligible to receive the money as soon as today. Simply follow these steps:


- Bring your certificate to our office at:**  
617 10th Avenue South, Great Falls  
406-453-1455
- To expedite your loan, you can apply by phone.
- Pick up your check as soon as today,** if you're approved by noon.
- Cash your check at any bank or currency exchange.**  
Pay off bills, make home improvements or cover unexpected expenses.<sup>2</sup>

You can find out if you qualify within minutes. Since we can only reserve your pre-selected status for a limited time, please stop by to apply before **December 05, 2011.**


**IMPORTANT:** For same-day processing<sup>3</sup>, remove the label from the front of your envelope and affix to the certificate below. Be sure to initial it.

<sup>1</sup>See back for Important Offer Details.  
<sup>2</sup>Some restrictions may apply.  
<sup>3</sup>Same day processing does not guarantee loan approval. Loan approval timing may vary based on when a completed loan application has been received.

Loans are made by OneMain Financial, Inc. (DE), NMLS#



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free (888) 567-8688. See **PRESCREEN & OPT-OUT NOTICE** on the other side.



617 10th Avenue South  
Great Falls, MT 59405  
406-453-1455

## Express Loan Request Certificate

Pre-selected loan amount:

# \$6,000


**Apply for your loan at:**  
617 10th Avenue South  
Great Falls, MT 59405  
406-453-1455

Valid until: **December 05, 2011**

**SAME-DAY PROCESSING**

➤

DM: 20111128-011565




**You're Pre-Qualified<sup>SM</sup>:**

- Up to \$50,000<sup>SM</sup> to pay off credit card debt<sup>1</sup>
- You could consolidate your debt into one easy-to-manage account
- You may pay less each month than current minimum amounts due
- No collateral, no application fee, no annual fee
- Approval in as few as 10 minutes—call 1.888.747.7277

**YOU'RE PRE-QUALIFIED**

# ZERO BALANCE<sup>SM</sup>

Credit Card Debt Consolidation Plan



**Balance: \$5,000**

**Balance: \$3,000**

**Balance: \$4,000**

**Balance: \$3,000**

**Now—an opportunity to take your credit card balances down to zero.**

Dear <sup>1</sup>

Here's a major opportunity for you to pay off expensive credit card debt<sup>1</sup> with an unsecured loan of up to \$50,000.<sup>2</sup> You're already pre-qualified, so you could be entitled to our competitive non-variable rates.<sup>3</sup>

**Add up your credit card balances and decide how much you want to request.** Let's assume you use four credit cards, each with a variable annual percentage rate (APR). Every month you have to pay at least the minimum amounts, and the balances never seem to go away. Now you could pay off all of them—or perhaps those with the highest rates—with one predictable and affordable monthly payment that could actually keep more money in your pocket.

Let's say you have combined balances of \$15,000. As the illustration shows, you could consolidate with a Zero Balance Loan and make just one predictable monthly payment as low as \$229 if you qualify for our lowest APR of 8.99%.<sup>1</sup> Plus, you could even keep more cash in your pocket every month.

*See reverse for important disclosures.* (continues on back)

**How much do you need? Request up to \$50,000 to pay off your credit card balances right away.**

**Call**  
**1.888.747.7277**

**to apply for your account in as few as 10 minutes.**

Monday-Thursday 8 a.m.-10 p.m., Friday 8 a.m.-8 p.m. ET  
TDD users call 1.800.533.6382

- Add up the credit card balances you want to pay off—especially those with the highest rates you'd like to see entirely gone.
- Then request one of the cash amounts you see here, and the predictable payment term most attractive to your budget.
- Call today—this pre-qualified offer expires soon.

Amount Borrowed	Samples are based on the account qualifying for the 8.99% APR; the payments will be higher if the account is approved with a higher APR. APR increases or additional advances will lengthen term or increase payments.			
	96 months	84 months	72 months	60 months
\$50,000	\$762	\$837	\$937	N/A
\$35,000	\$534	\$586	\$656	\$756
\$25,000	\$381	\$419	\$469	\$540
\$15,000	\$229	\$251	\$282	\$324
\$10,000	N/A	\$168	\$188	\$216

All payment amounts and terms above are estimates based on an APR of 8.99%. Your APR may be higher. We will set your initial APR between 8.99% and 21.99% based on creditworthiness. For approved accounts, we reserve the right to change your APR, fees or other credit terms at our discretion. Additionally, if you fail to pay any minimum monthly payment by its Payment Due Date, we may increase your APR up to a Default APR of 27.99%. Repayment term and payment amount are estimates which may change if, for example, we change your APR, you make late or partial payments, we assess fees, you enroll in Credit Protection, or you take additional advances. You will pay a 3% transaction fee on each advance (minimum fee \$5; there is no maximum). See reverse for additional information on transaction fee.<sup>1</sup>

If you prefer, complete and mail the simple Zero Balance Loan Request Form attached.

♦ You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1.888.567.8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

DM: 20110714-011532

41

comperemedia.com

- Debt consolidation
- Rate reduction based on banking relationship
- Incentive

## You are invited to apply

for a Wells Fargo Personal Loan

Get on a plan to consolidate and reduce debt

WELLS  
FARGO

Dear \_\_\_\_\_

In these economic times, paying down debt is more important than ever. Wells Fargo can help by offering you the tools you need to reach your financial goals.

Consolidating higher-interest rate debt with a Personal Loan can be a smart way to plan for your debt-free future. For the balances you consolidate, you'll get the advantage of just one payment – making it much easier for you to manage your finances. Plus, you may reduce your overall interest costs on those consolidated balances. Unlike credit card rates, your interest rate is fixed. So you'll never have to worry about your rate or payments going up.

A Wells Fargo Personal Loan offers you these advantages:

- An easy application process<sup>1</sup>
- A fixed APR, fixed term, and fixed monthly payments
- You get the full amount up front with no collateral required

From August 15th to September 30th, we are offering a special **Double Your Discount** promotion for customers with exceptional banking relationships. You may qualify for a 1.0% or 0.5% rate reduction depending on your checking package. Ask your personal banker for more details.

A Wells Fargo Personal Loan can be a simple way to consolidate and pay down debt. So go ahead and apply for your Wells Fargo Personal Loan today.

Sincerely,



Todd Denbo  
Senior Vice President

P.S. Remember, **you may qualify for a 1.0% or a 0.5% double relationship discount** in addition to our already low interest rates. Ask your banker if you qualify by 9/30/11.

<sup>1</sup>All loans are subject to application, credit qualification, and income verification.

<sup>2</sup>The double discount offer is valid on applications submitted from 8/15/2011 to 9/30/2011. To qualify for the rate discount customer must maintain a Wells Fargo Checking or PMA package and continued automatic payments from a Wells Fargo checking or savings account.



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Special offer:  
**Double your interest rate discount<sup>2</sup>**

Three easy ways to apply:

- Call 1-888-333-0567
- Visit your local Wells Fargo
- Reply online at [wellsfargo.com/personal\\_credit](http://wellsfargo.com/personal_credit)

- Debt consolidation
- Home repairs
- Auto purchase
- Unexpected expenses



275 Broadhollow Rd.  
P.O. Box 8014  
Melville, NY 11747-8014

**APPLY BY 9/10/2011 TO LOCK IN THE BEST APR**

Loan Amount	Fixed APR	Loan Term (Months)	Fixed Monthly Payment
\$5,000 to \$25,000	from 6.99%* to 15.99%*	24 to 72	Starting from \$154

Apply for a **FIXED 6.99% APR<sup>A</sup>** Personal Loan Today!

Dear \_\_\_\_\_

You're one of our most loyal credit card customers. That's why I'd like to tell you about a smart way to consolidate debt or pay for larger expenses—with a Capital One Bank® Personal Loan. As your full service bank, we could approve you for a **FIXED** Annual Percentage Rate (APR) as low as 6.99%!

