



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

June 4, 2015

# 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

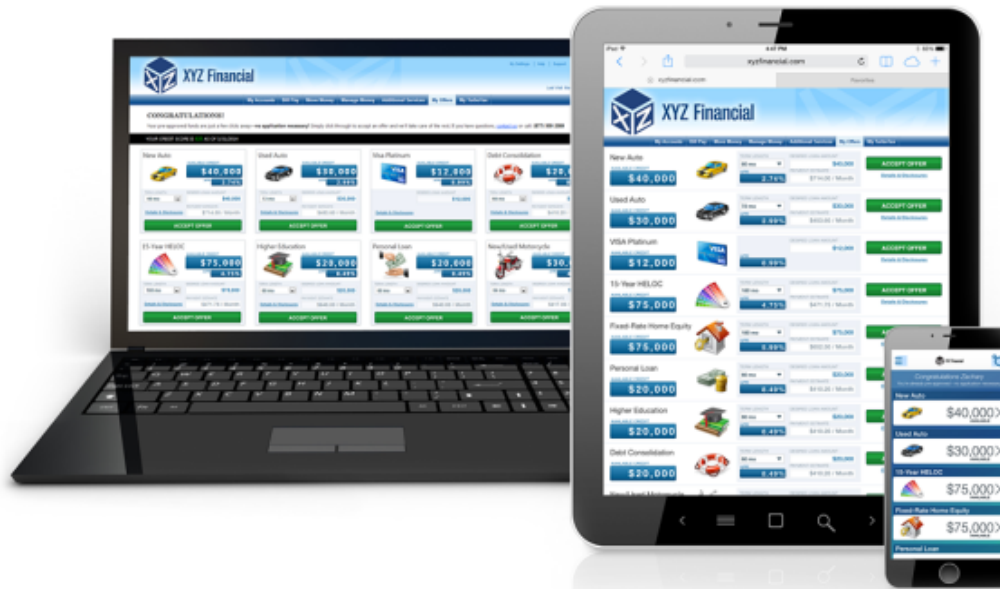
- 20+ years direct marketing experience in retail and financial services
- CRM and ROI specialist

# Today's Agenda

- The Challenge of Loan Volume Optimization
- How Perpetually Prescreened Loans Drive Healthy Loan Growth
- Live Demo

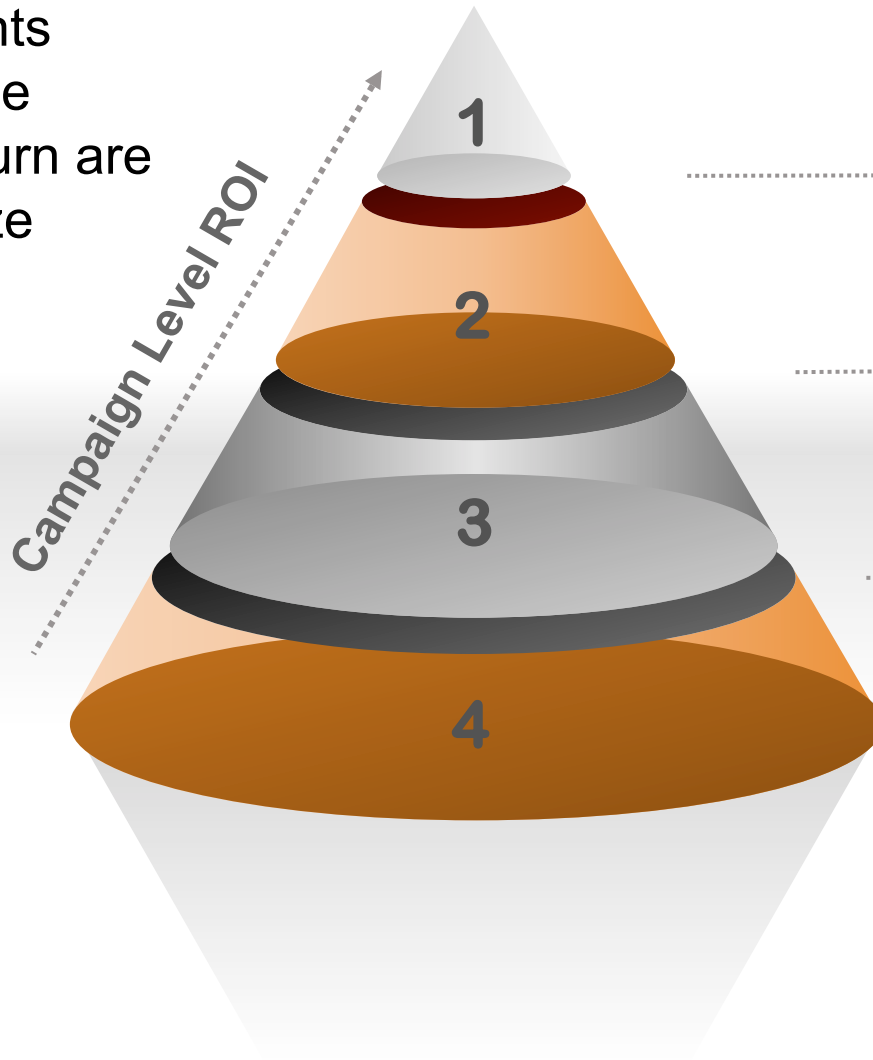
## Fast, market-proven engine to drive loan volume across product categories

