



Empower Account Holders and Increase Loan Volume With Perpetually Prescreened Loans

April 2, 2015

Today's Speakers



David A. Buerger

Co-Founder and President, CUnexus Solutions, Inc.

- Award-winning financial services marketer and strategist
- Co-conceptualized Comprehensive Pre-Screened Lending (CPL)
- Launched product suite that generated \$100+ million in consumer loans in the first nine months



Stephenie Williams

Senior Market Strategist, Lending Solutions, Harland Clarke

- 20+ years direct marketing experience in retail and financial services
- CRM and ROI specialist

Today's Agenda

- The Challenge of Loan Volume Optimization
- How Perpetually Prescreened Loans Drive Healthy Loan Growth
- Live Demo

Optimizing New Loan Volume is a Constant Challenge

Moving solution delivery from static to perpetual expands your portfolio's reach and volume



Grow Volume Across Your Entire Portfolio With Perpetually Prescreened Loans



Empower Your Account Holders With Perpetually Prescreened Loans

- Perpetually prescreened loan offers for:
 - Home equity
 - Auto
 - Credit card
 - Personal loans
- Unique multi-product decision engine reaches preselected account holders at every touchpoint
 - Direct mail
 - Email
 - Online banking (branded app)
 - Mobile
 - Call center
 - Teller line
- Integrated risk-based pricing automation and risk assessment

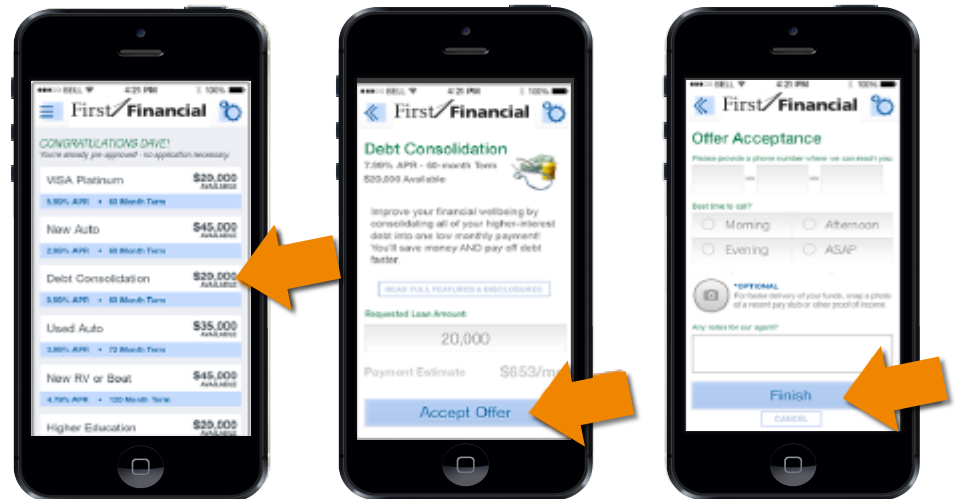
Loan  engine



Offer the Ultimate Consumer Lending Experience

Benefits for Account Holders

- Rewards account holders with the lending power they deserve
- Eliminates loan application uncertainty and anxiety
- Presents multiple loan offers at a time that's right for them
- Perpetually prescreened loans
- No more paper loan applications



