




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.

## Empower Account Holders and Increase Loan Volume With Perpetually Prescreened Loans

# 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

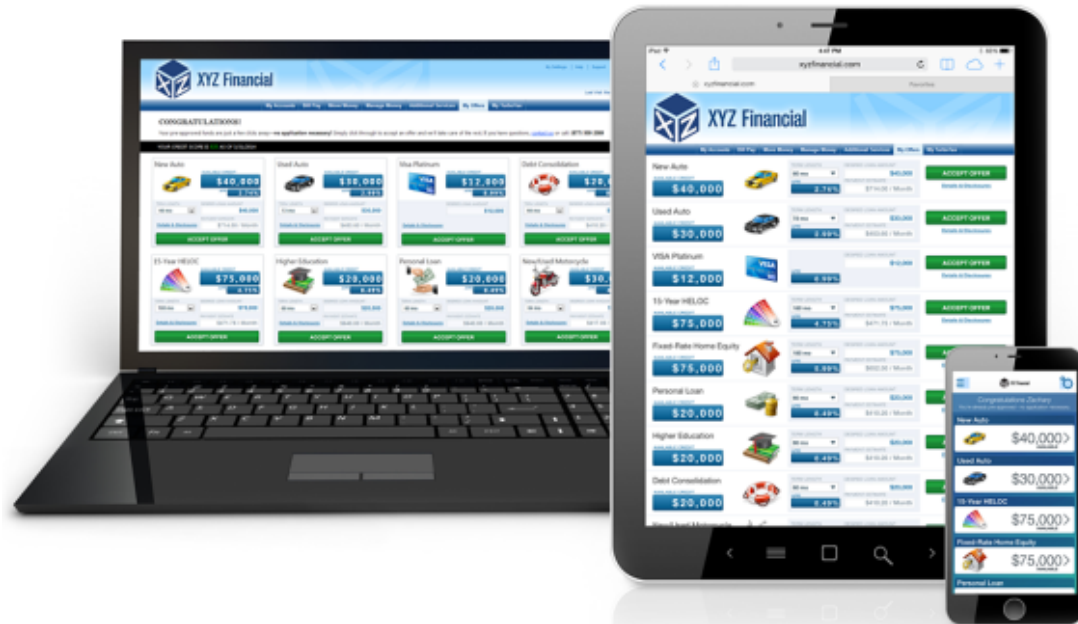
| Solution  | Target        | Qualifications                                | Universe Size | Response Rate |
|---|---------------|---|---------------|---------------|
|    | Loan Shopper  | Trigger                                       | Small         | Very High     |
|    | Loan Eligible | Perpetually 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