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



# 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

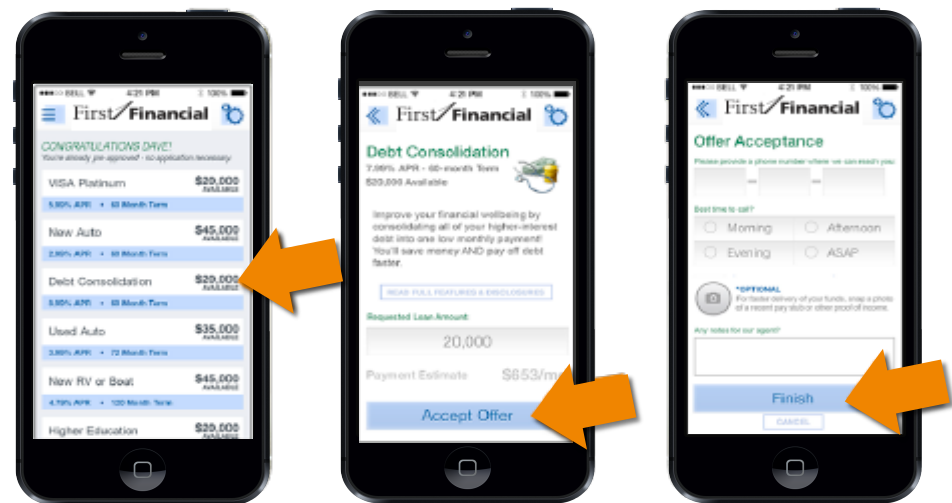
Loan  engine



# 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



Loan  engine



# Increase Volume, Reduce Costs, Streamline Processes

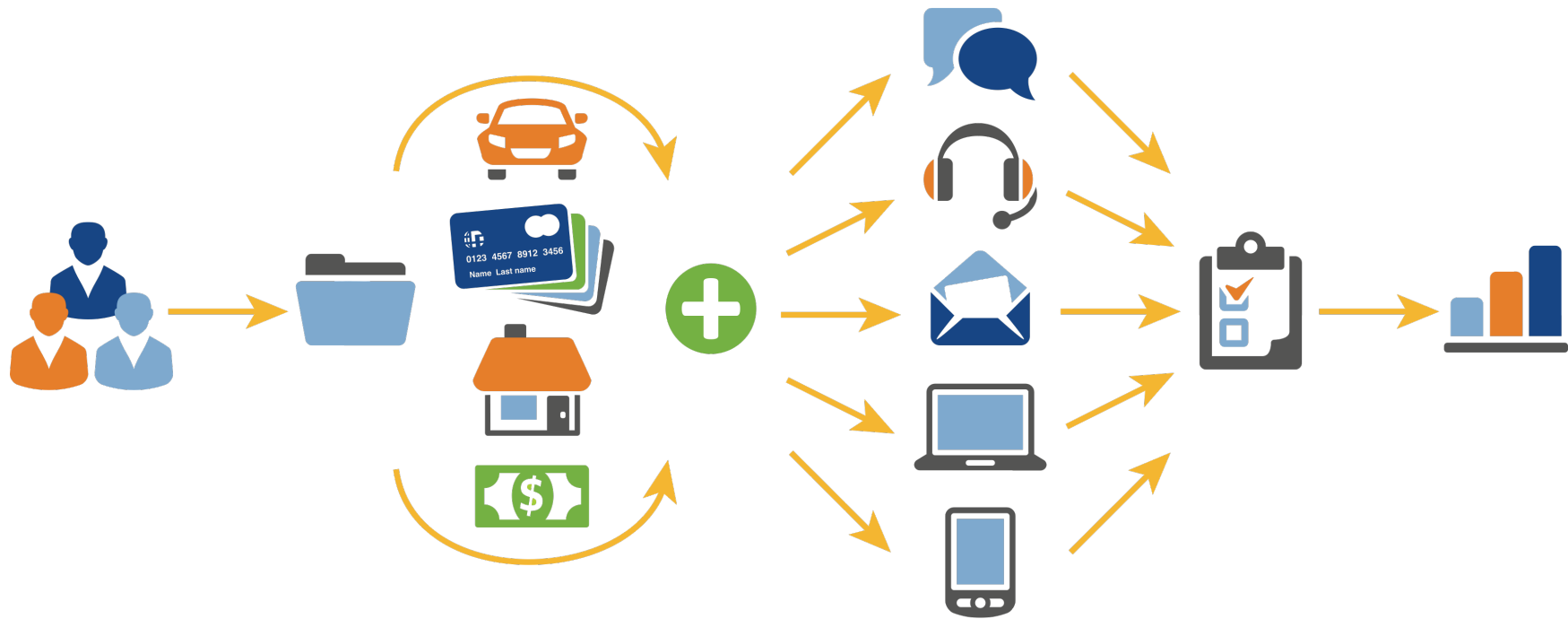
## Benefits for Financial Institutions

- Drives revenue from multiple product category
- 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