Loan  engine

Increase Volume, Reduce Costs, Streamline Processes

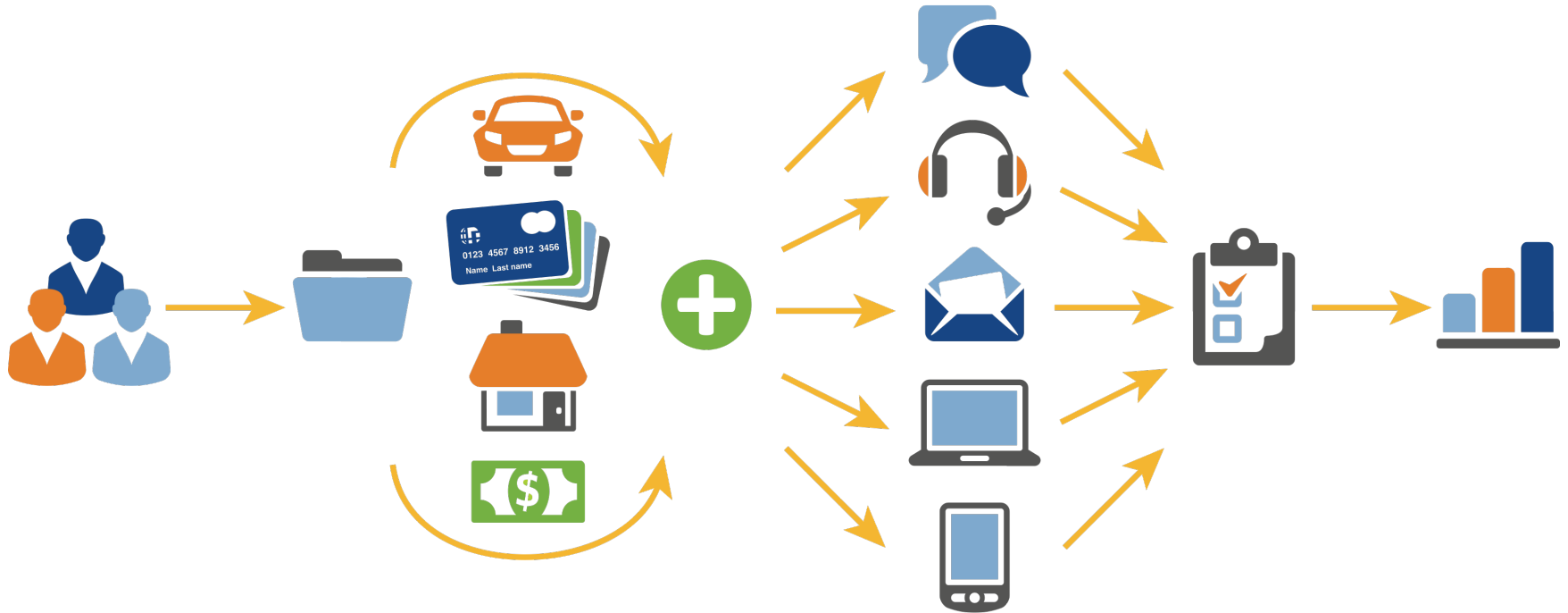
Benefits for Financial Institutions

- Drives revenue from multiple product category
- Turnkey delivery of 12 months of loan campaigns
- Reduces loan acquisition costs
- Increases campaign return on marketing investment (ROMI)
- Provides better account holder experience