**5 REASONS TO CHOOSE A CAPITAL ONE BANK PERSONAL LOAN...WITH NO SURPRISES**

1. **FIXED APR as low as 6.99%<sup>A</sup>**—one of the lowest fixed rates in the nation!
2. **FIXED monthly payments**—your regular monthly loan payment will never go up.
3. **NO collateral required**—cut out the costs and paperwork associated with home loans.
4. **NO prepayment fee**—pay your loan off at any time.
5. **NO application fee**—pay nothing up front to get your personal loan.

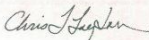
You'll find our loan process clear and straightforward with no surprises. Just use the table on the back of this letter to examine the range of loan options. When applying, you can request the loan amount that works best for you—up to \$25,000!

If approved, your loan can be used any way you choose—to consolidate debt, make home repairs, purchase a car or truck, or pay for unexpected expenses. But you must act fast! This generous low-APR, no-application-fee, and no-prepayment-fee personal loan opportunity ends 9/10/2011.

To apply in person, come into a branch near you. A Personal Loan Specialist is ready to assist you and answer your questions. You can also apply online at [capitalone.com/loanapplication](http://capitalone.com/loanapplication). Don't forget to use your reservation code!


I hope you can take advantage of this personal loan opportunity. And thanks again for choosing Capital One.

Sincerely,




Chris T. Layton  
Director of Personal Lending  
Capital One Bank


**3 Easy Ways To Apply For Your Personal Loan**



**Come In**  
Locate a branch near you



**Call**  
1-877-403-0289



**Visit**  
[capitalone.com/loanapplication](http://capitalone.com/loanapplication)

MORTGAGES | HOME EQUITY LOANS | PERSONAL LOANS | AUTO LOANS | CREDIT CARDS

FM204436-001  
00-4069-0009611

DM: 20111128-01178

Overview

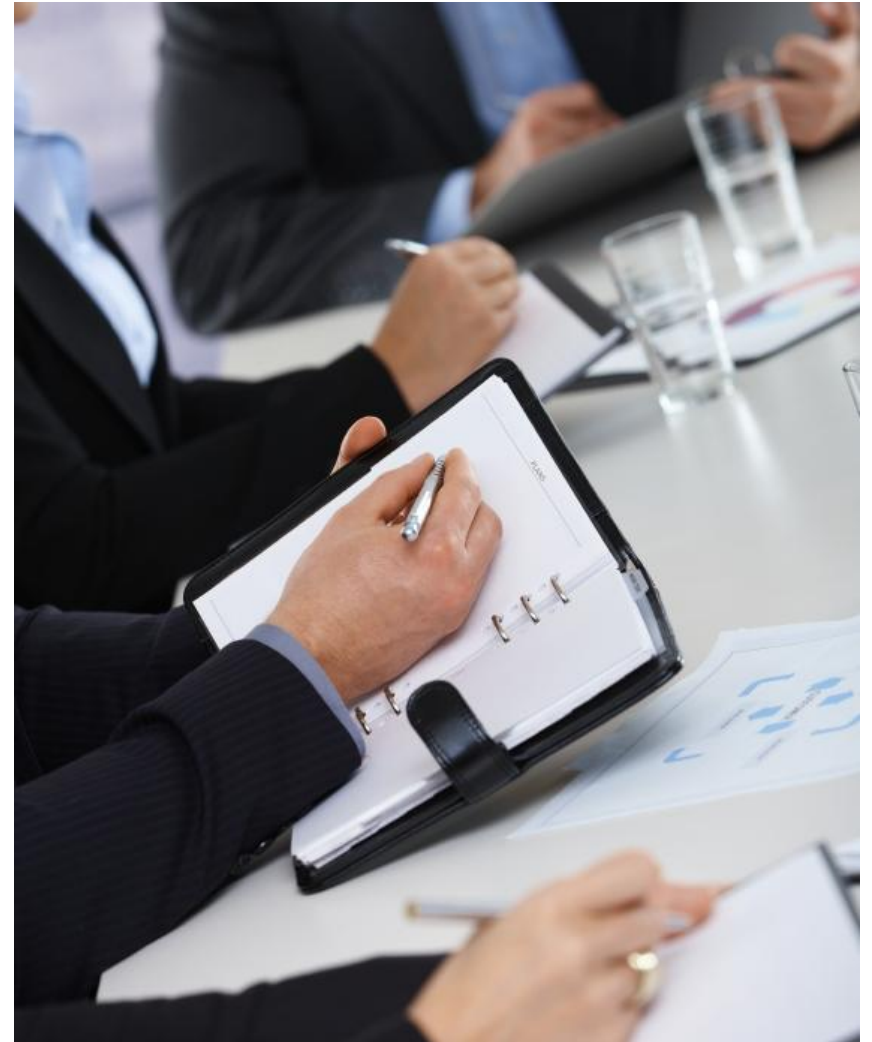
Mortgage

Home Equity

Auto

Unsecured

Key Takeaways



## Key Takeaways

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Cautious state of mind  
on the part of  
consumer and banks  
continues to suppress  
activity

Key story is cross-sell

Relationship Banking is  
driving banks  
approach to loans

Refinance offers  
dominate the mortgage  
and auto loan category



# HC

## 10 Initiatives For Marketing for Loan Growth And Retention

May 9th, 2012

Stephen Nikitas  
Senior Strategy Director  
Harland Clarke Marketing Services

# #1: Leverage Business Intelligence

Utilize your MCIF system ... or implement one

- Identify your account holders
  - Maintain
  - Retain
  - Opportunities
- Develop strategies to reach out to those account holders
  - Channel
  - Message
- Put your marketing dollars to their most effective use

HC

# #2: Align Marketing and Retail

Get them on the same page

- Marketing gets account holders in the door
- Retail sells to those account holders once they walk in the door
- Ensure:
  - Marketing and Retail are sales focused
  - Account holder needs are uncovered
  - Everyone knows the current promotion(s)
  - Retail knows how to discuss and sell loans
  - Marketing and Retail have tangible goals
  - Marketing and Retail are accountable for reaching those goals

HC



# #3: Make Someone Responsible for Loan Growth

- Marketing can drive the process and lead the way
  - Work in harmony with Lending and Retail
    - + Tear down the silos
    - + Task IT to help!!!
  - Establish a plan and measure it weekly if not daily
- Set a loan target and live to it!