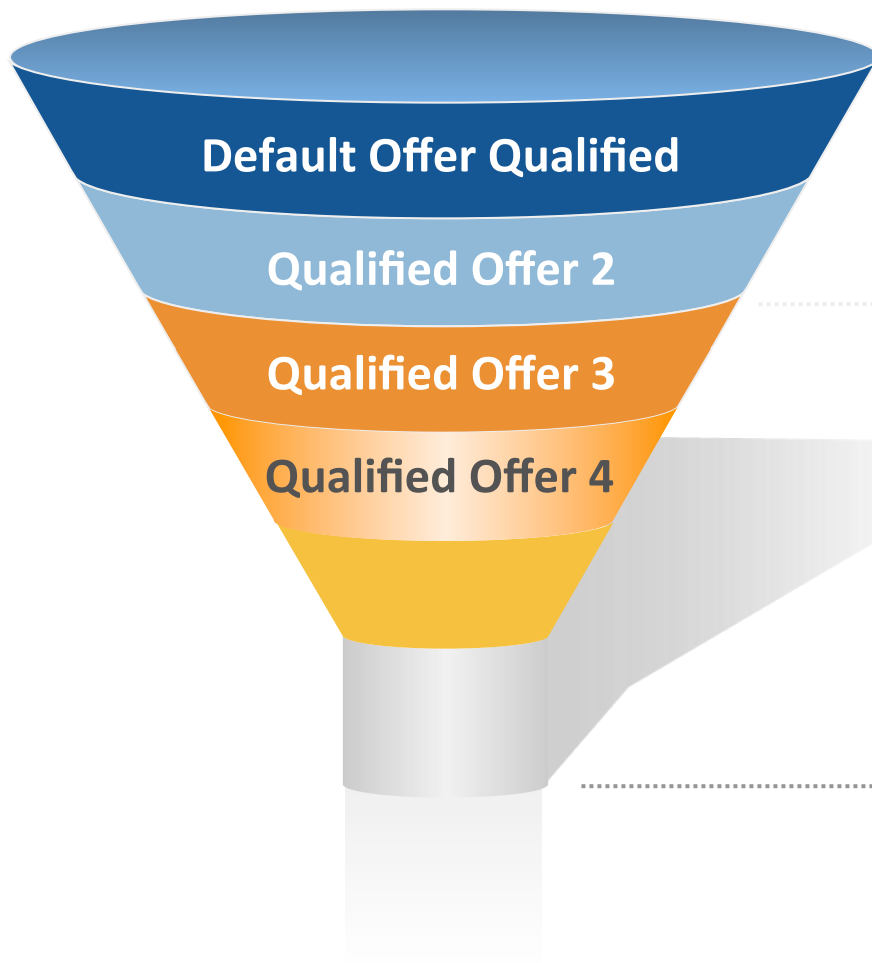
Communicate at all touchpoints

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**  
Great Rates, Local Service

FI MAILING ADDRESS  
(XFULLNAME1)  
(XFULLNAME2)  
(XADDRESS1)  
(XADDRESS2)  
(XCITY), (XSTATE) (XZIP)-(XZIP4)

(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!**

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!**

**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

**SAVE on the things you want—accept this offer before ((Month XX)), ((20XX))!**

MEMBER FDIC 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 PRESREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

	<b>RECREATIONAL VEHICLE<sup>4</sup></b> 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.