Loan  engine

How LoanEngine Works



Segment
& target
account
holders

Quarterly
credit
prescreen

Check individual
prescreens
against
product
lending criteria

Compile
personalized
multi-product
offers

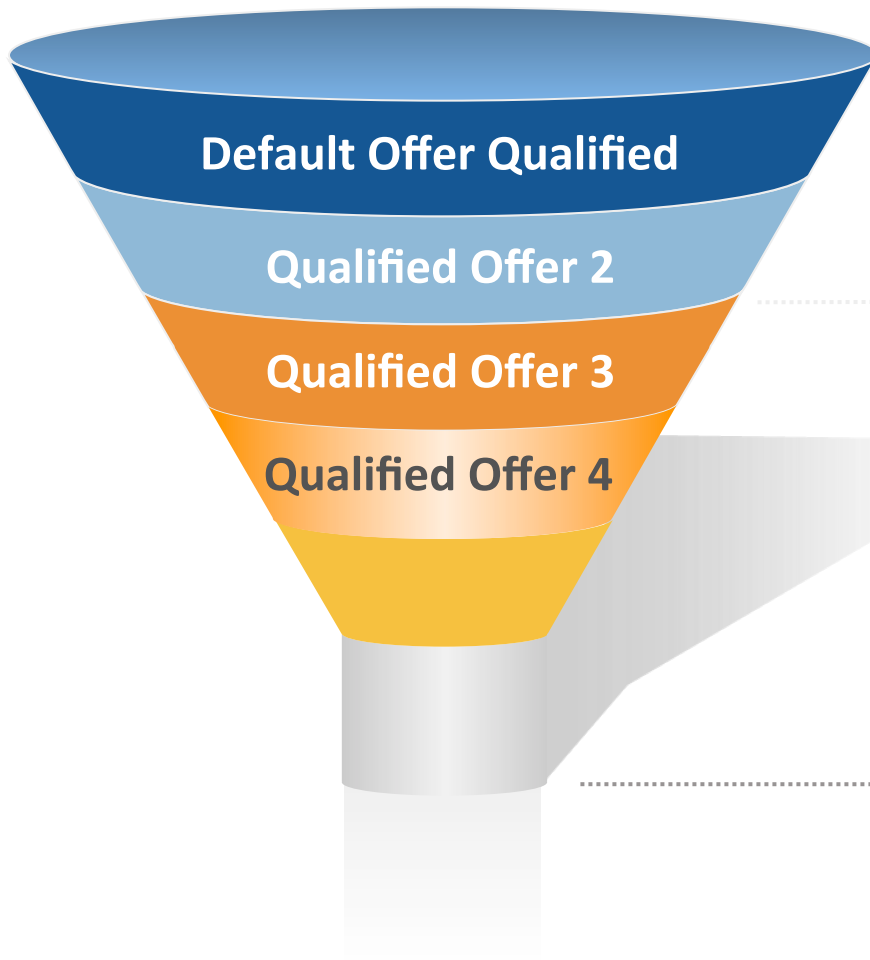
Communicate
at all
touchpoints

Convert
preselected
leads to
funded loans

Campaign
analysis

Begin With Prescreening Your Account Holders

On Average 30 – 35% of account holders will pass criteria for the default offer



Default credit offer strategy qualifies the most account holders possible for additional loans

Direct Mail and Email Marketing

You're Pre-Approved

Great Rates, Local Service

YourFI

FI MAILING ADDRESS


((FULLNAME1))
 ((FULLNAME2))
 ((ADDRESS1))
 ((ADDRESS2))
 ((CITY)), ((STATE)) ((ZIP))-(ZIP4))

((DATE))

Dear ((Member/Customer First Name)),

Congratulations! Your responsible management of credit has earned you pre-approval for a special low rate on the following loan/loans.

YourFI Name has loans for the things you want and need in life, no matter how large or small. With your pre-approved status, you're one step closer to having them—with **no need to fill out an additional application!**



Dear ((Member/Customer First Name)),

Congratulations! Your responsible management of credit has earned you pre-approval for a special low rate on the following loan/loans.

You can choose any one of the loans below. So whatever big purchase you've wanted to make—now's the time! And with your pre-approved status, you're one step closer to having what you want—with **no need to fill out an additional application!**

REFINANCE AUTO¹
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Buy a new or used vehicle or refinance your existing vehicle for a lower rate and monthly payment.

RECREATIONAL VEHICLE⁴
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Buy a new or used vehicle or refinance your existing vehicle for a lower rate and monthly payment.

BOAT⁶
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.

HELOC⁸
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Make home improvements or upgrade, make a large purchase, or consolidate higher-interest debt into one low monthly payment.

AUTO¹⁰
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Buy a new or used vehicle or refinance your existing vehicle for a lower rate and monthly payment.

HIGHER EDUCATION³
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.

DEBT CONSOLIDATION⁵
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.

CREDIT CARD⁷
XX.XX% APR
Pre-Approved up to: \$XX,XXX

The copy may need to be entirely variable, because of the large range of possible cards available from any particular FI.

PERSONAL LOAN⁹
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.

