


Presentation materials and video replay will be provided within one week.

Have questions? Use the questions panel  – we'll field them as we go and during the Q&A recap at the end of the call



# Perpetually Prescreened Loans Empower Account Holders and Increase Loan Volume

April 14, 2016

# Today's Speakers



**David A. Buerger**

Co-Founder and President, CUnex 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

# Harland Clarke's Loan Marketing Ecosystem

## LOAN MARKETING SOLUTIONS

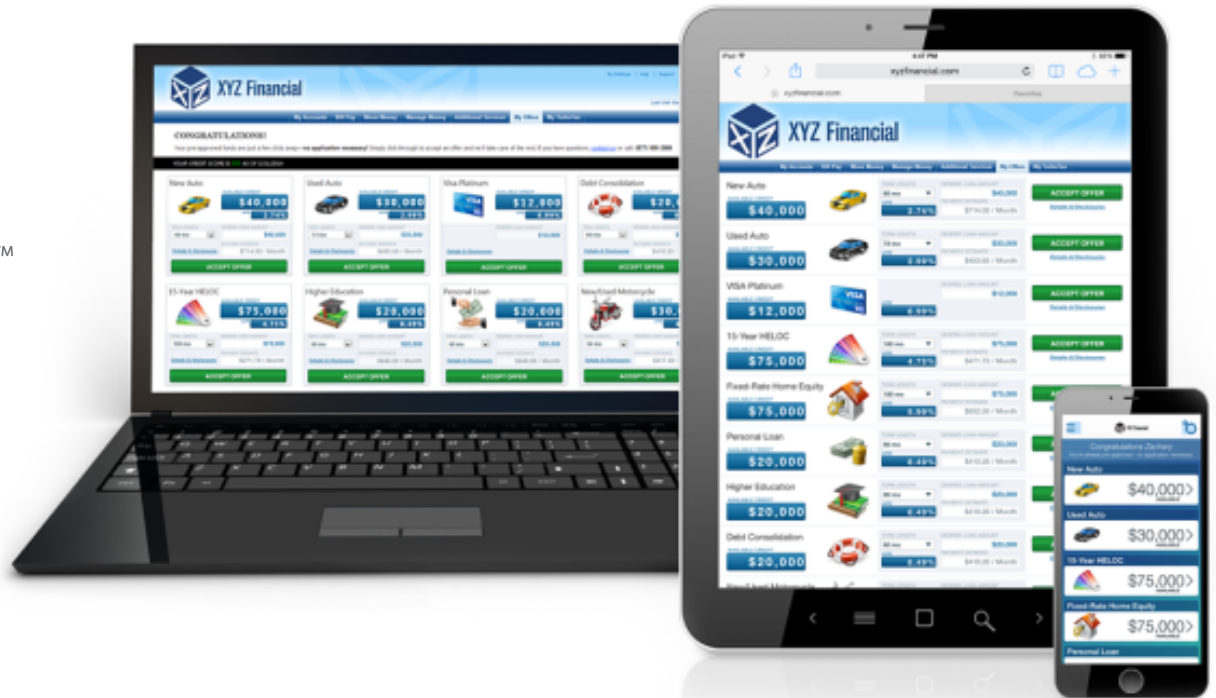
Solution	Target	Qualifications	Universe Size	Response Rate
	Loan Shopper	Trigger	Small	Very High
	Loan Eligible	Perpetually Prescreened for Multiple Products	Large	High
	Loan Holders	Refinance Eligible	Medium	High
	Loan Eligible	Credit Criteria or Demographic Proxy	Large	Medium

# New Opportunities / Expanded Capabilities

## Fast, market-proven engine to drive loan volume across product categories

- Complete multiproduct, preselected loan solution
- Integrated risk-based pricing automation, targeting, risk assessment and communications
- Accessible inside online banking
- Branded app

LoanEngine™



# Credit Qualified Loan Generation Audiences

The segments delivering the greatest return are limited in size



# Paradigm Shift

par·a·digm shift

*noun*

noun: **paradigm shift**; plural noun: **paradigm shifts**

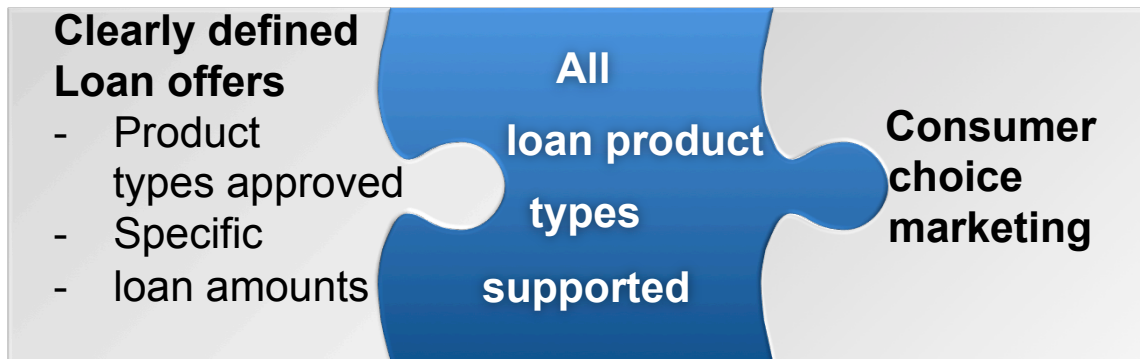
a fundamental change in approach or underlying assumptions.