	<b>DEBT CONSOLIDATION<sup>5</sup></b> 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.
	<b>BOAT<sup>6</sup></b> 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.
	<b>CREDIT CARD<sup>7</sup></b> 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.
	<b>HELOC<sup>8</sup></b> 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.
	<b>AUTO<sup>10</sup></b> 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.
	<b>REFI MORTGAGE<sup>11</sup></b> 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

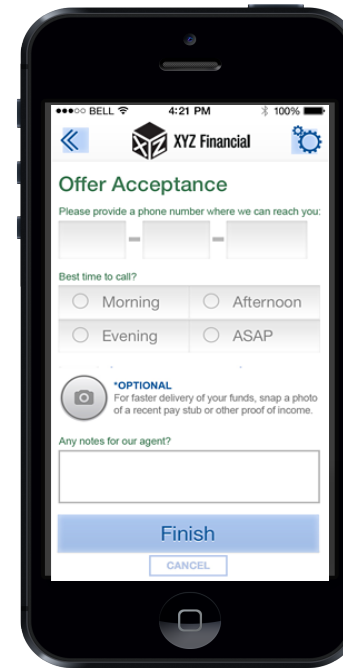
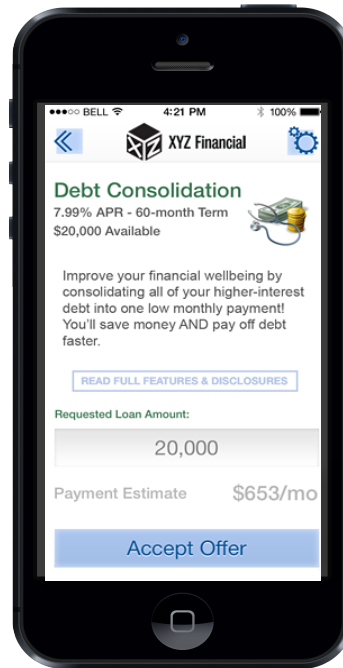
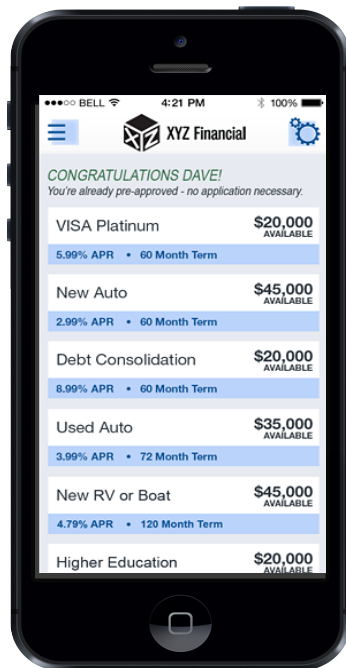
## One-Click Access to Prescreened Loan Offers