REFI MORTGAGE¹¹
XX.XX% APR
Pre-Approved up to: \$XX,XXX

Make home improvements or upgrade, make a large purchase, or consolidate higher-interest debt into one low monthly payment.

PLEASE NOTE: Taking advantage of one or more of the above offers may affect the status of your remaining pre-approved offers. See reverse for details.

Accept your YourFI Name pre-approved loans:

CALL: 800-000-0000

CLICK: yourfi.com/creditcard

COME IN: Convenient locations to serve you

YourFI

SAVE on the things you want—accept this offer before ((Month XX)), ((20XX))!

MEMBER FOR: EQUAL HOUSING LENDER

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

Dear ((Member/Customer First Name)),

Congratulations! Your responsible management of credit has earned you pre-approval for a special low rate on a **YourFI Name** loan.

You can choose any one of the loans below. So whatever big purchase you've wanted to make—now's the time! And with your pre-approved status, you're one step closer to having what you want—with **no need to fill out an additional application!**

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Pre-Approved up to: \$XX,XXX

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Online Banking SSO Interface

One-Click Access to Prescreened Loan Offers

The screenshot displays the First Financial online banking SSO interface. At the top, the First Financial logo is on the left, and navigation links for "My Profile | Help | Support | Logout" and "Last Visit: Nov 5, 2014" are on the right. Below the header is a navigation bar with links for "My Accounts", "Payment Manager", "Move Money", "Manage Money", "Additional Services", and "Loan Preapproval". The main content area is titled "CONGRATULATIONS!" and includes a message: "Your pre-approved funds are just a few clicks away - no application necessary! Simply click through to accept an offer and we'll take care of the rest. If you have questions, or would like to request more than your pre-approved amount, please call: (877) 509-2089".

The interface features six loan offer cards arranged in a 2x3 grid:

- NEW or USED AUTO:** Available credit of \$35,000 at an APR of 3.49%. Includes a yellow car icon. Fields for Desired Loan Amount (\$35,000), Term Length (60 mo), and Payment Estimate (\$365.81 / Month) are shown. A green "ACCEPT OFFER" button is present.
- PERSONAL LOAN:** Available credit of \$20,000 at an APR of 10.99%. Includes a stack of money icon. Fields for Desired Loan Amount (\$20,000), Term Length (48 mo), and Payment Estimate (\$360.00 / Month) are shown. A green "ACCEPT OFFER" button is present.
- NEW or USED RV:** Available credit of \$50,000 at an APR of 7.99%. Includes a white RV icon. Fields for Desired Loan Amount (\$50,000), Term Length (84 mo), and Payment Estimate (\$495.81 / Month) are shown. A green "ACCEPT OFFER" button is present.
- HOME EQUITY:** Available credit of \$75,000 at an APR of 4.49%. Includes a color wheel icon. The Desired Loan Amount field is set to \$75,000.
- VISA PLATINUM:** Available credit of \$1,000 at an APR of 11.99%. Includes a Visa Platinum card icon. The Desired Loan Amount field is empty.
- HIGHER EDUCATION:** Available credit of \$2,000 at an APR of 9.99%. Includes a graduation cap icon. The Desired Loan Amount field is set to \$50,000.

Each card also includes a "Details & Disclosures" link and a green "ACCEPT OFFER" button.

Additional credit terms and conditions apply including income verification.