# Change in Marketing Approach

## Historical Approach to Loan Marketing



## New Approach to Loan Marketing





**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 multiproduct 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**<sup>TM</sup>



# Benefit While Offering the Ultimate Consumer Lending Experience

## For Financial Institutions

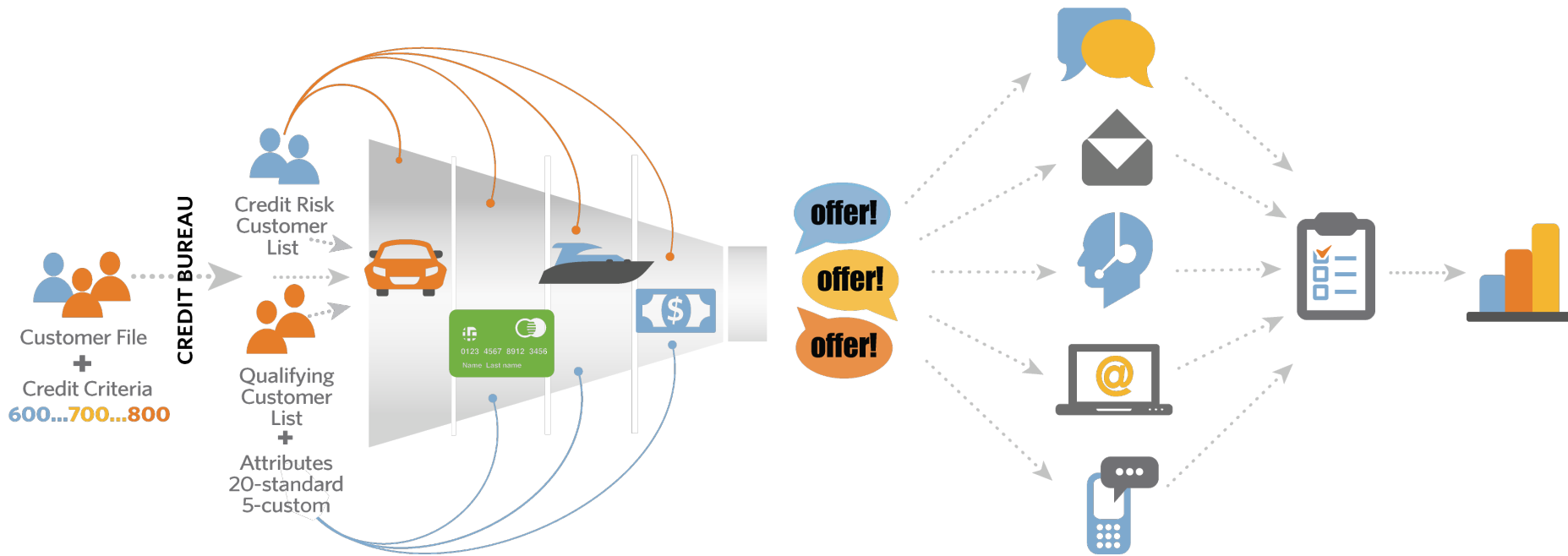
- Grows the loan portfolio
- Reduces loan acquisition costs
- Streamlines loan process
- Delivers 12 months of Loan Campaigns through a turnkey process
- Increases campaign return on marketing investment (ROMI)

## For Account Holders

- No more loan applications
- Preselected, perpetual approval
- Quick, easy loan access, review and acceptance



# How LoanEngine Works



Financial institution  
account holders

Quarterly  
credit  
prescreen

Assign additional credit  
product preapprovals based  
on credit profile and current  
product ownership

Communicate credit  
preapprovals 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

Auto lending  
criteria best  
practice for  
default

Source: Harland Clarke preselected credit marketing data

# Direct Mail and Email Marketing



FI MAILING ADDRESS

((XFULLNAME1))  
((XFULLNAME2))  
((XADDRESS1))  
((XADDRESS2))  
((XCITY)), ((XSTATE)) ((XZIP))-(XZIP4))

((DATE))

Dear ((Member/Customer First Name)),

Congratulations! Your responsible management of credit has earned you 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!**

**CHOOSE ONE of the offers below.**



**NEW CAR LOAN\***  
X.XX% APR  
Pre-Approved up to \$XX,XXX

Buy that new car you've had your eye on! This gives you bargaining power at the dealership.



