


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

Have questions? Use the chat 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

June 16, 2016

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

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

Loan  engine™



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**

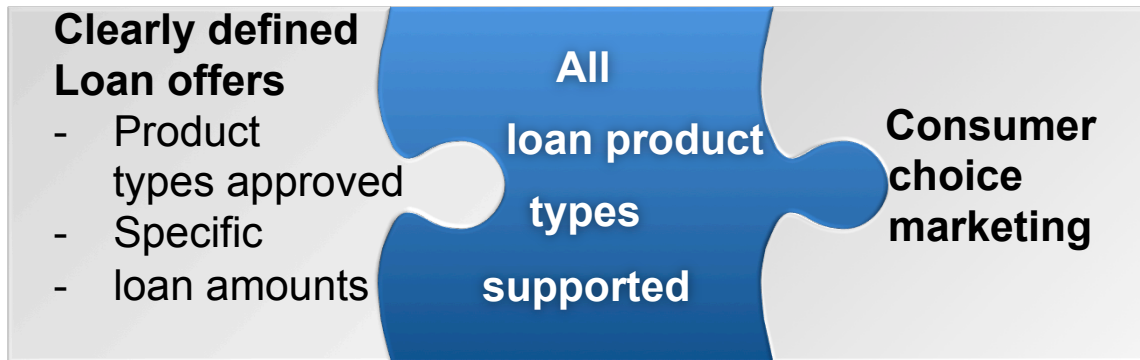
a fundamental change in approach or underlying assumptions.

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™



Benefit While Offering the Ultimate Consumer Lending Experience

For Financial Institutions

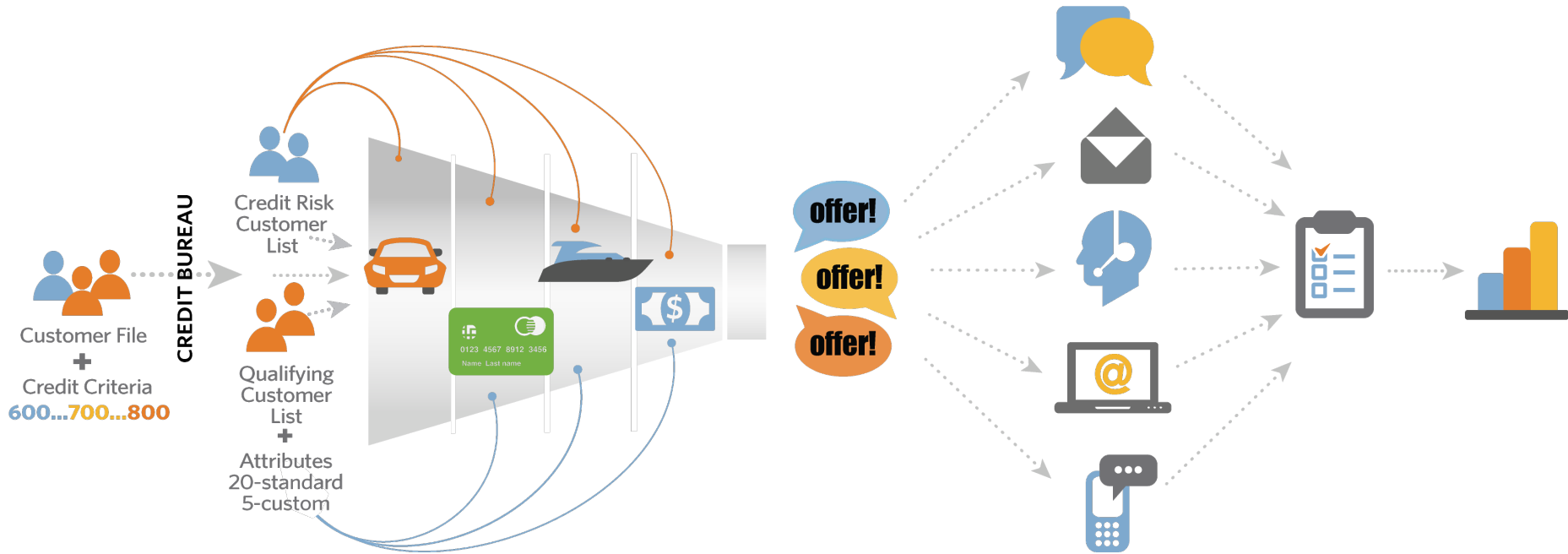
- Grows the loan portfolio
- Reduces loan acquisition costs
- Streamlines loan process
- Delivers 12 months of Loan Campaigns through a turnkey process
- Increases campaign return on marketing investment (ROMI)

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

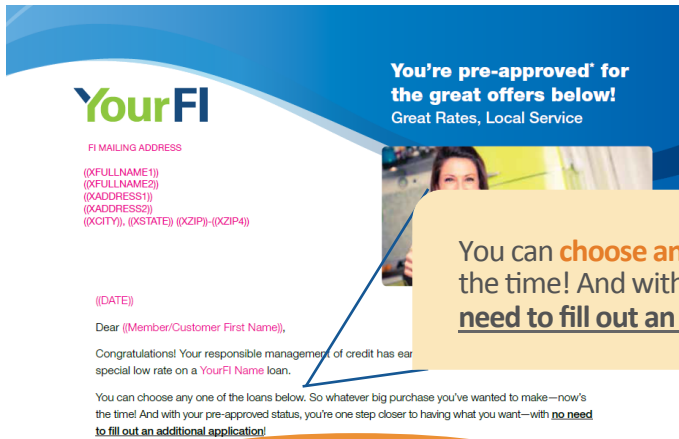


Default credit offer strategy qualifies the most account holders possible for additional loans