Mobile Loan Acceptance is Easy as 1-2-3



Live Demonstration

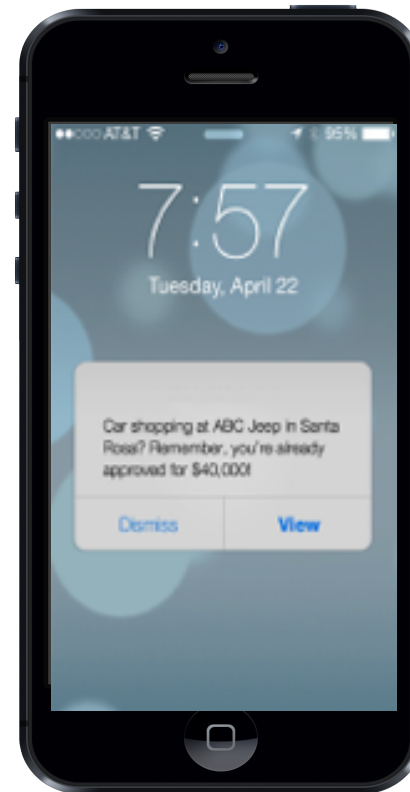
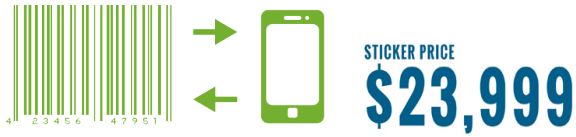


Expansion Capabilities



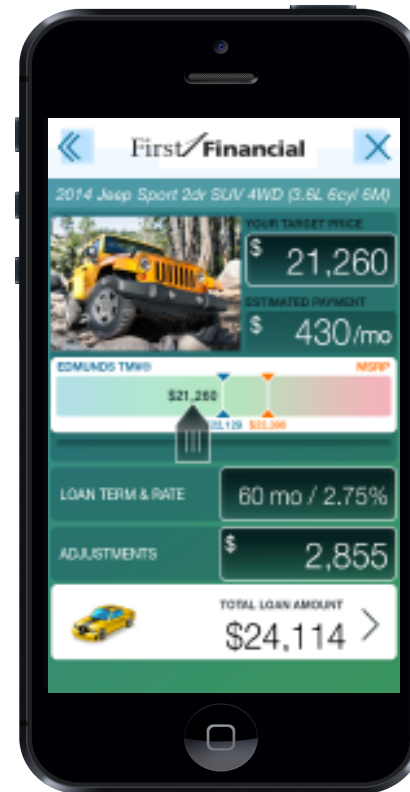
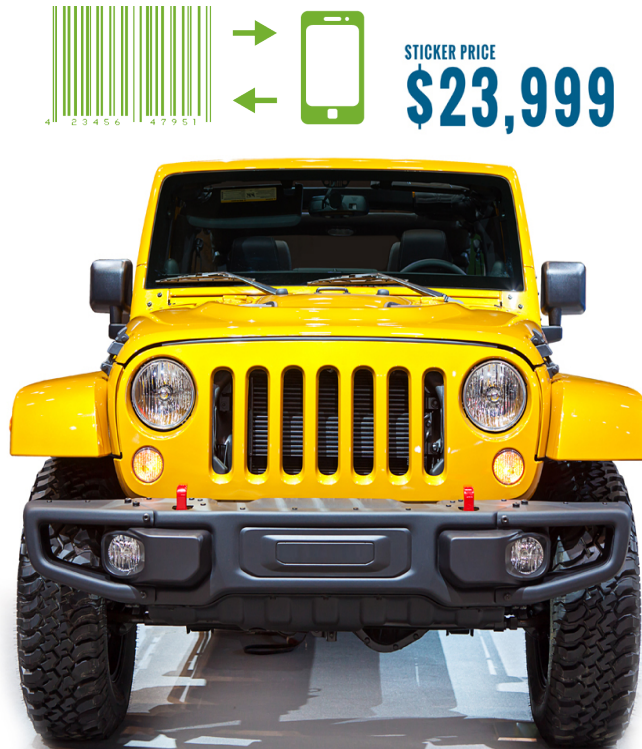
From Geo-Targeted Offer to Acquired Loan in Seconds!

The right offer at the right moment



From Geo-Targeted Offer to Acquired Loan in Seconds!