**HOME EQUITY LINE OF CREDIT\***  
X.XX% APR  
Pre-Approved up to \$XX,XXX

Make home improvements or repairs, consolidate high-interest debt, or make any large purchase!



**PERSONAL LOAN\***  
X.XX% APR  
Pre-Approved up to \$XX,XXX

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



**HOME EQUITY LOAN\***  
X.XX% APR  
Pre-Approved up to \$XX,XXX

With this fixed-rate loan, you can make home improvements or repairs, consolidate high-interest debt, or make any large purchase.



**MOTORCYCLE\***  
X.XX% APR  
Pre-Approved up to \$XX,XXX

The road is calling! This low-interest loan lets you answer that call with a shiny new motorcycle.



**CREDIT CARD\***  
X.XX% APR  
Pre-Approved up to \$X,XXX

Our credit cards give you convenient purchasing power with fraud protection. A great way to manage your finances!

**PLEASE NOTE:** You have been pre-approved for your choice of one of the above offers. If you would like to take advantage of more than one offer, or would like to request more than your approved amount, please contact us. A full application may be required. See reverse for details.

Accept  
CALL:  
CLICK:  
COME IN  
SAVE on

Federally insured by NCUA MEMBER FDIC 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 **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

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 preapproved status, you're one step closer to having what you want—with **no need to fill out an additional application!**

**PLEASE NOTE:** You have been preapproved for **your choice of one** of the above offers. If you would like to take advantage of more than one offer, or would like to request more than your approved amount, please contact us. A full application may be required. See reverse for details.

# Online Banking SSO Interface



[My Accounts](#) [Bill Pay](#) [Move Money](#) [Manage Money](#) [Additional Services](#) [My Offers](#) [My TurboTax](#)

## CONGRATULATIONS!

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, [contact us](#) or call: ☎ (877) 555-1111 **FREE**

### New Auto



AVAILABLE CREDIT  
**\$35,000**  
APR **2.79%**

TERM LENGTH  
60 mo   
DESIRED LOAN AMOUNT  
**\$35,000**  
PAYMENT ESTIMATE  
**\$625.80 / Month**

[Details & Disclosures](#)

**ACCEPT OFFER**

### Used Auto



AVAILABLE CREDIT  
**\$25,000**  
APR **3.79%**

TERM LENGTH  
72 mo   
DESIRED LOAN AMOUNT  
**\$25,000**  
PAYMENT ESTIMATE  
**\$380.25 / Month**

[Details & Disclosures](#)

**ACCEPT OFFER**

### Recreational Vehicle



AVAILABLE CREDIT  
**\$35,000**  
APR **6.99%**

TERM LENGTH  
120 mo   
DESIRED LOAN AMOUNT  
**\$35,000**  
PAYMENT ESTIMATE  
**\$457.45 / Month**

[Details & Disclosures](#)

**ACCEPT OFFER**

### Personal Loan



AVAILABLE CREDIT  
**\$10,000**  
APR **8.99%**

TERM LENGTH  
48 mo   
DESIRED LOAN AMOUNT  
**\$10,000**  
PAYMENT ESTIMATE  
**\$248.80 / Month**

[Details & Disclosures](#)

**ACCEPT OFFER**

### Back-to-School



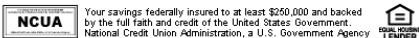
AVAILABLE CREDIT  
**\$10,000**  
APR **8.99%**

TERM LENGTH  
48 mo   
DESIRED LOAN AMOUNT  
**\$10,000**  
PAYMENT ESTIMATE  
**\$248.80 / Month**

[Details & Disclosures](#)