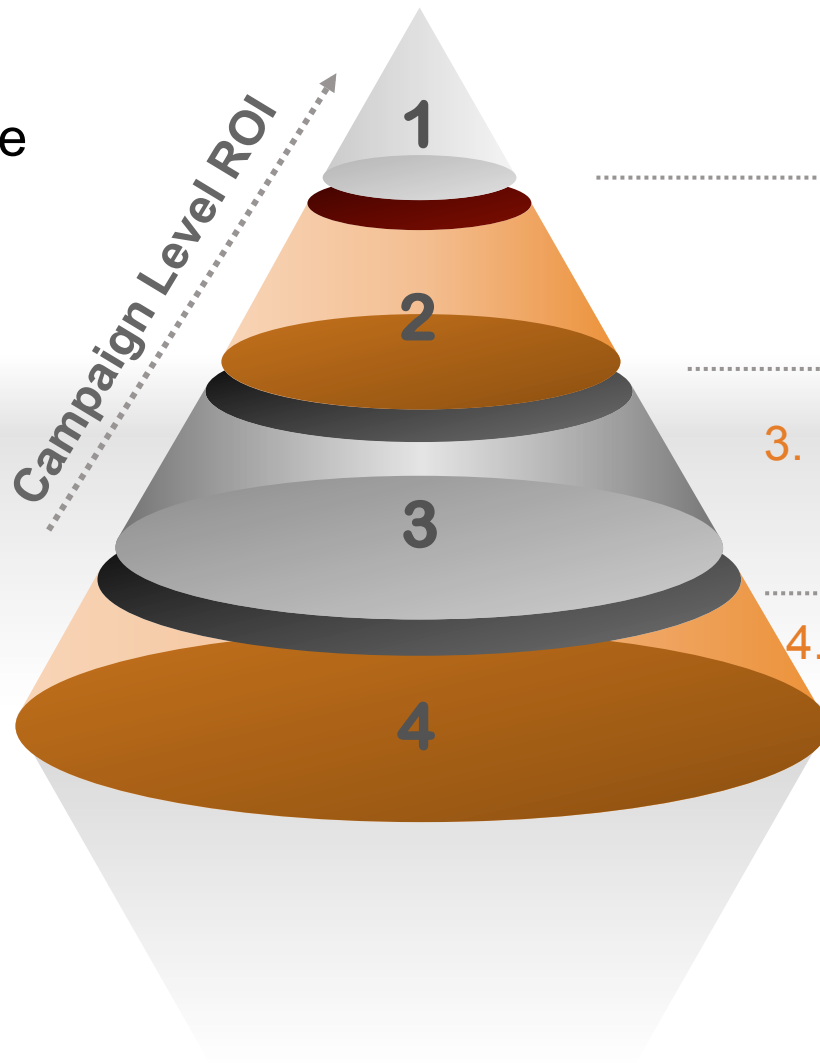
- Complete multi-product, pre-selected loan solution
- Integrated risk-based pricing automation, targeting, risk assessment and communications
- Accessible inside online banking
- Branded app

Loan  engine



# Credit Qualified Loan Generation Audiences

The segments delivering the greatest return are limited in size



1. Shopping Customers-  
**Shopper Alert**

2. Shopping Prospects-  
**Prospector**

3. Non-shopping Customers  
**Loan Engine**

4. Non-Shopping Prospects  
**Loan Magnet**

# 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





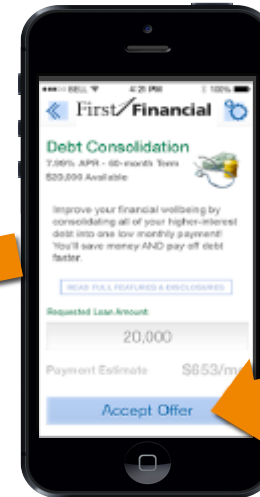
# Offer the Ultimate Consumer Lending Experience

## Benefits for Account Holders

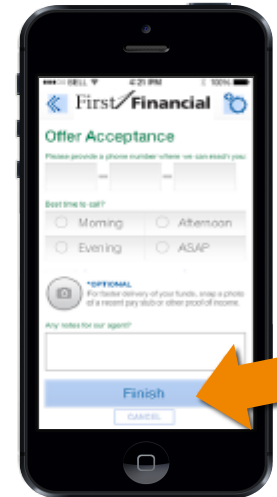
- Rewards account holders with the lending power they deserve
- Eliminates loan application uncertainty and anxiety
- Presents multiple loan offers at a time that's right for them
- Perpetually prescreened loans
- No more paper loan applications