VIN Scan & Smart Loan Calculation



Mobile Loan Documents

XYZ Financial Ho

FIXED RATE	LOAN DATE	LOAN NUMBER	ACCO
VARIABLE RATE	12/2/2014	34589000000	

BORROWER 1

NAME AND ADDRESS	NAME
DAVID BUERGER	
50 OLD COURTHOUSE SQUARE #406	
SANTA ROSA CA 95404	

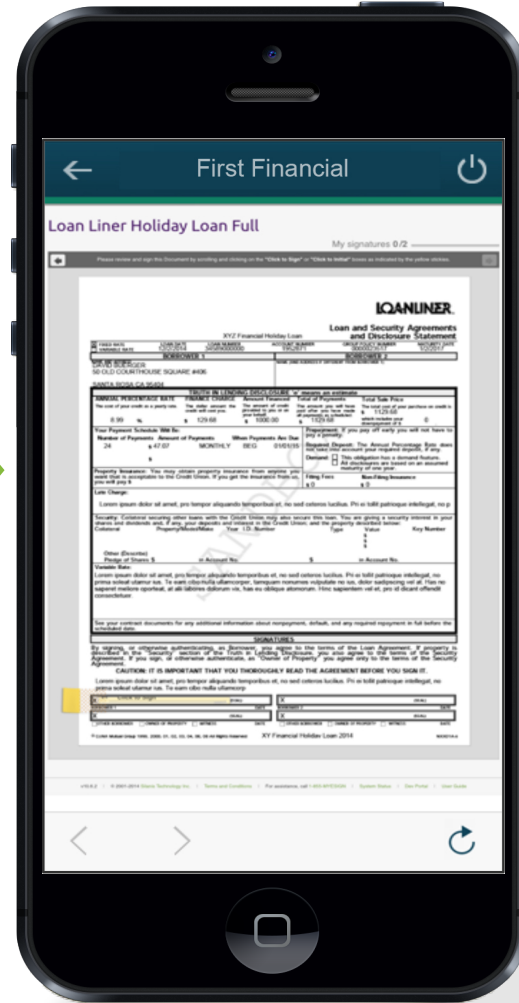
TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.
8.99 %	\$ 129.68	\$ 1000.00

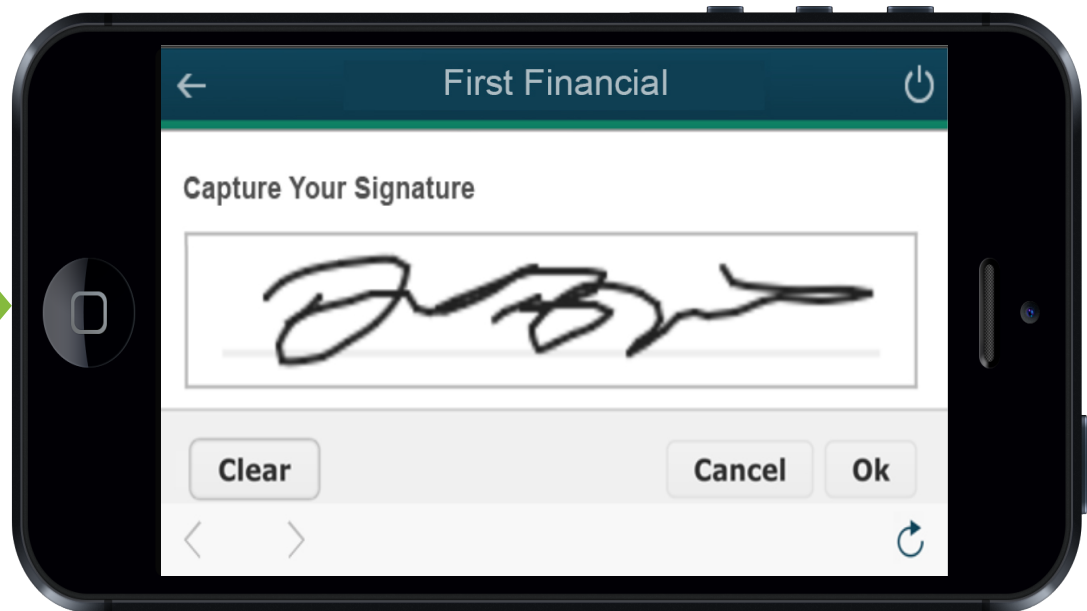
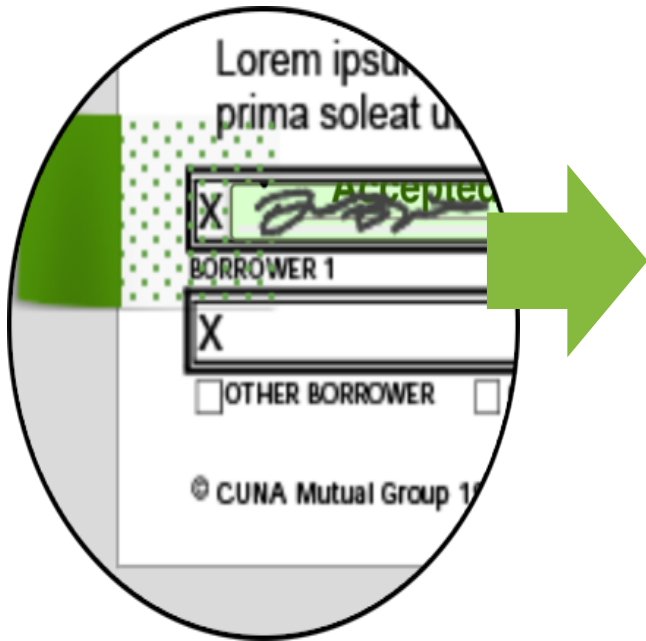
Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
24	\$ 47.07	MONTHLY BEG 01/0
	\$	