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, there are six loan offer cards arranged in a 2x3 grid. Each card includes an icon, the loan type, available credit amount, APR, and a form to select the desired loan amount, term length, and payment estimate. Each card also has a 'Details & Disclosures' link and an 'ACCEPT OFFER' button.

Loan Type	Available Credit	APR	Desired Loan Amount	Term Length	Payment Estimate
NEW or USED AUTO	\$35,000	3.49%	\$35,000	60 mo	\$365.81 / Month
PERSONAL LOAN	\$20,000	10.99%	\$20,000	48 mo	\$360.00 / Month
NEW or USED RV	\$50,000	7.99%	\$50,000	84 mo	\$495.81 / Month
HOME EQUITY	\$75,000	4.49%	\$75,000		
VISA PLATINUM	\$10,000	11.99%			
HIGHER EDUCATION	\$20,000	9.99%	\$50,000		

Additional credit terms and conditions apply including income verification.

# Mobile Loan Acceptance is Easy as 1-2-3



## Live Demonstration



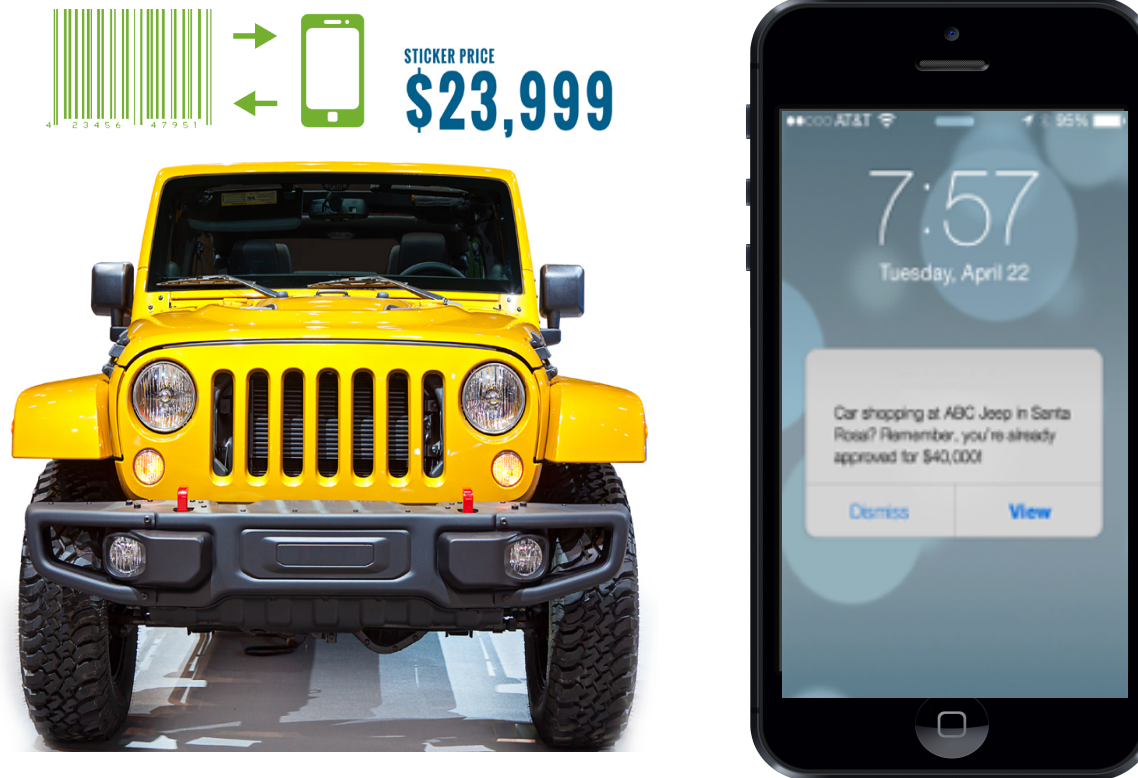
## Expansion Capabilities





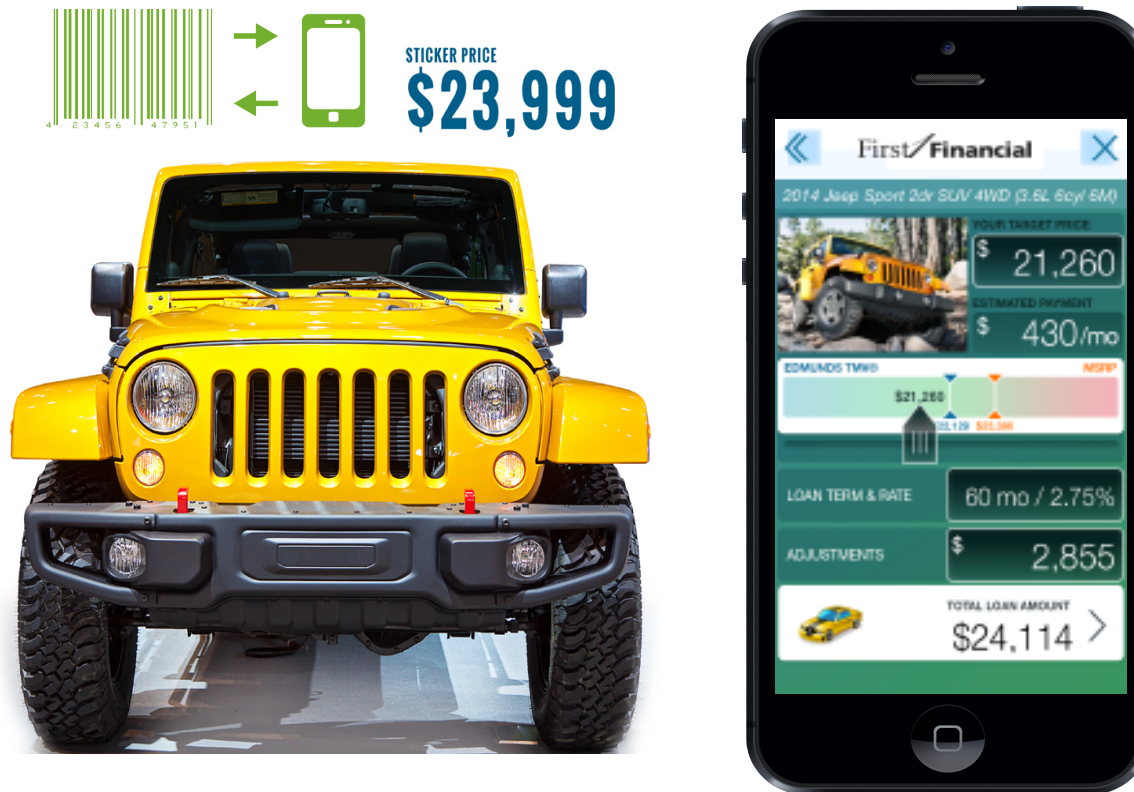
# From Geo-Targeted Offer to Acquired Loan in Seconds!

The right offer at the right moment



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

## VIN Scan & Smart Loan Calculation



The image illustrates a process where a vehicle's VIN is scanned to determine its sticker price and a corresponding loan offer. On the left, a yellow Jeep Sport SUV is shown. Above it, a green barcode icon with the numbers 4 23 456 47951 below it is connected by arrows to a green smartphone icon. To the right of the smartphone icon, the text "STICKER PRICE" is displayed above the amount "\$23,999". On the right side of the image, a smartphone screen displays the "First/Financial" app interface. The screen shows the vehicle details: "2014 Jeep Sport 2dr SUV 4WD (3.6L 6cyl 5M)". Below this, it lists the "YOUR TARGET PRICE" as "\$ 21,260" and the "ESTIMATED PAYMENT" as "\$ 430/mo". A price range slider is visible, with a current value of "\$21,260" and a target value of "\$23,999". The "LOAN TERM & RATE" is "60 mo / 2.75%", and "ADJUSTMENTS" are "\$ 2,855". At the bottom, the "TOTAL LOAN AMOUNT" is "\$24,114".

