



## Ten Creative Best Practices to Rev Up Your Auto Lending Marketing

August 19, 2014



**Stay with us for Q&A at the end of this presentation.**

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

**www.HarlandClarke.com**



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[youtube.com/user/HarlandClarkeCorp](https://youtube.com/user/HarlandClarkeCorp)

# Bios

## **Kris Niblett, Creative Director**

### **Harland Clarke Marketing Services**



- 20+ years experience creating strategic, award-winning, multichannel direct marketing communications for financial and other industries
- Drives results for major brands, including the largest financial institutions as well as community banks and credit unions
- HC creative team has captured 70+ awards, including Hermes Awards, DMA Echo Awards, Graphic Design USA Awards and the London International Advertising Award

## **Stephen Nikitas, Senior Marketing Strategist**

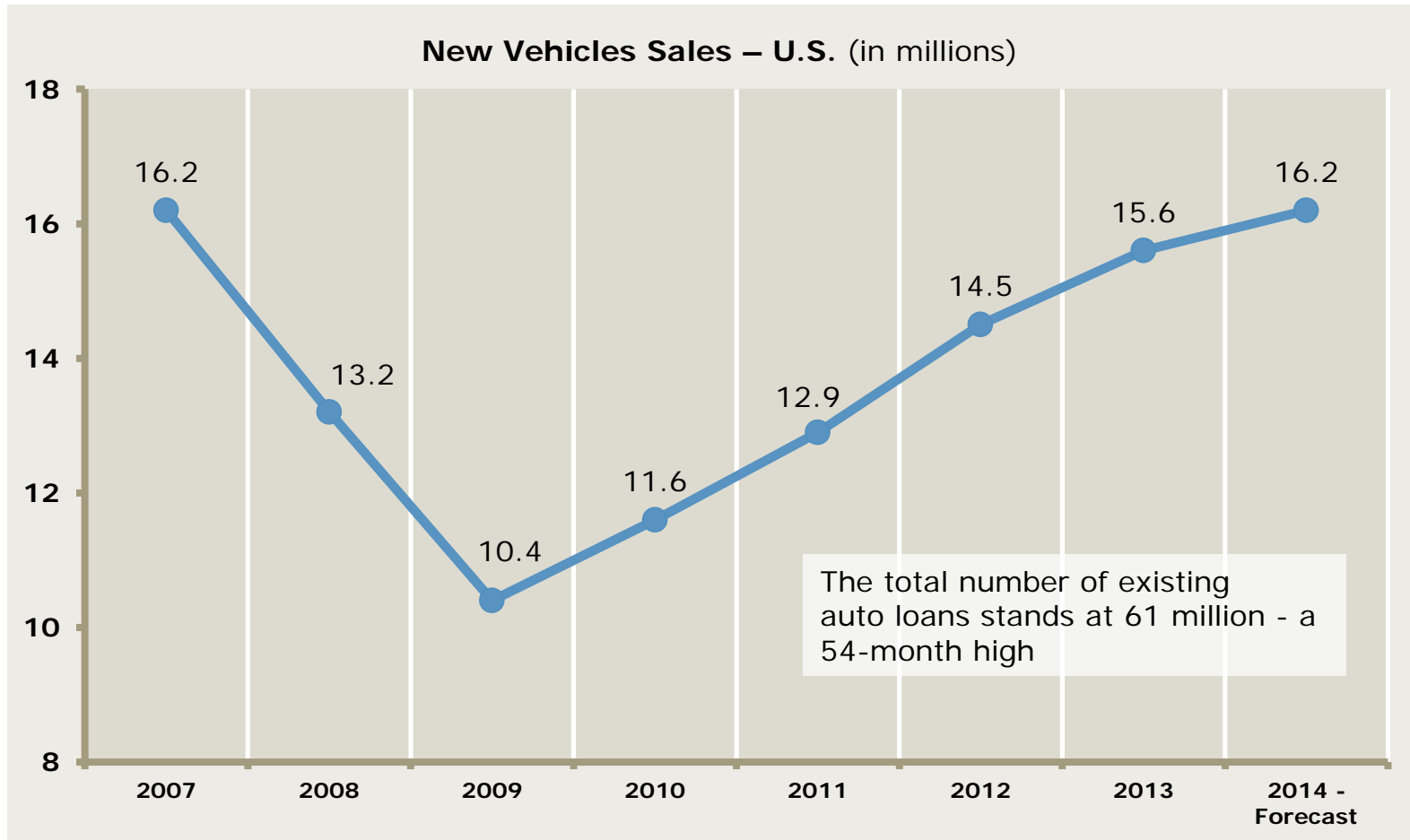


- 30+ years experience in strategic planning, marketing, and public relations
- Provides consultative services to banks and credit unions
- Develops marketing and retail strategies, and campaigns to grow targeted portfolios