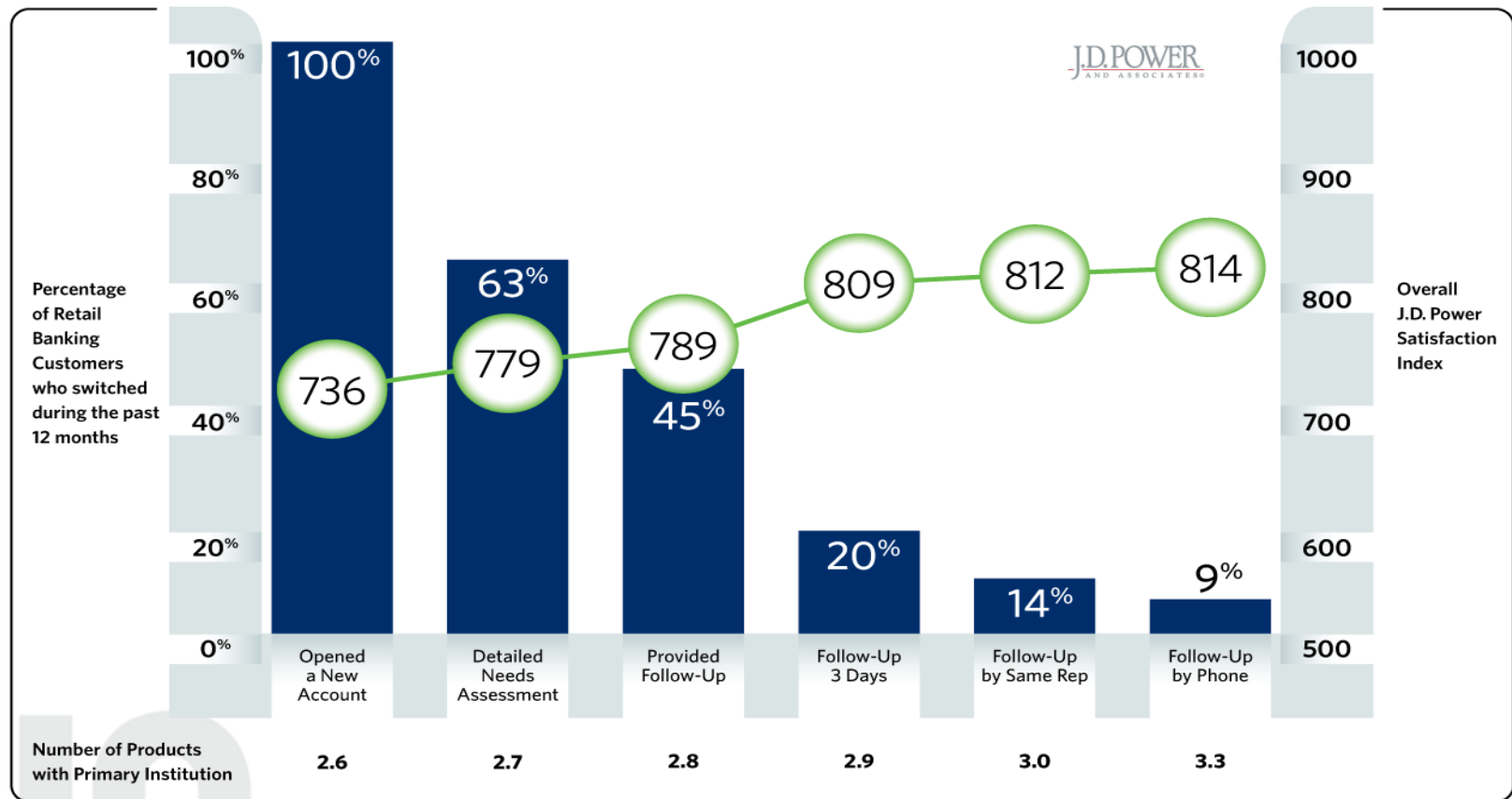
# #4: Build Relationships and Loyalty Early

- Engage account holders through disciplined, multichannel onboarding
  - + 75 - 80% of all cross-sales from new retail accounts happen in the first three months after account opening
  - + Reduce attrition: 30% for new account holders
- Maximize new account opening opportunities
  - + Focus on identifying account holder needs
  - + Create a book of business
- Help account holders move the accounts

**18 to 26% of consumers are shopping for a new financial relationship**

Source: Harland Clarke Benchmarking Study

# Attention During and After Account Opening Increases Satisfaction and Cross-sales



Source: J.D. Power and Associates 2009 Retail Banking Shopping Study

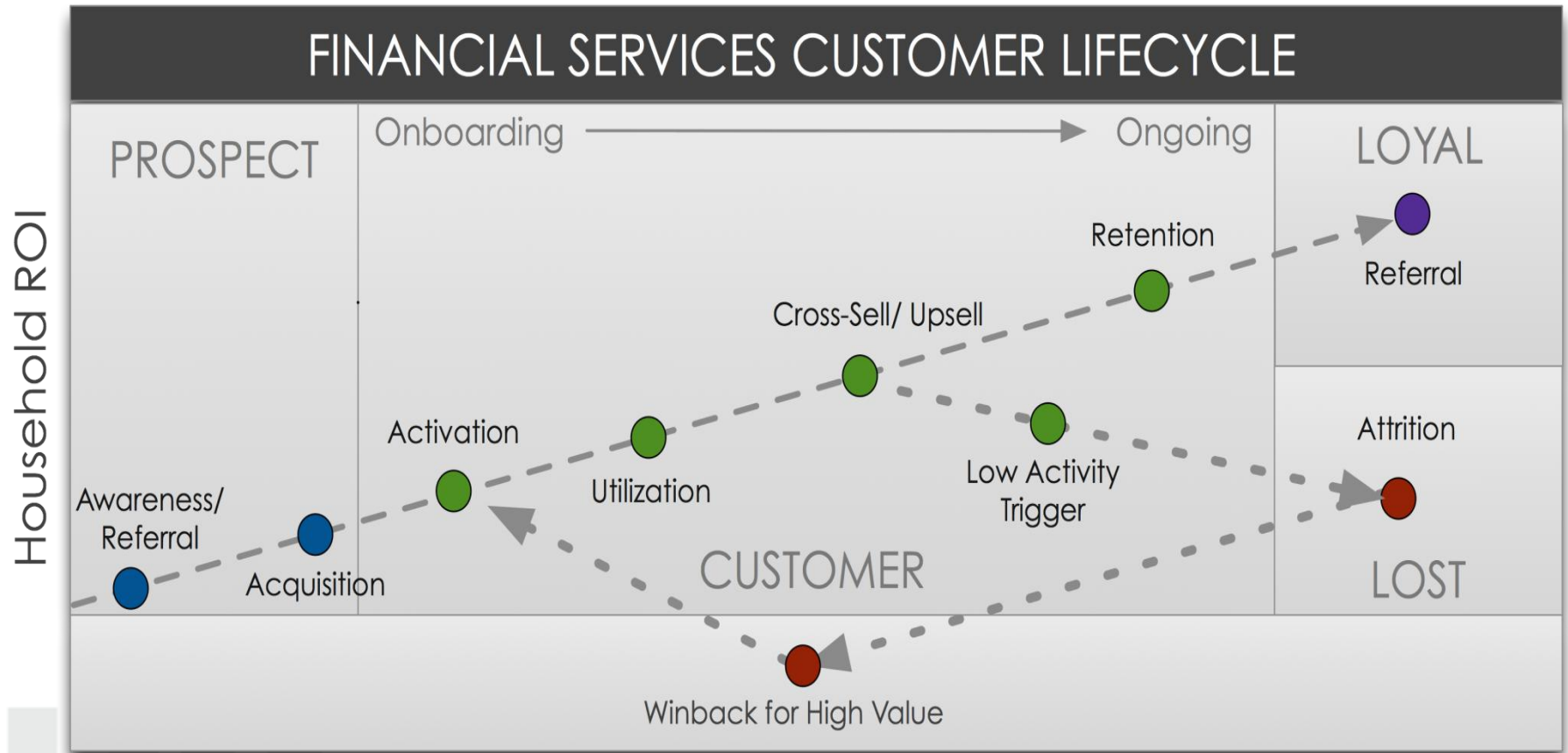
# #5: Build Relationships and Loyalty Among Existing Account Holders

- Reduce high rates of attrition
  - 12 – 24% average attrition rate
  - 40 – 50% of your account holders have checking elsewhere
  - 20% of your checking accounts are not being used
- Conduct targeted cross-sell marketing programs
  - Use business intelligence to identify your likely purchasers
- Continue an account holder dialogue through relevant lifecycle management
  - Information capture provides insight into account holders' needs and preferences, creating opportunities for cross-sell and informed business decisions