View/Model



Accept



Submit

Loan  engine

# Increase Volume, Reduce Costs, Streamline Processes

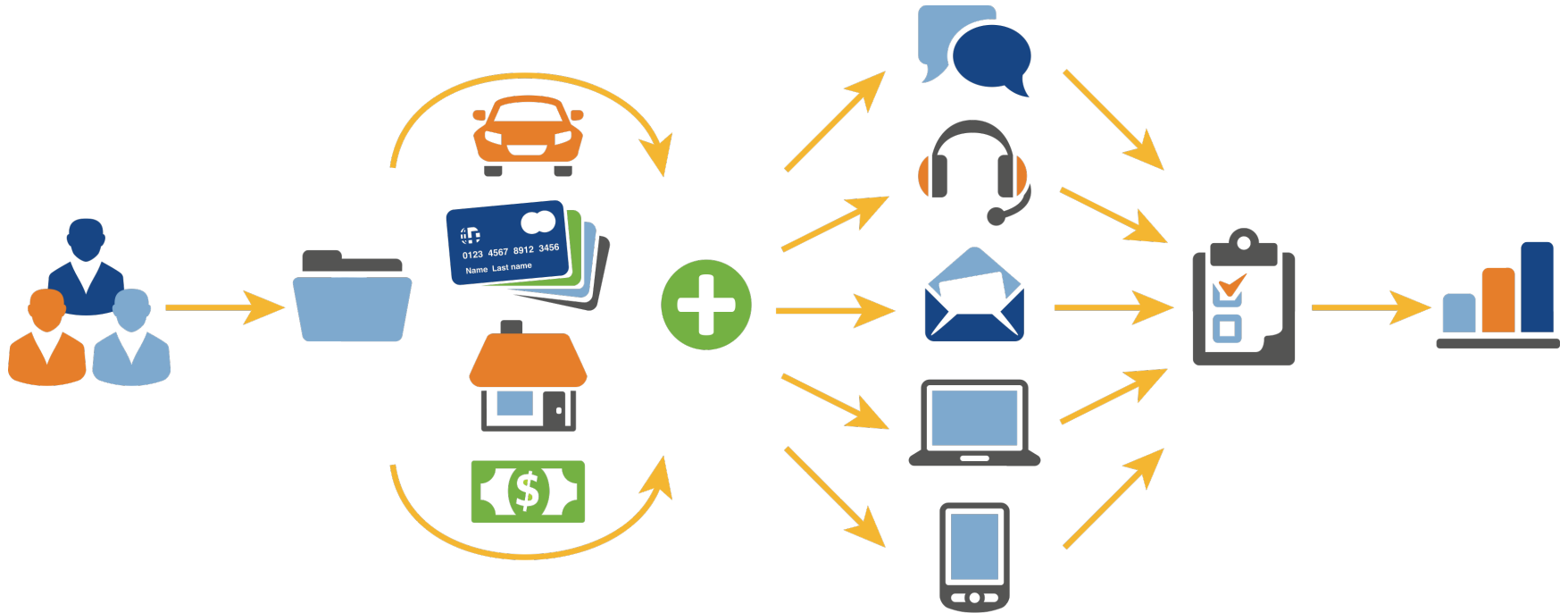
## Benefits for Financial Institutions

- Drives revenue from multiple product categories
- Significantly reduces the institution manpower necessary to run preapproved programs
- 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