# Mobile Loan Documents

XYZ Financial Ho

FIXED RATE	LOAN DATE	LOAN NUMBER	ACCO
VARIABLE RATE	12/2/2014	3458900000	

**BORROWER 1**

NAME AND ADDRESS  
 DAVID BUERGER  
 50 OLD COURTHOUSE SQUARE #406  
 SANTA ROSA CA 95404

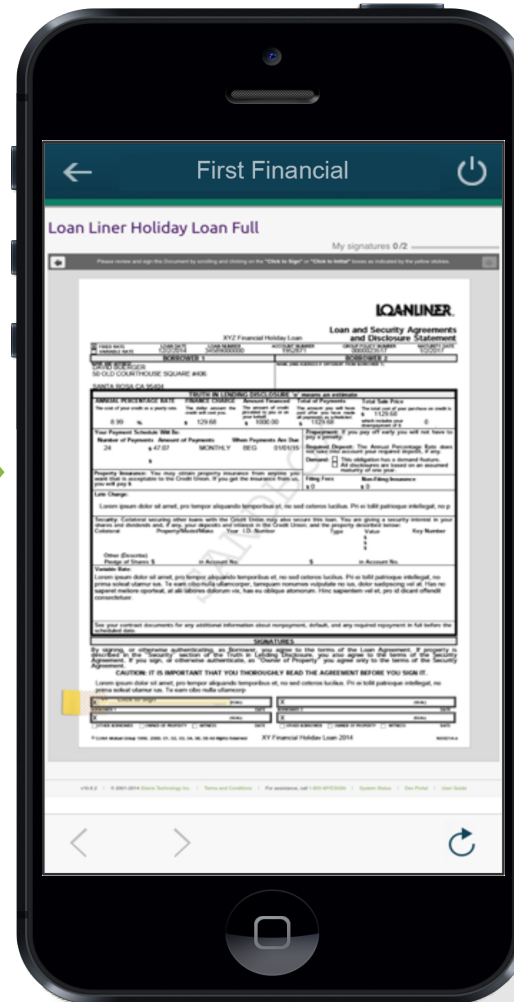
**TRUTH IN LENDING DISCLOSURE**

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

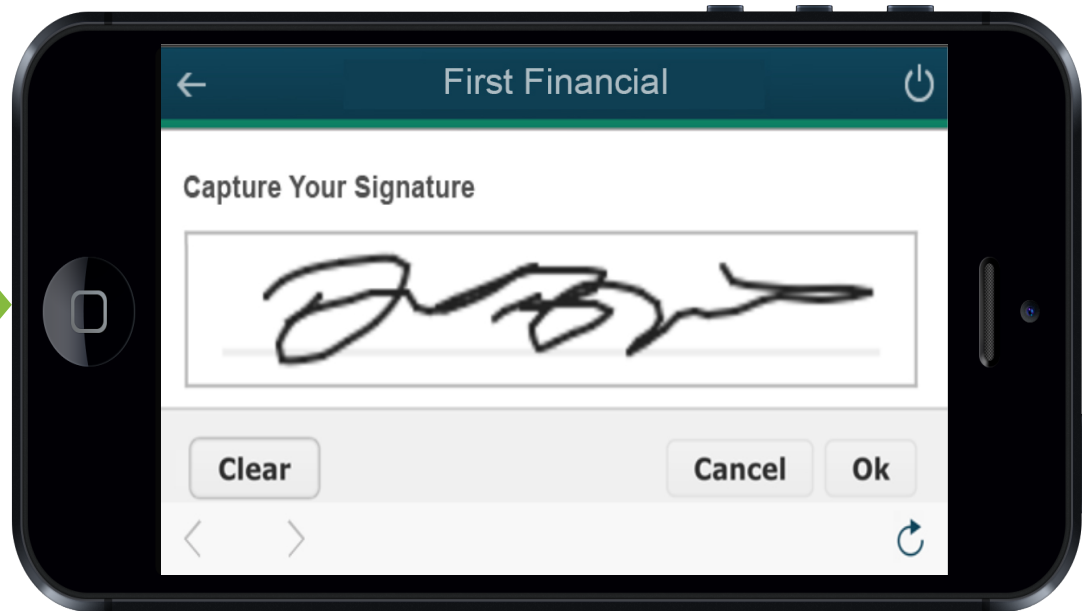
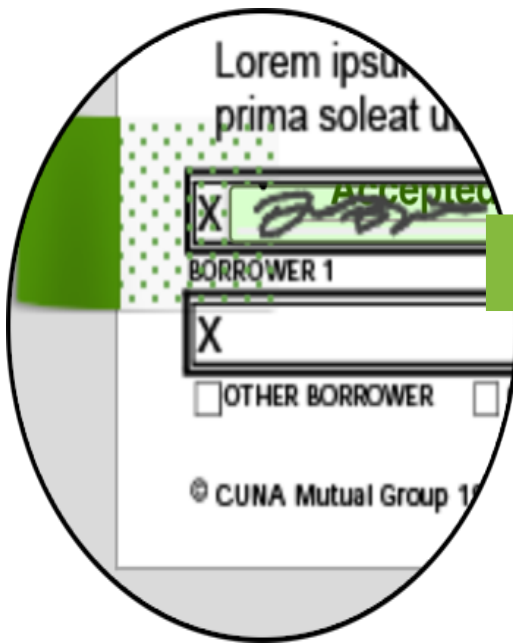