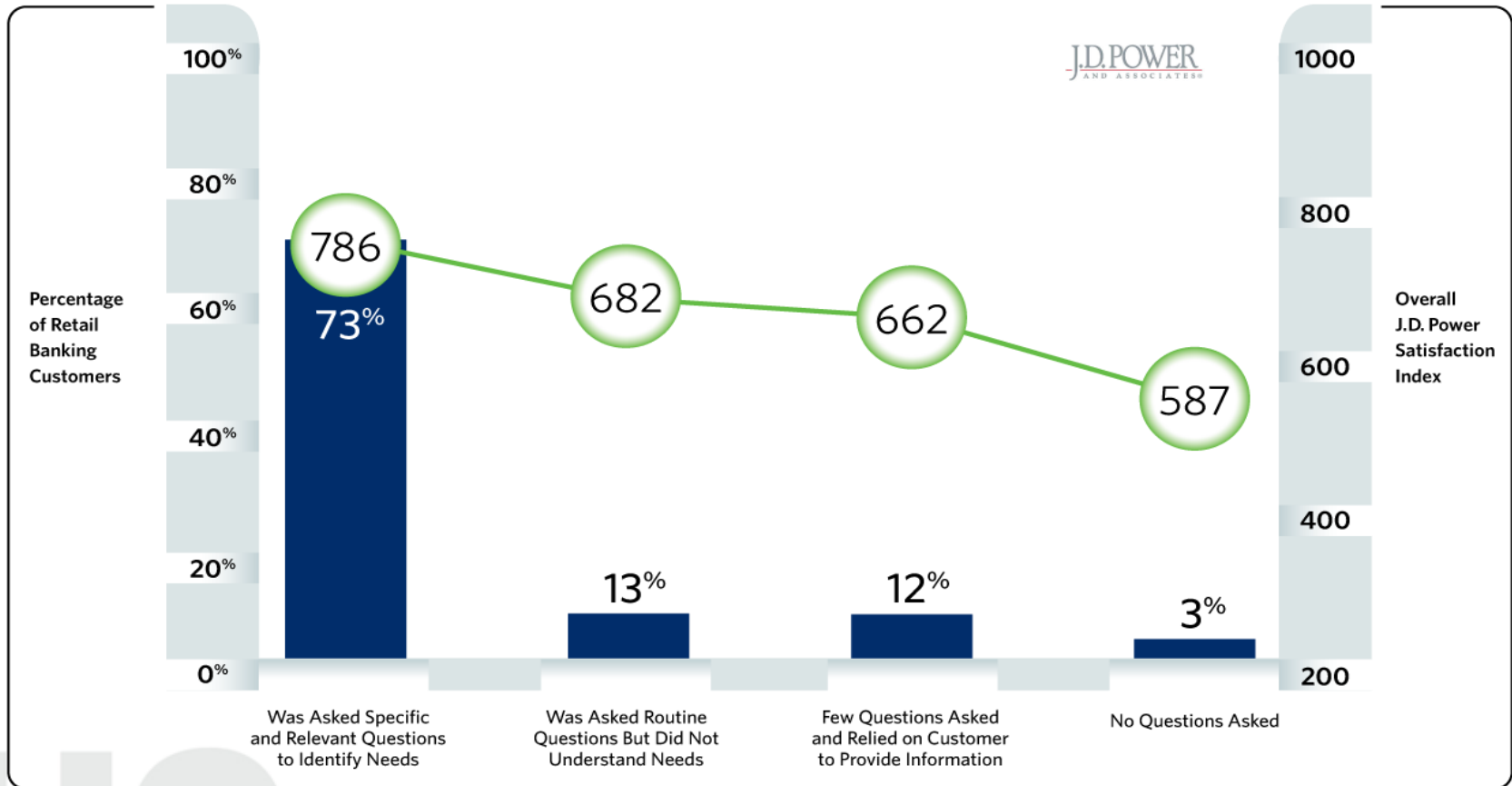
**On average,  
consumers own  
nearly 9  
financial products  
but own just 2.5  
of them with any  
single bank**

Harland Clarke Benchmarking Study

# Lifecycle Marketing



# Needs Assessment Grows Share of Wallet



Source: J.D. Power and Associates 2009 Retail Banking Shopping Study

# #6: Stay Abreast of Account Holders' Needs and Actions

- Look at multiple outreach efforts
- Loan recapture
  - 20% of your portfolio has a loan somewhere else
- Loan maturity
  - Reach out to account holders when they are ready to apply
- Loan verification
  - Identify account holders who have applied for loans elsewhere
- Loan activation and utilization
  - 20 – 30% of your HELOCs are not being used
- Promote credit card usage
- Review credit card accounts
  - To keep a card “top of wallet” continually review available balances and increase limits when appropriate

# #7: Don't Put All of Your Eggs in One Basket

Conduct multichannel awareness programs

- Each channel complements the other

- Direct marketing

- + Mail

- + Email

- Media

- + Radio

- + Newspaper

- + Television

- + Billboards

- PR

- Word of Mouth

- Etc.

HIC



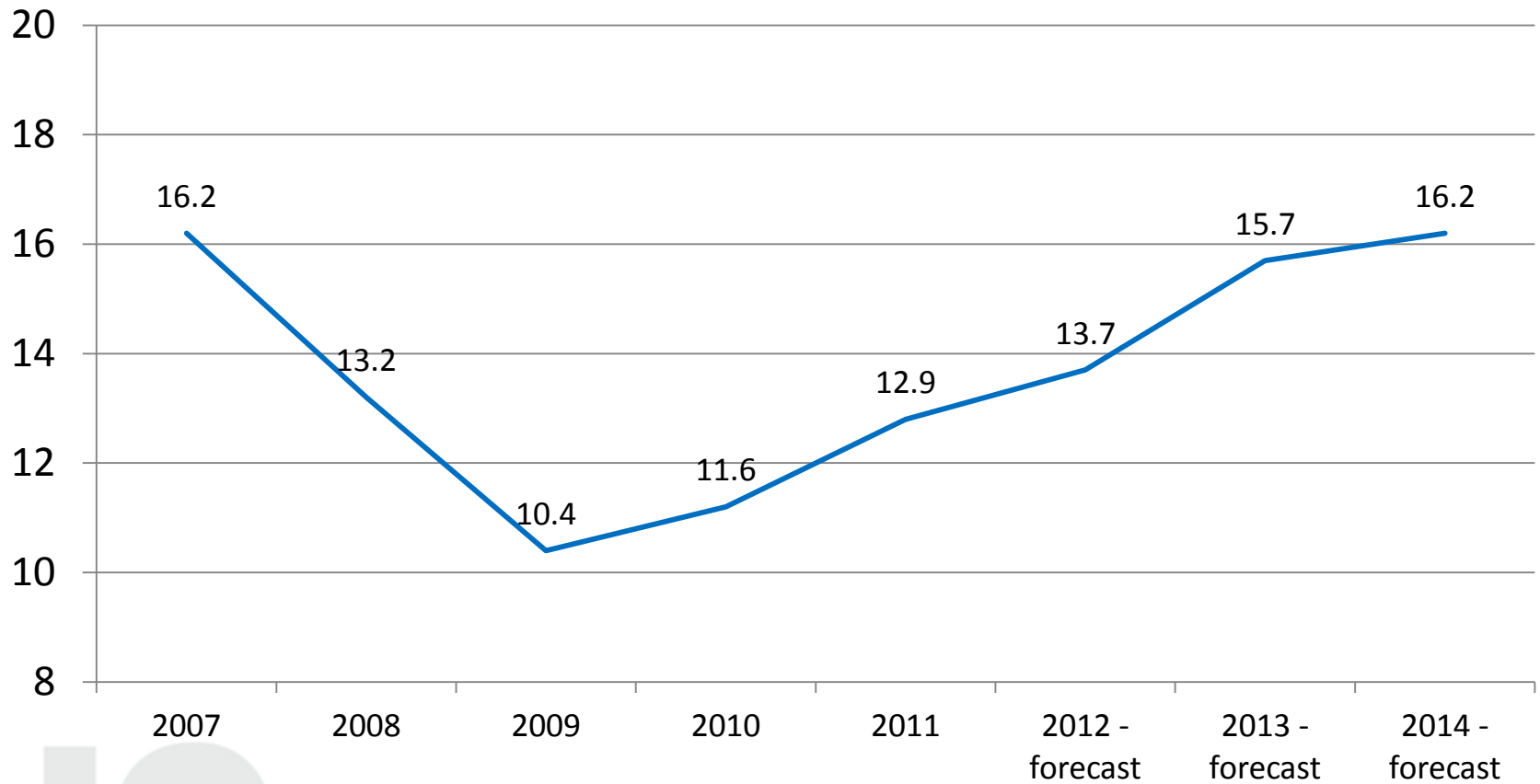
# #8: Renew Your Focus on Vehicle Lending