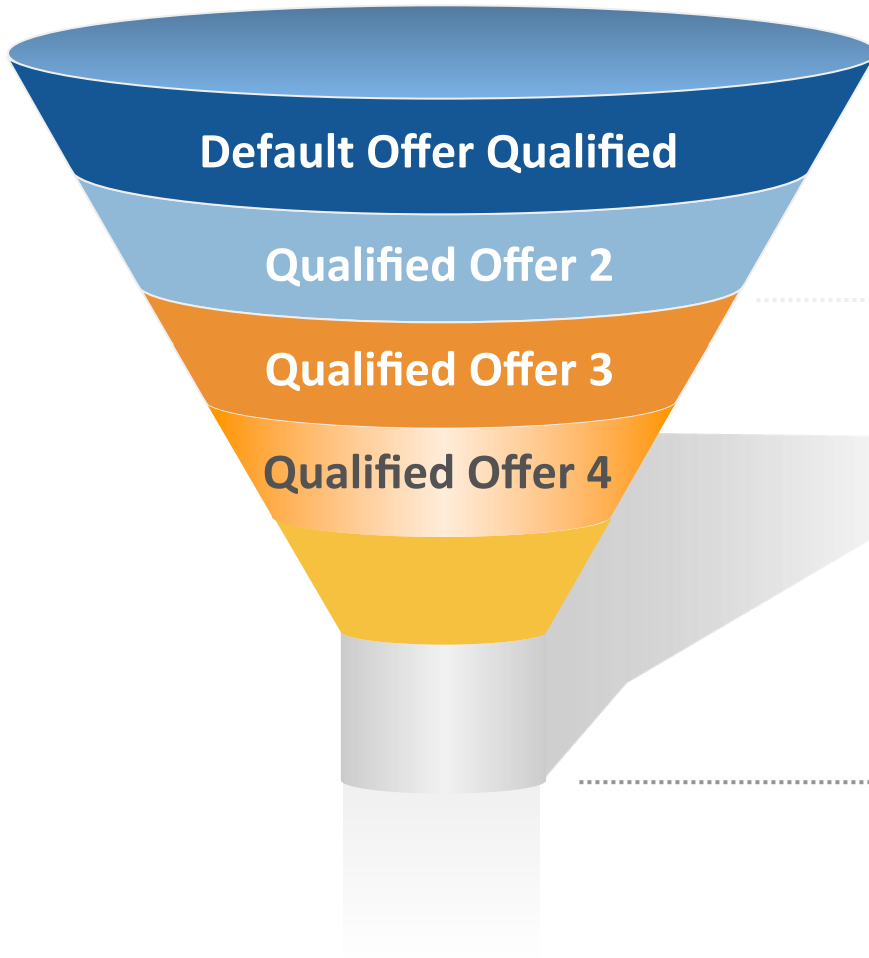
Communicate  
at all  
touchpoints

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

**YourFI** You're Pre-Approved Great Rates, Local Service

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!**

|   |   |   |   |
|---|---|---|---|
| <b>REFINANCE AUTO<sup>1</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX       | Buy a new or used vehicle or refinance your existing vehicle for a lower rate and monthly payment.                          | <b>HIGHER EDUCATION<sup>2</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX   | Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.                          |
| <b>RECREATIONAL VEHICLE<sup>3</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX | Buy a new or used vehicle or refinance your existing vehicle for a lower rate and monthly payment.                          | <b>DEBT CONSOLIDATION<sup>4</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX | Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.                          |
| <b>BOAT<sup>5</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX                 | Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.                          | <b>CREDIT CARD<sup>6</sup></b><br>XX.XX% APR<br>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.   |
| <b>HELOC<sup>8</sup></b><br>XX.XX% APR<br>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. | <b>PERSONAL LOAN<sup>9</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX      | Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account.                          |
| <b>AUTO<sup>10</sup></b><br>XX.XX% APR<br>Pre-Approved up to: \$XX,XXX                | Buy a new or used vehicle or refinance your existing vehicle for a lower rate and monthly payment.                          | <b>REFI MORTGAGE<sup>11</sup></b><br>XX.XX% APR<br>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](http://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 **PRESCREEN & 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!**



**RECREATIONAL VEHICLE<sup>4</sup>**

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.



**BOAT<sup>5</sup>**

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.



**HELOC<sup>8</sup>**

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.



**AUTO<sup>10</sup>**

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.



**DEBT CONSOLIDATION<sup>4</sup>**

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 CARD<sup>7</sup>**

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

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



**PERSONAL LOAN<sup>9</sup>**

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 MORTGAGE<sup>11</sup>**

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.

# 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 features a "CONGRATULATIONS!" message and a paragraph explaining that pre-approved funds are just a few clicks away. Below this are 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 offer card 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



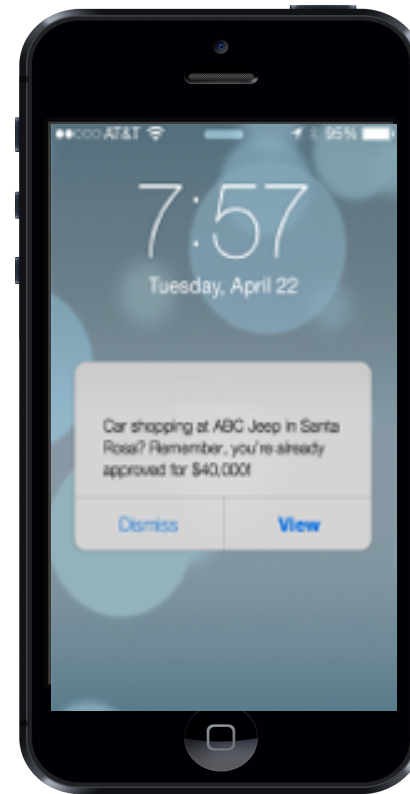
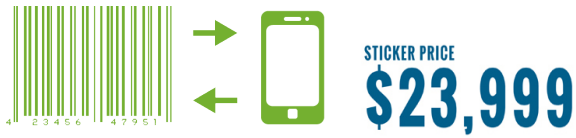


