




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

Recurring Prescreened Loans Empower Account Holders and Increase Loan Volume

April 12, 2017

Today's Speaker



Stephenie Williams

Senior Market Strategist, Lending Solutions

- 20+ years direct marketing experience in retail and financial services
- CRM and ROI specialist

Today's Agenda

- The challenge of loan volume optimization
- How recurring prescreened loans drive healthy loan growth
- Live demo





Credit Qualified Loan Generation Audiences

The segments delivering the greatest return are limited in size



Harland Clarke's Loan Marketing Ecosystem

LOAN MARKETING SOLUTIONS

Solution	Target	Qualifications	Universe Size	Response Rate
	Loan Shopper	Trigger	Small	Very High
	Loan Eligible	Recurring Prescreened for Multiple Products	Large	High
	Loan Holders	Refinance Eligible	Medium	High
	Loan Eligible	Credit Criteria or Demographic Proxy	Large	Medium

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 Recurring Prescreened Loans** > > >

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)

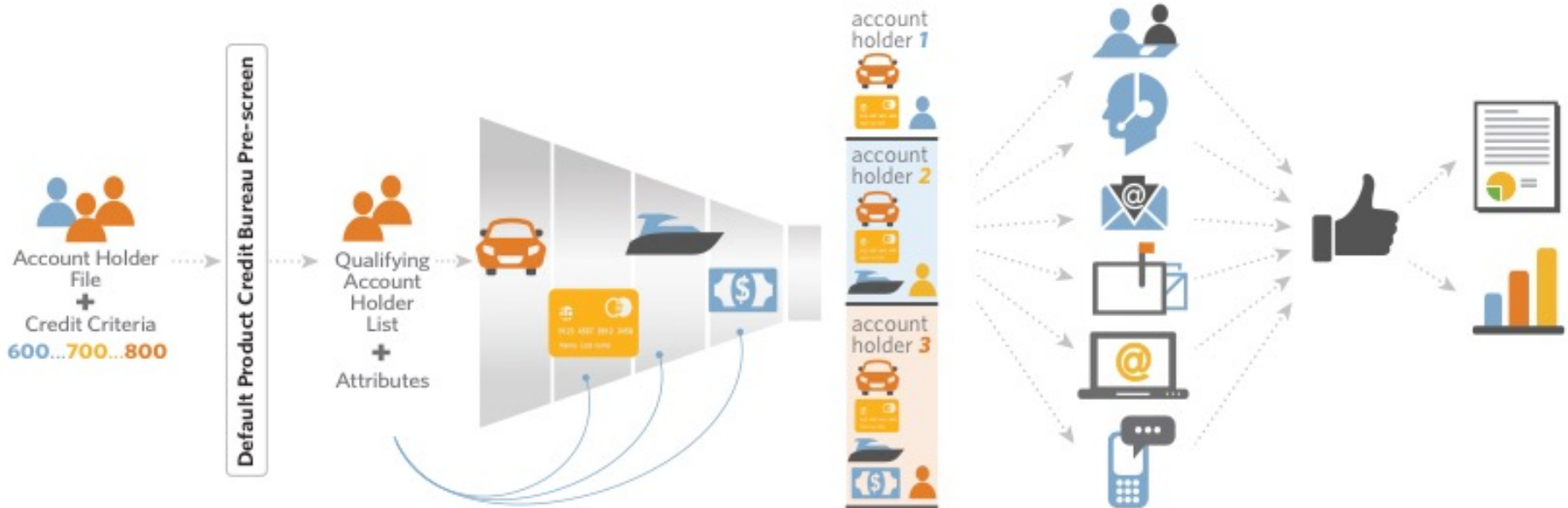


For Account Holders

- Promotes the power of their good credit
- Preselected, perpetual approval
- Quick, easy loan access, review and acceptance
- Reduces application anxiety



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

Direct Mail and Email Marketing



You're Pre-Approved!
Great Rates, Local Service

(XFULLNAME)
(XADDRESS1)
(XADDRESS2)
(XCITY), (XSTATE) (XZIP)-(XZIP4)

((DATE))

Dear ((Mbr/Cst First Name)),

Congratulations! Your responsible management of credit has earned you a 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!