- Sales are returning to pre-recession levels
- Sales are expected to increase 7.3% in 2012 compared with 2011
  - 13.7 million units
  - Luxury market expected to grow 14%
- Average age of vehicles is at a record high – 10.8 years
  - 11.1 years for autos
  - 10.4 years for SUVs and light trucks

**More affluent buyers are returning to the market for new vehicles after three years of spending reductions**

Source: R.L. Polk

# Annual Vehicle Sales – In Millions



Source: R.L. Polk

# #9: Look at High Risk Loans

- These are account holders with greatest needs and fewest options
  - Household financial obligations ratio lowest since 1994
- An aging population will force you to buy deeper into the pie in order to maintain loan growth
- Aggressive dealer financing will cause you to lose many of your A+ and A paper account holders
- You can make money on C and D paper loans ... but manage them
- Don't lose sight of why you are underwriting loans — your job is to evaluate risk
  - There are A+ and A paper account holders that should be financed at 70% LTV
  - There are C and D paper account holders that should be financed at 110% LTV

# #10: Analyze Your Lending Process

- Ensure you are using the proper channels
  - Branch
  - 24/7 Telephone
  - Internet
  - Fax
  - Indirect
- Streamline your underwriting process — be best in market
  - Survey your competition
    - + Include credit unions and auto dealers
  - Eliminate the roadblocks and silos that are slowing down the process
    - + Look at your loan application ... is it needlessly long and cumbersome?
    - + Are underwriting turn times too long?
  - Look at open-ended loans

HCG

# The Ten Initiatives You Can Take to Grow Your Loan Portfolio

- 1 Use business intelligence
- 2 Align Marketing and Retail
- 3 Make someone responsible for loan growth
- 4 Build relationships and loyalty from the outset
- 5 Build relationships and loyalty among existing account holders
- 6 Stay abreast of your account holders' needs and actions
- 7 Don't put all of your eggs in one basket
- 8 Renew your focus on vehicle lending
- 9 Look at high risk loans
- 10 Analyze your lending process



# **Service Credit Union**

# **Loan Growth Initiatives**

**Karen Benedetti**  
**Vice President – Marketing**

**May 9, 2012**



# Loan Marketing Strategy



- **Promoting Service Credit Union's Clear Advantage is Marketing's overriding strategy.**
- **Direct deposit is our lead promotion and offers discounts on most loan products.**
  - **We discount most loans 25bp stateside and 35bp overseas with direct deposit.**
  - **We deepen the discount to 50bp for seniors and low to moderate income earners, and to 100bp for active military deployed to a war zone.**
- **We also look at opportunistic marketing throughout the year, from Black Friday, to auto shows, to troop movement.**
  - **60% of our members are military, many stationed in Germany and deployed to Iraq and Afghanistan.**



# Loan Marketing Strategy



- We market in print, online, outdoor and through direct mail. Our core promotions have been marketed through print, online and outdoor.
- Loan marketing accounts for about 40% with these core media categories.
- Auto loans are a lead product for the credit union. Our rate match promotions have been successful and have a longer shelf life in the absence of a specific rate.
- The mortgage business has been strong and we market the options every several months.
- We have been adding targeted direct mail and that has yielded successful results.





# Featured Loan Ads



• Ads are adapted to various print and online formats.

## NEW AUTO LOAN Red Tag Sale

RATES AS LOW AS

**1.74%**  
APR

## Get a new auto loan with a great low rate.

**New vehicles financed within  
the last year also qualify!**

Apply or get pre-approved at any branch,  
by phone or online and go shopping today.



Follow us:

Live Person Service 24/7 • 800.936.7730 • [servicecu.org/fosters](http://servicecu.org/fosters)

\*Rate shown is Annual Percentage Rate (APR), accurate as of 3/16/2011, and subject to change without notice. A .25% reduction is included for direct deposit and automatic payment (example: 1.99% APR less .25% = 1.74%). Example: A \$20,000 auto loan with a rate of 1.74% APR for 60 months. Monthly payment is approximately \$346.30. Total finance charge is approximately \$897.99. Offer available on loan amounts of \$2,500 or more. Military direct deposit discount may apply. Warrior Program discount may not apply. Direct deposit of net pay must be maintained for loan discount. Loan approval and APR subject to credit worthiness. \*\*Vehicles will be considered new if refinanced within one year after the date the new vehicle was financed elsewhere with the first owner. Refinances from Service Credit Union are not eligible. Rate offer available on new, used or current. Service Credit Union auto loans that qualify for additional funds of \$2,500 or more. Must be a member of Service Credit Union or eligible for membership to apply.

## The lowest auto loan rate – guaranteed.

**Our match plus program will beat  
any rate or you'll get \$100.\***

Low rates and fast approvals mean hassle-free shopping for  
people on the move. Apply online or by phone 24/7, or visit  
any branch location.

- New, used and refinances are eligible
- No payments for 90 days
- Additional discounts for military retirees\*\*



Call for an instant  
pre-approval.



Follow us:

Live Person Service 24/7 • 800.936.7730 • [servicecu.org/kdh](http://servicecu.org/kdh)

FEDERALLY INSURED BY NCUA. Offer available on new, used, or current Service Credit Union Auto Loans that qualify for additional funds of \$2,500 or more. \*Eligibility determined by credit score. Match plus applies to auto loan terms and restrictions that are consistent with Service Credit Union's (SCU) 60-72 month loan rates. Other loan terms do not apply. If SCU can not beat competitor's APR, we will credit \$100 to a qualifying member's Service Credit Union account up to 30 days after Service Credit Union application, upon the applicant presenting a copy of their signed loan note & disclosure from the competitor. Dealer financing, non-financial loan rates and terms, and the restrictions predetermined by the credit union are excluded from this promotion. Offer subject to change without notice. \*\*Military members with 20 or more years of service at retirement are eligible for the Warrior Rewards loan discount. Direct deposit of net pay must be maintained. Individual must be a member of Service Credit Union or eligible for membership to apply.

# Featured Loan Ads



## Get the credit you deserve.

Service Credit Union gives you the best rates on your Visa® Credit Card.

- No annual fee
- Rewards point and cash back options
- Free auto rental insurance
- Credit limits up to \$30,000
- No hidden APR increases for late payments

Get your Visa credit card on-the-spot at any branch, apply online or by phone 24/7.

Live Person Service 24/7 • 00800.4728.2000 • [servicecu.org/stripes](http://servicecu.org/stripes)

RATES AS LOW AS

**8.64%**  
APR

ARMY  
AIR FORCE  
NAVY  
MARINE CORPS  
NATIONAL GUARD  
DEPARTMENT OF DEFENSE

**SERVICE CREDIT UNION**  
★★★★★

Follow us:

\*Rate shown is Annual Percentage Rate (APR). APR is variable and is subject to change. Accurate as of 2/15/12. The APR reflects a .35% reduction for direct deposit and selection of the automatic loan payment feature. (Example: 8.99% APR less .35% = 8.64% APR). Actual APR determined by the overall credit worthiness of each applicant. Please ask a loan officer for details regarding how your rate and credit line is determined. Direct deposit of entire net pay must be maintained. Individual must be a member of Service Credit Union or eligible for membership to apply. Visa is a registered trademark of the Visa International Service Association.