# Expansion Capabilities



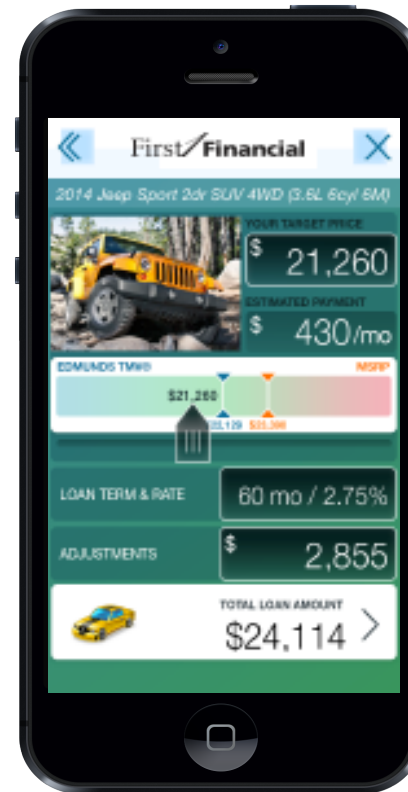
# From Geo-Targeted Offer to Acquired Loan in Seconds!

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 | ACC |
| 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 [redacted] that is acceptable to the Credit Union. If you get the insurance, the cost will be \$ [redacted] per year.



First Financial

Loan Liner Holiday Loan Full

My signatures 0/2

Please review and sign this document by writing and drawing on the "Sign to Sign" or "Sign to Initial" lines as indicated by the yellow circles.