CHOOSE ONE of the offers below.

 <p>USED AUTO LOAN* Buying a pre-owned vehicle is a smart way to roll. We make it easy with an equally smart rate. ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>	 <p>AUTO - REF* Love your car but not your car payment? Refinance your auto loan here, and drive happier! ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>
 <p>NEW BOAT & WATERCRAFT* Hit the high seas or the local lake on your new boat or recreational watercraft! Your rate makes it easy to set sail. ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>	 <p>USED BOAT & WATERCRAFT* You've found the perfect pre-owned boat or watercraft and are ready to make an offer. Use this rate to OWN IT! ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>
 <p>NEW RV & TRAVEL TRAILER* See America in a brand new RV or travel trailer! Our affordable loan can put you on a road trip you'll never forget. ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>	 <p>USED RV & TRAVEL TRAILER* OR...hit the road with a great pre-owned RV or travel trailer. Use this rate, then plan your route! ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>
 <p>USED MOTORCYCLE* Pre-owned motorcycles already know their way on the open road! Use your rate to suit up and climb on! ((X.XX))% APR* for ((XX)) months Pre-Approved up to \$(XX,XXX)</p>	 <p>PERSONAL LINE OF CREDIT* Nothing is better than just the right loan at just the right rate to use for just about anything. And this is it! No collateral required. ((X.XX))% APR* Pre-Approved up to \$(XX,XXX)</p>
 <p>HOME EQUITY LOAN* With this fixed-rate loan, you can make home improvements or repairs, consolidate high-interest debt, or make any large purchase. ((X.XX))% APR* for ((XX)) months</p>	 <p>PERSONAL LOAN* Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account. ((X.XX))% APR* for ((XX)) months</p>

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.

HURRY! Offer ends Month XX, 20XX.

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You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESREEN & OPT-OUT NOTICE* on other side for more information about prescreened offers.

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.

Phased Approach



Phase 1:
Launch With Direct Mail, Email
and Landing Page

Direct Mail and Email Creative Samples



You're Pre-Approved!
Great Rates, Local Service

(XFULLNAME)
(XADDRESS1)
(XADDRESS2)
(XCITY), (XSTATE) (XZIP)-(XZIP4)

(DATE)

Dear ((Mbr/Cst 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!

Choose one of the offers below:

 <p>USED AUTO LOAN¹ Buying a pre-owned vehicle is a smart way to roll. We make it easy with an equally smart rate. ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>	 <p>AUTO - REFI³ Love your car but not your car payment? Refinance your auto loan here, and drive happier! ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>
 <p>NEW BOAT & WATERCRAFT⁴ Hit the high seas or the local lake on your new boat or recreational watercraft! Your rate makes it easy to set sail. ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>	 <p>USED BOAT & WATERCRAFT⁴ You've found the perfect pre-owned boat or watercraft and are ready to make an offer. Use this rate to OWN IT! ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>
 <p>NEW RV & TRAVEL TRAILER⁵ See America in a brand new RV or travel trailer! Our affordable loan can put you on a road trip you'll never forget! ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>	 <p>USED RV & TRAVEL TRAILER⁵ OR...hit the road with a great pre-owned RV or travel trailer. Use this rate, then plan your route! ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>
 <p>USED MOTORCYCLE⁶ Pre-owned motorcycles already know their way on the open road! Use your rate to suit up and climb out! ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>	 <p>PERSONAL LINE OF CREDIT⁷ Nothing is better than just the right loan at just the right rate to use for just about anything. And this is it! No collateral required. ((X.XX))% APR² Pre-Approved up to \$((XX,XXX))</p>
 <p>HOME EQUITY LOAN⁸ With this fixed-rate loan, you can make home improvements or repairs, consolidate high-interest debt, or make any large purchase. ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>	 <p>PERSONAL LOAN⁹ Use this fixed-rate loan for anything! Funds are deposited directly into your YourFI Name account. ((X.XX))% APR² for ((XX)) months Pre-Approved up to \$((XX,XXX))</p>

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 your **YourFI Name pre-approved loan today!**

Fast: Call 000-000-0000 or visit your local branch.
Faster: Visit www.yourfiname.com.
Fastest: Access your pre-approved offers on the go from your **YourFI Name** Mobile App.
HURRY! Offer ends Month XX, 20XX.