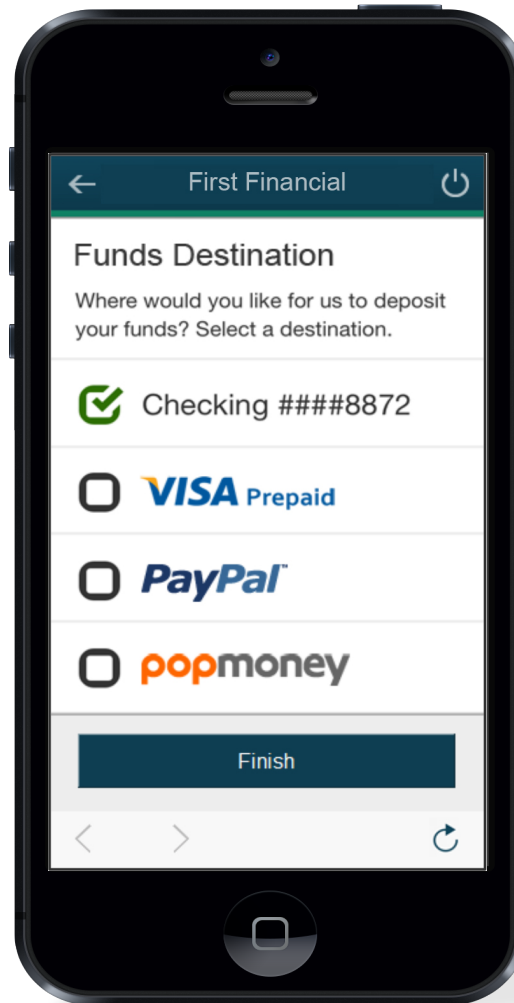
Property Insurance: You may obtain property insurance from [blank] that is acceptable to the Credit Union. If you get the insurance, the cost will be \$ [blank] per year.



Mobile Document Signature



Mobile Funding



Q & A

**Press *1 on your phone or
use the chat window and send your question to “All Panelists”**

David A. Buerger

Co-Founder and President, CUnexUS Solutions, Inc.

Stephenie Williams

Senior Market Strategist, Lending Solutions, Harland Clarke

A video replay of this webcast will be sent to you within the next week

www.HarlandClarke.com



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Thank You!