**LOANLINER**  
Loan and Security Agreements and Disclosure Statement

XYZ Financial Holiday Loan

LOANLINER

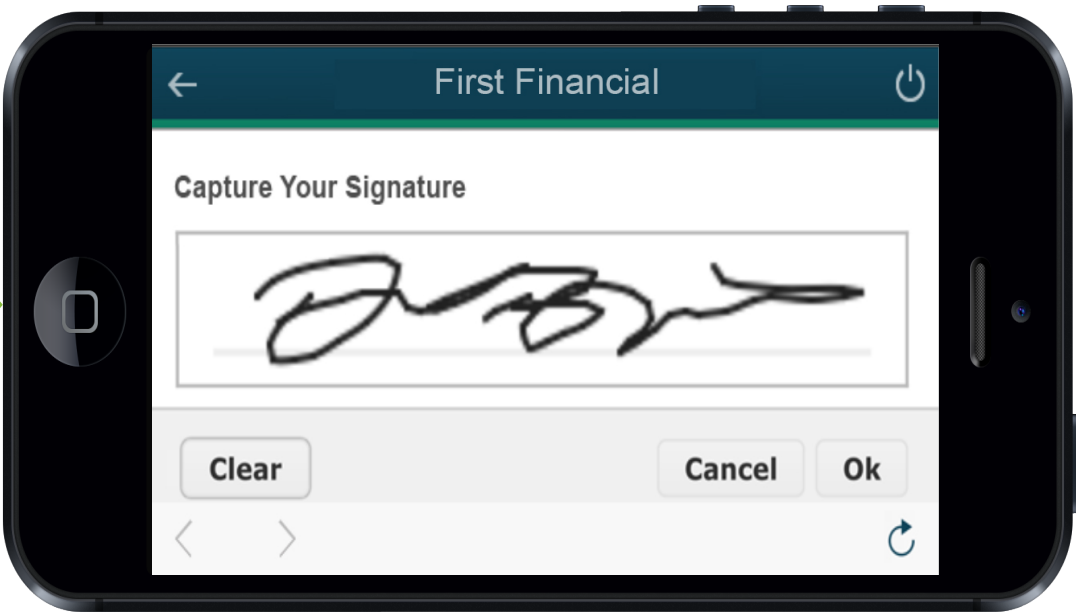
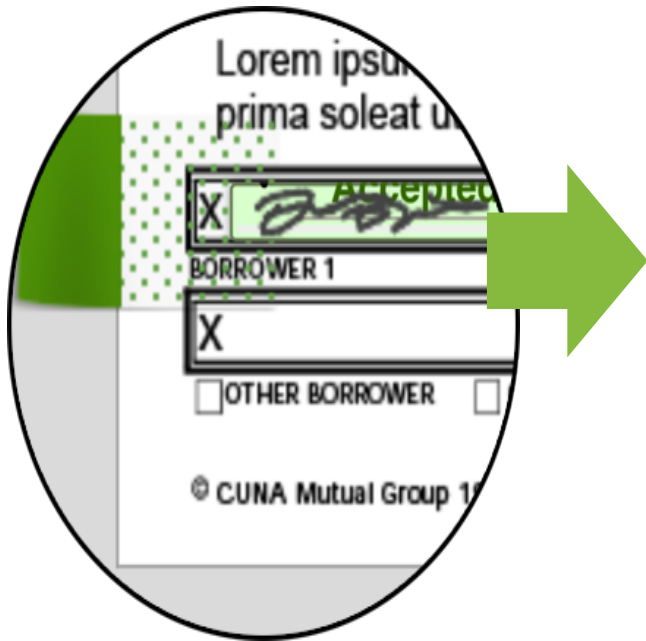
TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE: 8.99 %  
FINANCE CHARGE: \$ 129.68  
Amount Financed: \$ 1000.00

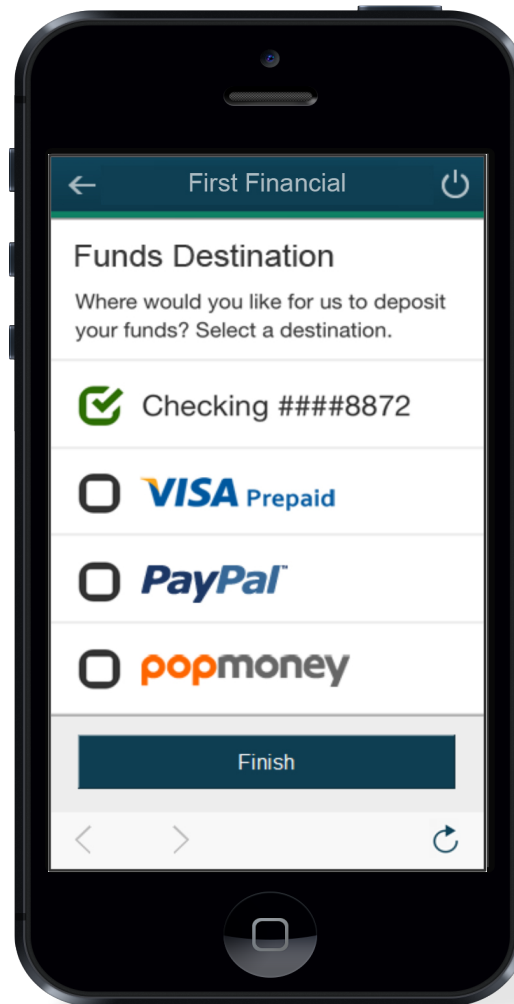
Your Payment Schedule Will Be:  
Number of Payments: 24  
Amount of Payments: \$ 47.07  
When Payments Are Due: MONTHLY  
BEG 01/0

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT.

# Mobile Document Signature



# Mobile Funding



# Q & A

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

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

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Thank You!