FEDERALLY INSURED BY NCUA

RELOCATION LOANS  
AS LOW AS

**12.90%**  
APR

## PCSing made easy.

A Service Credit Union Relocation Loan\* gives you 3 full months with no loan payments.

We've been helping military families move for more than 50 years. Apply for a Relocation Loan today. Enjoy the convenience of our low rates and special military discounts.

Visit a branch or call for your approval today. Personal loans also available.

ALL U.S. MILITARY  
AND D+D CIVILIANS

**SERVICE CREDIT UNION**  
★★★★★  
Follow us:

Live Person Service 24/7 • 00800.4728.2000 • [servicecu.org/heraldunion](http://servicecu.org/heraldunion)

FEDERALLY INSURED BY NCUA

\*APR equals Annual Percentage Rate and is accurate as of 04/16/12. Maximum term is 36 months. Maximum loan amount equals \$2,500. Loan applications must be received within 120 days before or after the member's reporting date to new assignment. Direct deposit of entire net pay to Service Credit Union is required. Military and civilian personnel with PCS orders or deployment orders to any overseas duty stations are eligible. Individual must be a member of Service Credit Union or eligible for membership to apply.

## Start new this spring.

Service Credit Union's personal loans can help you travel, finish that home improvement project or consolidate your debt this spring.

Get up to \$40,000 with terms from 7 months up to 60 months. Ask about our special discounts for direct deposit, low to moderate income applicants, military members and seniors.

Apply at any branch, online or by phone 24/7.

Live Person Service 24/7 • 00800.4728.2000 • [servicecu.org/stripes](http://servicecu.org/stripes)

PERSONAL LOAN  
RATES AS LOW AS

**7.89%**  
APR

NEW  
LOW  
RATE

**SERVICE CREDIT UNION**  
★★★★★

ALL U.S. MILITARY  
AND D+D CIVILIANS

Follow us:

58\_ME\_EURO\_SigJan\_March12\_003 2

\*Rate shown is Annual Percentage Rate (APR). APR is variable and is subject to change. Accurate as of 3/16/12. The APR reflects a .35% reduction for direct deposit and selection of the automatic loan payment feature. (Example: 8.24% APR less .35% = 7.89% APR). Actual APR determined by the overall credit worthiness of each applicant. Please call a loan officer for details regarding how your rate and credit line is determined. Direct deposit of entire net pay to Service Credit Union must be maintained. Rates and terms are subject to change without notice. Individual must be a member of Service Credit Union or eligible for membership to apply.

4/2012 2:55:00 PM

**SERVICE CREDIT UNION**  
★★★★★

# Business Ads



## Your business needs change. Our commitment won't.

Service Credit Union has the strength and experience to meet the financial needs of your business.

- Full-service SBA lender
- Long-term, fixed-rate commercial mortgages
- BusinessPlus checking with dividends
- Checking fees waived through December 31, 2012\*

**Call, visit or click today.**



**800.936.7730**  
Live Person Service 24/7  
[servicecu.org/NHBR](http://servicecu.org/NHBR)



Follow us:



FEDERALLY INSURED BY NCUA | \*Includes monthly maintenance fees and checking transaction fees. Must be a member of Service Credit Union or eligible for membership.



# Inclusion in other Marketing



**ASK FOR  
YOUR FREE  
RELOCATION  
KIT!**

For military members and their families stationed overseas and around the globe, Service Credit Union is:

## The Clear Advantage



- ✓ Visa® ISA fee and ATM surcharge reimbursements worldwide.\*\*
- ✓ FREE Early Payday Checking\*\*\* - We'll pay you up to 2 days before payday
- ✓ Exclusively from Service Credit Union: online bill pay in U.S. dollars and Euros
- ✓ Girocard for easier more convenient point of sale purchases
- ✓ Warrior Rewards† Program with 10% APY†† on savings
- ✓ Exclusive programs just for youth
- ✓ Make deposits from anywhere with WebDeposit24†††
- ✓ Mobile banking with access 24/7†
- ✓ Mobile Apps for iPhone™ and Android™
- ✓ Instantly issued new and re-pinned Visa cards
- ✓ RewardsNOW™ program - Earn points for using your Visa Platinum credit and debit cards
- ✓ Special program with exclusive price benefits for newly enlisted
- ✓ Quicker online access, even in the desert
- ✓ Relocation loans



Ask for details at any branch, call 24/7 or visit us online to learn more.

Live Person Service 24/7 • 800.936.7730 (U.S.) • 00800.4728.2000 (Int'l) • [servicecu.org/euwelcome](http://servicecu.org/euwelcome)

FEDERALLY INSURED BY NCUA

The number of free withdrawals from non-Service Credit Union ATM's is 20 monthly. ATM surcharges from other financial institutions will be refunded up to \$20 a month and International Service Assessment (ISA) fees on debit and credit cards combined will be refunded up to \$20 monthly. Eligibility requirements are direct deposit of entire net pay into a Service Credit Union checking account and maintaining a positive balance in all your SCU accounts. Rebate will be applied to account on first business day of the following monthly cycle that the rebate eligibility requirements were met. The rebate benefit is only available for SCU checking accountholders. If the total income reportable equals \$400 or more in a taxable year, the credit union may issue you a 1099-MISC. \*\*\*SCU cannot assume any liability if your employer does not deposit Early Pay Day funds to your account early. †††Errors are defined as members who are assigned to or have returned within the past 120 days from peacekeeping operations or other hostile environments, or combat/zone areas where our troops or children are in immediate danger of enemy attack (PCS does not qualify). ††Warrior Rewards benefits are extended indefinitely to service members decorated with the Purple Heart, Bronze Star, or a higher combat-related award and military members with 20 or more years of service at retirement. Direct deposit of entire net pay must be maintained. Individual must be a member of Service Credit Union or eligible for membership to apply. Approval and rates are based on overall credit worthiness of each applicant. ††††Members who are assigned to combat zone areas are eligible for the Warrior Savings account. Orders of deployment to a combat zone must be provided. The Warrior Savings account is part of Service Credit Union's Warrior Rewards Program. APY equals Annual Percentage Yield Effective 8/1/11. A maximum of \$10,000 may be deposited into accounts to earn a dividend. No minimum is required to earn dividends. Direct deposit of entire net pay is required. Transfers of large sums from other accounts or Service Credit Union accounts do not qualify. Accounts will stop accruing dividends per redeployment orders plus 120 days. Other restrictions may apply. †††Must be a member of Service Credit Union or eligible for membership. Other conditions apply. ††††Must be a member of Service Credit Union for 90 days and enrolled in Online Banking. Other conditions apply. ††Web access is needed to use Service Credit Union's MobileApp24. You may be charged access fees depending on your service provider. ††Phone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

## Thanks to our members, we're \$2 billion strong and growing.

For over 50 years, Service Credit Union has served its members and the communities where they live and work.

Offers good for existing and new members.

Open an 11-month certificate and get a

**1.00%<sup>APY</sup>**  
certificate rate.  
\$1,000 minimum.

Open a new ServicePlus Checking with direct deposit and get

**\$150<sup>†</sup>**  
in your account.

Refinance your auto loan with Service Credit Union and get

**\$100<sup>\*\*\*</sup>**  
in your account.

Get a new Visa® credit card and get a

**\$25<sup>†</sup>**  
gift card.

We reward our members.