**Your Payment Schedule Will Be:**

Number of Payments	Amount of Payments	When Payments Are
24	\$ 47.07	MONTHLY
		BEG 01/0

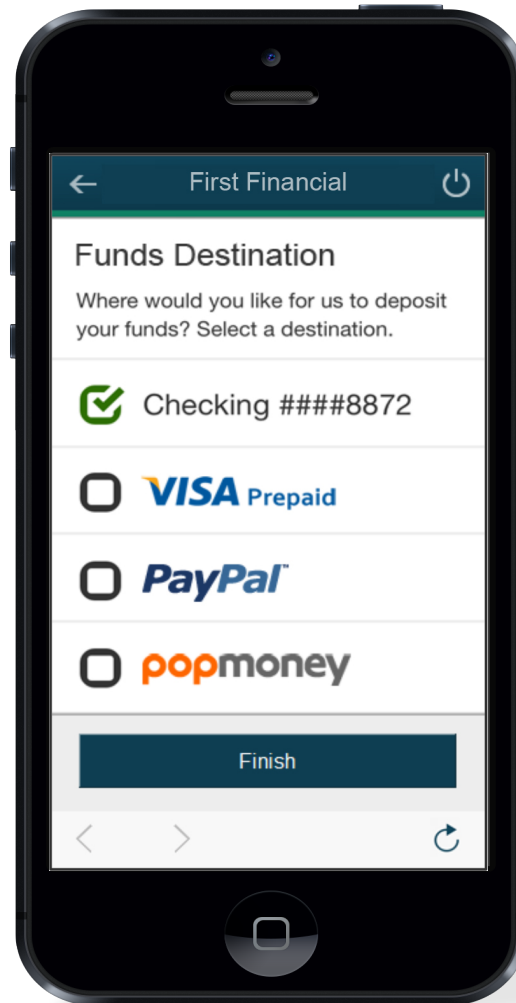
Property Insurance: You may obtain property insurance from...  
 is acceptable to the Credit Union. If you get the insu...  
 \$



# Mobile Document Signature



# Mobile Funding



## Q & A

**Press \*1 on your phone or  
use the chat window and send your question to “All Panelists”**

### **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!

