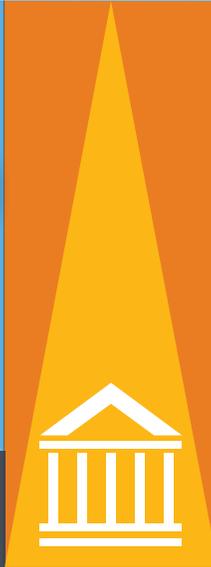


ENGAGE. GROW.

59%

of consumers believe it's too much of a hassle to switch their financial institution¹



21%

of account holders attrite within the first year of opening an account.²

ONBOARDING curbs attrition and increases loyalty

35%

drop in attrition rates for banks

9.5%

drop in attrition rates for credit unions

4x

more likely to identify new bank or credit union as their primary financial institution³

Harland Clarke Onboarding boosts retention, loyalty and profitability

- 95% increase in retention for new account holders⁴
- 21% increase in online banking⁶
- \$212 yearly increase per checking account⁸
- 30% increase in new accounts per household⁵
- 33% increase in bill pay⁷
- 38% increase in income from new account holders⁹

Reduction in average time to first card usage

Instant issue cards *improve usage*

10¹⁰
DAY

Ordinary cards

93
MINUTES

Card@Once

10
MINUTES

The time it takes to set up automated account switching¹¹

Households that switch are more profitable
Average household revenue

\$500

without Direct Deposit or Bill Pay

\$1,050¹²

WITH Direct Deposit or Bill Pay

75%

of cross-sales occur within first 90 days after account opening¹³

More accounts = Higher household balances



*Many variables impact campaign success. The earning information or percentage increases contained within this document is provided for demonstrative purposes only. Harland Clarke does not guarantee or warrant earnings or a particular level of success with a campaign.

¹ConsumersUnion, "Trapped at the Bank: Removing Obstacles to Consumer Choice in Banking," May 2012. ²Harland Clarke National Banking Industry Index. ³Javelin Strategy & Research, "Convert 'Silent Attrition' into Banking Engagement and Profits," February 2015. ⁴Harland Clarke actual client results for Onboarding Program. ⁵Ibid., ⁶Ibid., ⁷Ibid., ⁸Ibid., ⁹Ibid., ¹⁰Ibid., ¹¹Harland Clarke Testimonial Video. ¹²Account switching initiation process via web or mobile portal. Actual time may vary based on customer information. ¹³Novantas analysis and Harland Clarke case study. ¹⁴Harland Clarke Industry Database. ¹⁵Harland Clarke Industry Database