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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.

Hurry, your pre-approved offer ends **Month XX, 20XX**.







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

Dear ((Mbr/Cst 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!**

Choose one of the offers below:

	NEW AUTO LOAN¹ ((X.XX))% APR ² for ((XX)) months — Pre-Approved up to \$((XX,XXX))
	USED AUTO LOAN² ((X.XX))% APR ² for ((XX)) months — Pre-Approved up to \$((XX,XXX))
	REFINANCE AUTO LOAN³ ((X.XX))% APR ² for ((XX)) months — Pre-Approved up to \$((XX,XXX))
	HOME EQUITY LINE OF CREDIT⁴ ((X.XX))% APR ² — Pre-Approved up to \$((XX,XXX))

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 below for details.


Accept your **YourFI Name pre-approved loan today!**

CALL 1-123-456-7890 OR VISIT www.yourfinancialinstitution.com

LEARN MORE

Landing Page

Branded Landing Page Supports Digital Loan Redemptions




You're almost there!
To see your pre-approved offers—
simply enter your special offer code
and your zip below!





Unique Code

Zip Code

Login



Congratulations! Your responsible management of credit has earned you pre-approval for a special low rate on a YourFi 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!

New Auto 	Available \$30,000 2.49%-2.99% APR	Used Auto 	Available \$30,000 2.49%-2.99% APR	Auto Refi 	Available \$30,000 2.74%-3.74% APR
Accept this offer		Accept this offer		Refinance Now	
HELOC 	Available \$150,000 1.99%-1.99% APR	Home Equity Loan 	Available \$150,000 3.75%-4.75% APR	Personal Loan 	Available \$15,000 6.99%-6.99% APR
Accept this offer		Accept this offer		Accept this offer	
Visa Platinum Credit Card 	Available \$25,000 7.99%-7.99% APR	Boat 	Available \$30,000 4.50%-4.99% APR	RV 	Available \$75,000 4.99%-5.49% APR
Accept this offer		Accept this offer		Accept this offer	

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll free 1-888-SOFT-OUT. See FREE-SCREEN AND OPT-OUT NOTICE within the full product disclosure for more information about pre-screened offers.

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.

Access to Offers for Front-line Sales Team

Change Password Logout

LoanEngine *New Loan Process*

Select Customer

d MI smith Account#

Search

Results (up to 20)

Sort First Last

Yardley Smith	P.O. Box 393, 4448 B Ave	104944
Dustin Smith	903-1087 Newwood St.	101067
Devin Smith	980-8893 Inc Road	105399
Odysseus Smith	P.O. Box 423, 721 Sonos Rd.	105587
Aidan Smith	P.O. Box 408, 2825 Wire Rd.	103877

Select a Customer

Continue

CUnexus Solutions, Inc

Dashboard New Loan Process

Select Customer ✓

Qualifying Offers

Checkout

Confirmation

Change Password Logout

LoanEngine *New Loan Process*

Qualified Loan Pre-Approvals for Odysseus Smith
Credit Score: 493, A2: 30

Offer Name	APR	Limit	Loan Term
Auto Refi	11.74%	\$15000	60 Months
Boat	8.99%	\$15000	72 Months
HELOC	2.75%	\$150000	0 Months
Home Equity Loan	5.25%	\$75000	60 Months
New Auto	9.75%	\$17500	72 Months
Personal Loan	8.99%	\$5000	36 Months
RV	7.99%	\$50000	120 Months
Used Auto	9.49%	\$15000	60 Months
Visa Platinum Credit Card	11.99%	\$5000	0 Months

Click to Select Offer(s)

Selected Offers

Click to Remove an Offer

Back Continue

CUnexus Solutions, Inc

Dashboard New Loan Process

Select Customer ✓

Qualifying Offers ✓

Checkout

Confirmation

Phased Approach



Phase 2: Integration With Online and Mobile Banking

Transition to Online and Mobile Banking

YourFI

You're almost there!
To see your pre-approved offers—
simply enter your special offer code
and your zip below!