Tell-a-friend and you will both get a \$100 gift card or a gift of your choice!†

**\$2 BILLION**



FEDERALLY INSURED BY NCUA

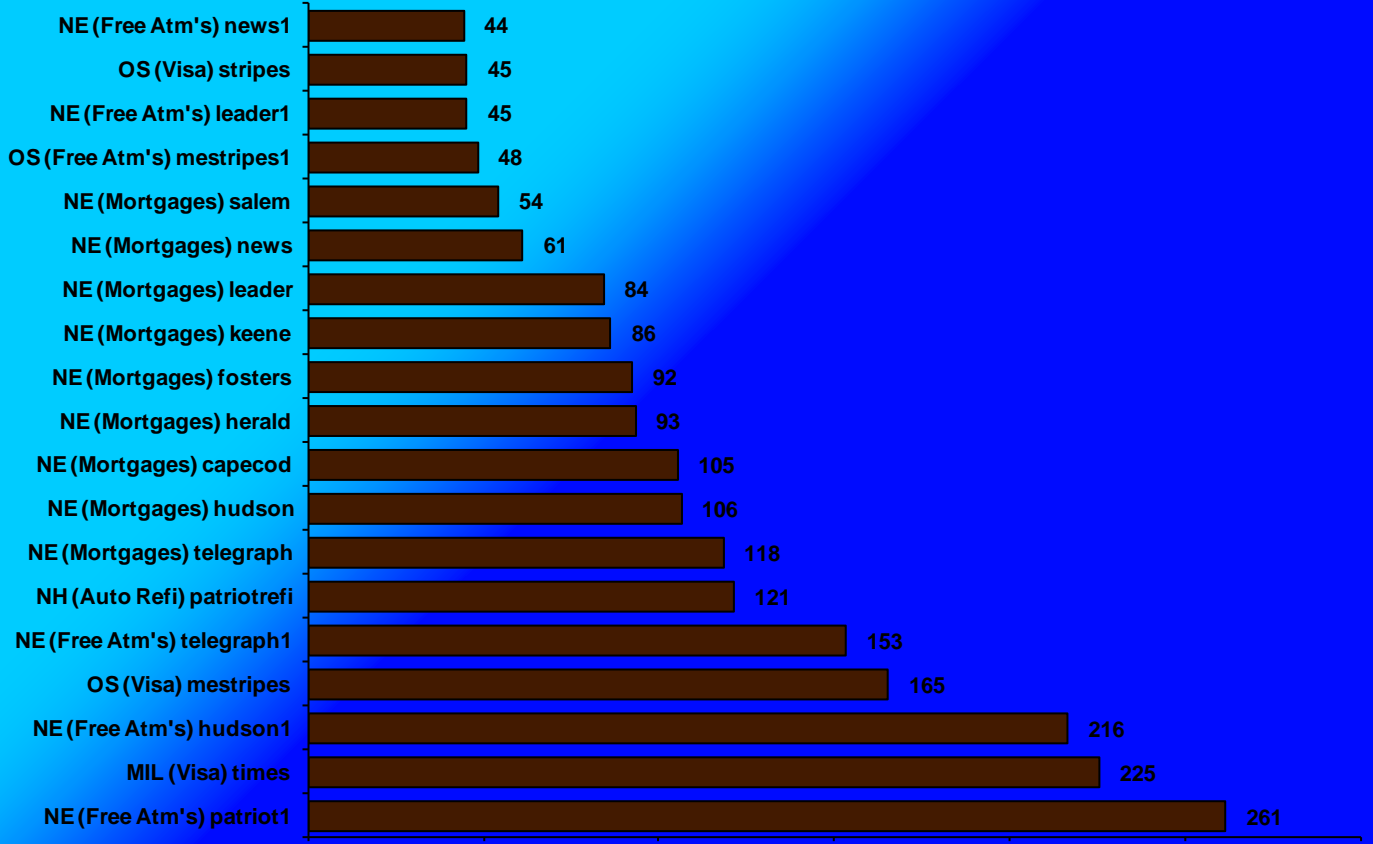
\*Make money in Annual Percentage Yield (APY) your way and effective as of 7/1/11 and subject to change without notice. Penalty for early withdrawal. †Individual must open a new ServicePlus Checking account with direct deposit of entire net pay in order to qualify for the \$150 offer. \$150 will be deposited into your eligible checking account when direct deposit is verified. ††Plan terms and conditions subject to change without notice. Limit subject to credit approval. Offer does not include reference to Service Credit Union loans. Offer available on loan amounts of \$2,500 or more. †††Gift card will be issued when credit card is approved. Gift cards are subject to applicable law, beginning the 17th month after date has been no activity on your card, a monthly inactivity fee of \$1.00 will be assessed to your card. This fee will be assessed to your card as long as there are funds remaining on your card. If your card is lost or stolen, there will be a fee of \$1.00 per replacement. ††††Must be a new member of Service Credit Union to receive the offer. †††††They must be eligible to open a checking account and direct deposit of entire net pay must be verified. New account members get \$25. †††††Must be a member of Service Credit Union for 90 days and enrolled in the Visa International Service Association. You gift card issued by PostalBank pursuant to a loan from Visa U.S.A. Inc. †††††The total income reportable equals \$400 or more in a taxable year, the credit union may issue you a 1099-MISC. †††††Must be a member of Service Credit Union or eligible for membership. Employees of Service Credit Union are not eligible for these offers. Offer valid 1/1/11. Offer can be cancelled at any time. Not valid with any other checking, auto or Visa credit card offers.



# Measuring Print Results



# of Vists From SCU Unique Print URLs



April 11  
April 2012

▪ This chart shows how our unique print urls in newspapers and other publications perform.



# Direct Mail



**SERVICE CREDIT UNION**  
★★★★★

2010 Lafayette Rd., Portsmouth, NH 03801

Joe Samples  
-Address 1>  
-Address 2>  
-City, State Zip  
barcode

**\$100\*** PLUS GUARANTEED BEST RATE ON YOUR NEXT AUTO LOAN!

## TAKE ADVANTAGE OF NEW RECORD LOW RATES

Dear <joe>,

Interest rates are at record lows. This may be the best time ever for a new auto loan from Service Credit Union. With discounts of .25% or greater for direct deposit and military discounts up to 1%, there is no better time to get the car you have been waiting for.

### A BONUS NOW AND SAVINGS EVERY MONTH

- Get a \$100 cash bonus when you close on a new loan by MONTH XX, 2011.\*
- Choose your term—up to 72 months to keep monthly payments low.
- Save on interest each month with the best auto loan rate guarantee.

Plus, we **GUARANTEE THE BEST RATE** among competitors on your new loan or we'll **PAY YOU AN ADDITIONAL \$100.**\*\*

### GET APPROVED ONLINE IN JUST MINUTES

For fast pre-approval, visit [servicecu.org/autobonus](http://servicecu.org/autobonus) right now, or call 800.588.9794 stateside or 00800.4728.2000 overseas. Or bring the attached voucher to any branch. Don't wait any longer. Lock up now. Rates this low are too good to last!

Sincerely,

Gordon Simmons  
President / CEO Service Credit Union



Buy a \$20,000 car at 2.99% APR and save with a monthly payment as low as \$359.34!\*\*\*

Monthly payment example based on a 60 month term loan.

Get pre-approved now.

- Loans are part of our on-boarding initiative.
- Auto maturity
  - Features low rate and incentive to members 22 months into their loan and near maturity at 60 months.