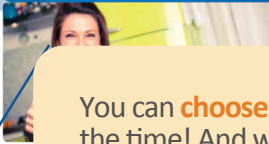


Source: Harland Clarke preselected credit marketing data

Direct Mail and Email Marketing




You're pre-approved* for the great offers below!
Great Rates, Local Service




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!**


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 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.
- 


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!
- 

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.
- 

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.
- 

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

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.

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.

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



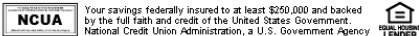
AVAILABLE CREDIT
\$10,000
APR **8.99%**

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

[Details & Disclosures](#)

ACCEPT OFFER

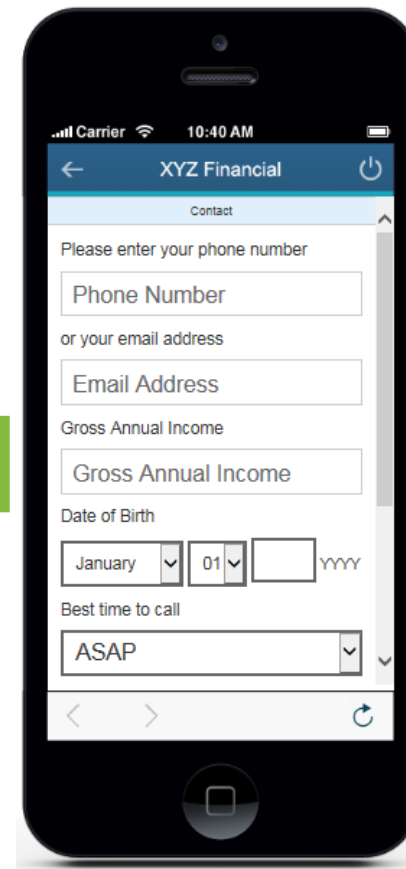
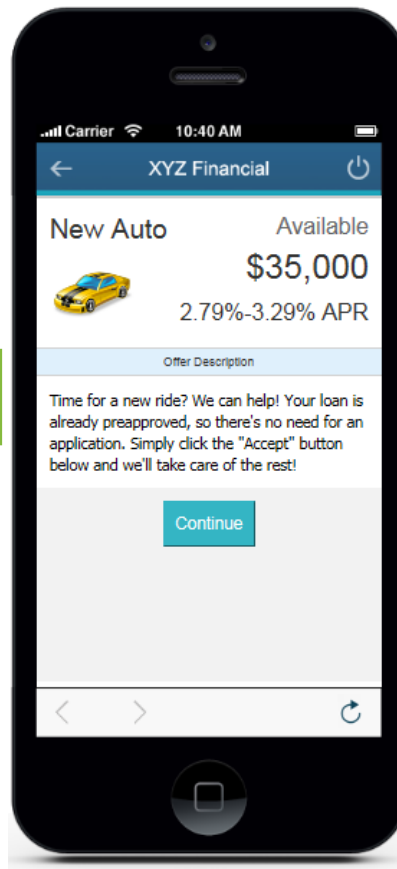
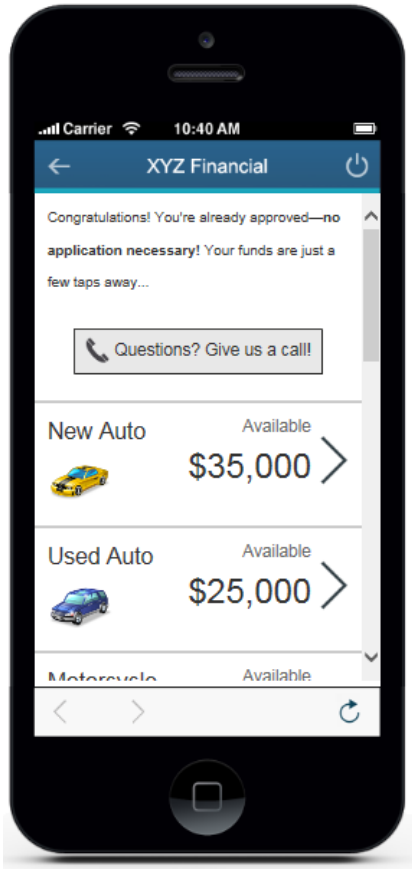
***Please Note:** Taking advantage of one or more of the offers presented above may affect the preapproved status of any remaining offers. Rates are subject to change and certain restrictions may apply. Please refer to full product disclosures for details.




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™

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

CUneXus Solutions, Inc.

Dashboard

New Loan Process

Select Customer

Qualifying Offers

Checkout

Confirmation

Live Demonstration > > >

Q&A Wrap Up

Type your question in the chat 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