Unique Code

Zip Code

Login

Online

YourFI Settings | Help | Contact Us | Logout

My Accounts | Bill Pay | Transfer Money | **My Offers**

Congratulations!
Responsible management of credit has earned you pre-approval for a special low rate on a YourFI loan. You can choose any one of the loans below. So whatever big purchase you've wanted to make—now's the time! With your pre-approved status, you're one step closer to having what you want—with no need to fill out an additional application!

Loan Type	Available Credit	APR	Term Length	Desired Loan Amount	Payment Estimate
New Auto	\$15,000	10.99%	72 mo	\$15,000	\$245.00 / Month
Used Auto	\$10,000	10.99%	60 mo	\$10,000	\$230.00 / Month
Personal Loan	\$1,000	17.00%	48 mo	\$1,000	\$93.03 / Month
Visa Platinum Credit Card	\$1,000	15.49%		\$1,000	
Boat	\$5,000	13.50%	60 mo	\$5,000	\$121.55 / Month

You can choose to stop receiving "pre-screened" offers of credit from this and other cc information about pre-screened offers.
PLEASE NOTE: You have been pre-approved for your credit.

Mobile

YourFI

Questions? Give us a call

New Auto Available \$30,000 2.49%-2.75% APR

Used Auto Available \$20,000

Auto Refi Available \$100,000

Buy that new car you've had your eye on! This gives you bargaining power at the dealership.

View full features & disclosures

Continue

Live Demonstration > > >

\$977 MM Financial Institution – 57,000 Account Holders

- 18,750 Account Holders With Pre-Approvals
- Products Promoted:
 - Auto Loans
 - ATV Loans
 - Personal Loans
 - Platinum Credit Card
 - Snow Machine Loans
- Booked Loan Rate **1.83%**
- Cost Per Booked Loan (excluding setup) **\$82**
- Avg. Balance Per Booked Loan **\$16,884**
- Total Balances Generated **\$5,791,245**
- Campaign Duration **30 Days**
- Channels Implemented **Direct mail; Email**



876% ROMI

Source: Harland Clarke client data (C1C1)

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

\$414 MM Financial Institution – 49,318 Account Holders

- 10,733 Account Holders With Pre-Approvals
- Products Promoted:
 - New and Used Auto Loans
 - Credit Card
 - Personal Loan
- Booked Loan Rate **4.39%**
- Cost Per Booked Loan (excluding setup) **\$64**
- Avg. Balance Per Booked Loan **\$16,884**
- Total Balances Generated **\$5,665,959**
- Campaign Duration **90 Days**
- Channels Implemented **Direct mail; Email, & Online Banking**
- % of Redemptions from Online Banking **35%**



1,151% ROMI

Source: Harland Clarke client data (C1CPF)

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

\$830 MM Financial Institution – 30,000 Account Holders

- 16,255 Account Holders With Pre-Approvals
- Products Promoted
 - New and Used Auto Loans
 - New and Used RV/Travel Trailer Loans
 - New and Used Boat & Watercraft Loans
 - New and Used Motorcycle Loans
 - Personal Loans
 - Personal Lines of Credit
- Response Rate **4.72%**
- Booked Loan Rate **3.66%**
- Booking Rate **78%**
- Cost Per Booked Loan (excluding setup) **\$68**
- Total Balances Generated **\$9,422,245**
- Avg. Balance Per Booked Loan **\$15,836**
- Campaign Duration **90 days**
- Channels Implemented **Direct mail (2 drops); Email; Online Banking; Mobile Banking; Cross-sell Tool**
- % of Redemptions from Online & Mobile Banking **28%**



743% ROMI

Source: Harland Clarke client data (C3LAP)

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

Q&A Wrap Up

Type your question in the chat panel 

Stephenie Williams

Senior Market Strategist, Lending Solutions

www.harlandclarke.com/webcasts



harlandclarke.com/LinkedIn



harlandclarke.com/Twitter

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will be provided within one week.

Visit harlandclarke.com/webcasts for this
and previous events.

Thank You

