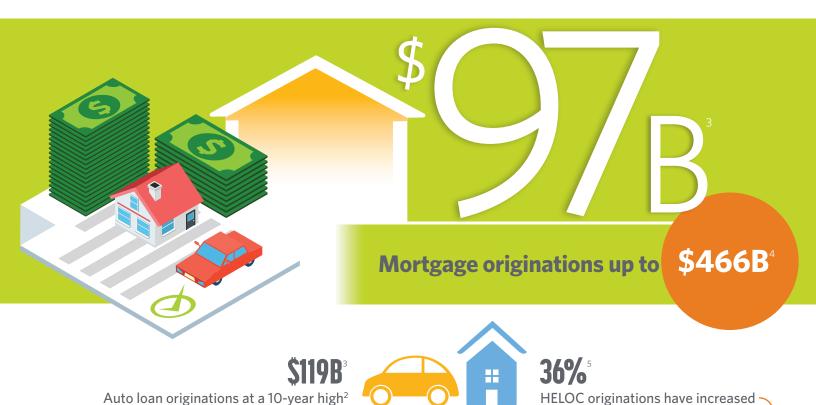


INFORM. ENGAGE. EMPOWER.



But...



Homeowners who do NOT shop around for a mortgage⁶



60%

Consumers who commit to a loan within 1 week of a credit bureau inquiry⁷



Homebuyers who want a personal connection with their lender⁸

What if...

- You could reach loan shoppers while they are in the market for a loan?
- You could **empower your** account holders - so they don't have to go shopping for a loan?
- You could offer your account holders pre-selected loans on an ongoing basis?
- You could reach refinance eligible account holders with a favorable rate/term offer?

Get Results with **Harland Clarke Loan Acquisition Solutions***

Triggered Campaign

5-7% response rate / 150% ROI°



Multi-Product Pre-Approval Campaign

3-4% response rate / 700% ROI *



Single Product Pre-Approval Campaign

.75% response rate / 150% ROI"



Rate / Term Refinance Campaign

1-5% response rate / 200% ROI12



Federal Reserve Bank of New York, Household Debt and Credit Report, August 2015, 2 lbid., 3 lbid., 4 lbid., 5 NationalMortgageNews.com, More Consumers Applying for Home Equity Lines recertain reserver sains on lever tors, noblessend beet and Levelu Report, Nagas 2015, "1001," 1001," Indica and under gagestews.com, wore commerce supplying of Credit, March 25, 2015, "Consumer Financial Protection Bureau, Nearly half of mortage borrowers don't shop around when they buy a home, January 13, 2015," Harland Clarke Dat 2014, "Wells Fargo, "How America Views Homeownership," June 2016, "Harland Clarke actual client results for Shopper Allert, "Harland Clarke actual client results for Shopper Allert, "Harland Clarke actual client results for Loan Magnet," Harland Clarke actual client results for Loan Magnet, "Harland Clarke actual client results for Reficentias

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harlandclarke.com/LoanAcquisition