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. \*Loan and rate subject to credit approval. Offer good on new or used auto loans of \$3,500 or greater. Incentive will be deposited into the member's Service Credit Union savings or checking account when loan is disbursed. Offer valid through X/31/11 and not to be cashed or used twice. \*\*This rate guarantee applies to new loan terms and restrictions that are consistent with Service Credit Union's (SCU) 60-72 month loan rates. Other loan terms do not apply. Dealer financing, non-financed loan rates and terms, and the maximum pre-approval rate the credit union are excluded from this guarantee. See our website at [www.servicecu.org](http://www.servicecu.org) for details. Must be a member of Service Credit Union or apply for membership in any. \*\*\*Based on a 20% down payment. Rate 2.99% applies to \$20,000, and subject to change without notice. The APR reflects a 2.0% reduction for direct deposit and automatic payment deduction. 2.99% APR loan 20% = 2.99%. Example: A \$20,000 auto loan with a rate of 2.99% APR for 60 months. Monthly payment is approximately \$359.34. Total finance charge is approximately \$1,348.07 with payments totaling approximately \$21,348.07.

## SERVICE CREDIT UNION \$100 VOUCHER

<Joe Sample> • <Address 1> <Address 2> • <City, State Zip>

Close on a new auto loan of \$2,500 or more by MONTH XX, 2011 and we'll give you \$100!

### 3 EASY WAYS TO APPLY:

1. Visit [servicecu.org/autobonus](http://servicecu.org/autobonus).
2. Call 800.588.9794 stateside or 00800.4728.2000 overseas.
3. Visit any Service Credit Union branch.

**SERVICE CREDIT UNION**  
★★★★★  
For People on the Move™

**SERVICE CREDIT UNION**  
★★★★★

# Direct Mail



- Auto Maturity Direct Mail results show about a 2% direct response for a new loan (not refi's) when members reach 22 months and near maturity of their loan. Total responses can exceed 6%.

Auto Maturity Direct Mail Offer								
<i>as of March 31, 2012</i>								
Drop date	Number of mailings	New auto loans funded	% Response (Direct)		All other deposit accounts opened (Indirect)		All other loan accounts opened (Indirect)	% Response (All)
22 Months from Open Date								
30-Dec-11	825	16	1.94%		11		3	3.64%
26-Jan-12	1,106	22	1.99%		38		14	6.69%
29-Feb-12	1,032	12	1.16%		11		8	3.00%
60 Days from Maturity								
30-Dec-11	310	8	2.58%		8		0	5.16%
26-Jan-12	311	2	0.64%		15		3	6.43%
29-Feb-12	426	9	2.11%		12		4	5.87%



# Direct Mail



**SERVICE CREDIT UNION**  
★★★★★

<Month 00, 2012>

John Q Sample  
123 Any Street  
Anytown, US 12345-6789

Dear **Name**:

One of the most inexpensive ways to lower monthly payments and increase cash for other uses is to refinance your auto loan. Now, because of your good credit, you're Pre-Approved to refinance your auto loan at Service Credit Union.

**Here's an example of the potential savings**

Monthly payment with current lender	\$000
Monthly payment at Service Credit Union	\$000
Your Potential Monthly Savings	\$00

Remember, you could save a similar amount every month — about \$000 a year. You're also eligible for a new auto loan on a new or used vehicle.

**No Payments for 90 Days**  
Here's another advantage you get from Service Credit Union. When you refinance your loan with us, you won't make your first payment for 90 days.

**Switch with No Hassle**  
Thanks to your preapproval, the process is easy. Simply return the Pre-Approved Acceptance Certificate below — or call us at **800.936.7730** and we'll get your loan started. You can also send an email to [preapproval@servicecu.org](mailto:preapproval@servicecu.org), visit [servicecu.org/save](http://servicecu.org/save), chat live online, or walk in to any of our offices with this letter.

**ACT TODAY**  
Why pay more for the same vehicle when you could save hundreds of dollars a year? Refinance today and save!

Sincerely,

<Name>  
<Title>

P.S. There's no cost to refinance your auto loan. You're also eligible for a new auto loan on a new or used vehicle. **Hurry!** Take advantage before **this exclusive offer ends August 31, 2012.**

Please read important information about the offer on the back of this letter.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See the **PRESCREEN & OPT-OUT NOTICE** on the back for more information about prescreened offers.

**Exclusive Offer**  
Refinance Your Auto Loan & Save

**You're PRE-APPROVED!**  
NO refinance fees  
Lower payments & lower interest rate  
NO payment for 90 days

★★★★★★★★★★★★

Use the method most convenient for you...

- Return the certificate below
- Call us at **800.936.7730**
- Send an email to [preapproval@servicecu.org](mailto:preapproval@servicecu.org)
- Log on to [www.servicecu.org/save](http://www.servicecu.org/save)
- Chat with a member service representative at [servicecu.org/livechat](http://servicecu.org/livechat)
- Bring this letter to our office near you...

Street address  
City, State

FEDERALLY INSURED BY NCUA 907922

**PRE-APPROVED AUTO LOAN ACCEPTANCE CERTIFICATE**

**YES!** I want to refinance my auto loan with Service Credit Union so I can save money every month.

Personal Offer Number: **XXXXXXXX**

John Q Sample  
123 Any Street  
Anytown, US 12345-6789

Please sign \_\_\_\_\_  
Date \_\_\_\_\_

Please contact me to set up an appointment.  
Daytime Phone # \_\_\_\_\_  
Evening Phone # \_\_\_\_\_  
Email \_\_\_\_\_

Return this Certificate in the enclosed envelope or present it at a Service Credit Union office **before August 31, 2012.**

- Auto loan re-capture program begins in 2012.
- Targeted pre-approved offer to members with auto loans elsewhere based on lower payments.





# Opportunistic Marketing



**SERVICE CREDIT UNION**

**BLACK  
FRIDAY**



- There are various times or events that drive a marketing opportunity (e.g., Black Friday/Cyber Monday).

- Black Friday is advertised in print, online and outdoor, followed by Cyber Monday in print, online and via e-blasts.

**SERVICE CREDIT UNION**

**CYBER  
MONDAY**



**SERVICE  
CREDIT UNION**  
★★★★★

# Opportunistic Marketing



## Black Friday Results 2011 – New members four months later

- Service Credit Union retained 99% of all new overseas members who joined during the Black Friday and Cyber Monday promotions.
- Among members who took part in the promotions, services per individual increased by 0.6%

## Overseas Black Friday and Cyber Monday Cross Sales

- Visa accounts increased by 33%
- Auto loans increased by 3.5%



# Opportunistic Marketing



**HAPPY 40<sup>TH</sup> ANNIVERSARY CAPITOL MOTORS**  
**WE CELEBRATE AND YOU SAVE**

**21 April - 10:00-18:00**  
Capitol Motors Showroom  
Spangdahlem

RATES AS LOW AS  
**1.64%**  
APR



Up to **40%\*\* Savings**  
on packages and single options,  
PLUS, special Capitol Motors  
Anniversary Savings

- Service Credit Union will be on hand for quick financing!
- USO Mobile Canteen providing hot dogs and sodas!

**Further discounts onsite at the sale only**



**CAPITOL**  
MOTORS

info@capitolmotors.com or www.capitolmotors.com

- Im Haderwald 2      - 67661 Kaiserslautern      T. 0631-351700  
- Hillstrasse 45      - 54529 Spangdahlem      T. 06565-957315  
- Via Pordenone 40      - 33081 Aviano (PN)      T. 0434-661401

- Marketing works with our overseas team on auto sales to strengthen the relationship with to dealers.
- We capitalize onsite financing.
- We leverage our low rates, match plus program and quick approvals.
- Mini-posters in branches as well as e-blasts to local members have been successful.



# Opportunistic Marketing



- **Service Credit Union proactively markets appropriate products to military personnel relocating from the U.S. to bases in Germany, transferred to the war zone and back to the U.S.**
- **We focus on lifecycle marketing and products may vary with each move. Featured products may also vary down to the installation based on the make-up of the military units.**
- **Relocation loans, personal loans and auto loans are the strongest sell, with mortgages to a lesser degree.**



# Questions

HC

**Thank you for your participation.**

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