

INFORM. ENGAGE. EMPOWER.



\$97³B

Mortgage originations up to **\$466B⁴**

\$119B³

Auto loan originations at a 10-year high²



36%⁵

HELOC originations have increased

But ...



47%

Homeowners who **do NOT shop** around for a mortgage⁶



60%

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



81%

Homebuyers who want a **personal connection** with their lender⁸

What if...

- 1** You could reach loan shoppers **while they are in the market** for a loan?
- 2** You could **empower your account holders** - so they don't have to go shopping for a loan?
- 3** You could offer your account holders **pre-selected loans on an ongoing basis**?
- 4** 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% ROI⁹ ✓

Multi-Product Pre-Approval Campaign
3-4% response rate / 700% ROI¹⁰ ✓

Single Product Pre-Approval Campaign
.75% response rate / 150% ROI¹¹ ✓

Rate / Term Refinance Campaign
1-5% response rate / 200% ROI¹² ✓

¹ Federal Reserve Bank of New York, *Household Debt and Credit Report*, August 2015, ² Ibid., ³ Ibid., ⁴ NationalMortgageNews.com, *More Consumers Applying for Home Equity Lines of Credit*, March 25, 2015, ⁵ Consumer Financial Protection Bureau, *Nearly half of mortgage borrowers don't shop around when they buy a home*, January 13, 2015, ⁶ Harland Clarke Database, 2014, ⁷ Wells Fargo, "How America Views Homeownership," June 2016, ⁸ Harland Clarke actual client results for Shopper Alert, ⁹ Harland Clarke actual client results for LoanEngine, ¹⁰ Harland Clarke actual client results for Loan Magnet, ¹¹ Harland Clarke actual client results for RefiGenius

*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.