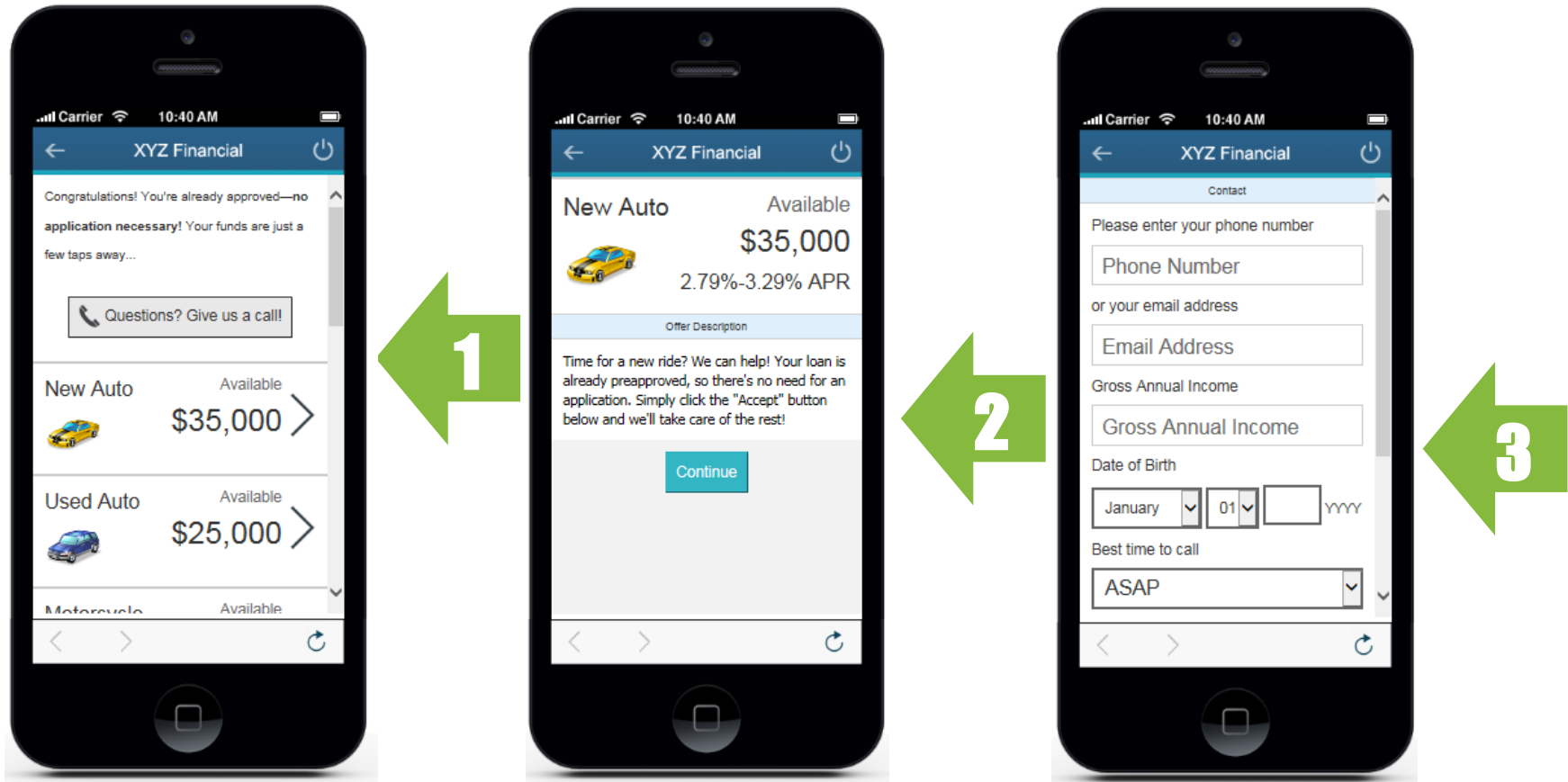
**ACCEPT OFFER**

**\*Please Note:** Taking advantage of one or more of the offers presented above may affect the preapproved status of any remaining offers. Rates are subject to change and certain restrictions may apply. Please refer to full product disclosures for details.



Additional credit terms and conditions apply including income verification.

# Mobile Loan Acceptance Is Easy as 1-2-3





# Access to Offers for Front-line Sales Team

Change Password Logout

**Loanengine™**

Dashboard

**New Loan Process**

Select Customer ✓

Qualifying Offers

Checkout

Confirmation

## New Loan Process

Select Customer

C MI Beck Account

Search

Chadwick Beck	AP #584-4749 Arthur Av	106166
Chadwick Beck	AP #584-4749 Arthur Av	106166
Chancellor Beck	9601-8012 Amer St.	345789
Buckminster Beck	AP #484-9731 Glenn St.	2116723
Fletcher Beck	AP #736-4357 Esq Avenue	7790312
Fletcher Beck	AP #736-4357 Esq Avenue	7790312
Chancellor Beck	9601-8012 Amer St.	6671344
Buckminster Beck	AP #484-9731 Glenn St.	2116723
Acton Becker	819-8804 Inc. St.	9345422
Acton Becker	819-8804 Inc. St	9345422
Carl Becker	3234 & Street	0714673
Carl Becker	3234 & Street	0714673

Select a Customer

Continue

CUnexus Solutions, Inc.

**Live Demonstration** > > >

# Q&A Wrap Up

Type your question in the questions panel 

**David A. Buerger**

Co-Founder and President, CUnEXus Solutions, Inc.

**Stephenie Williams**

Senior Market Strategist, Lending Solutions, Harland Clarke

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Thank You