# Today's Agenda

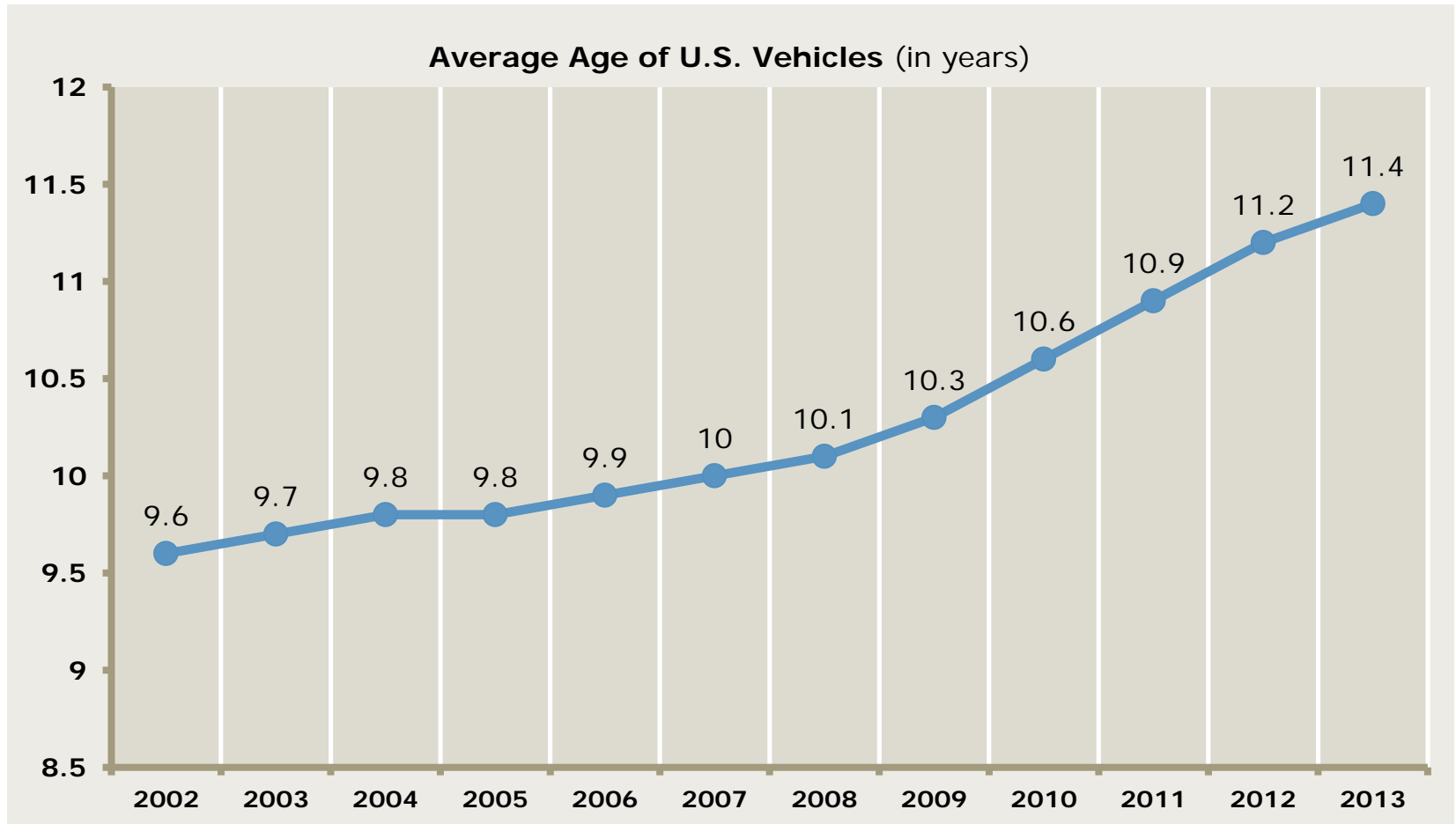
- Auto Lending Trends
- Strong Creative Accelerates Success
- Direct Marketing Creative Fundamentals
- Creative Challenges
- 10 Creative Best Practices for Auto Lending and Refi
- Key Creative Elements
- Legal Requirements
- In-Market Examples
- Beyond Mail
- Creative Credentials
- Q&A

# Auto Lending Trends



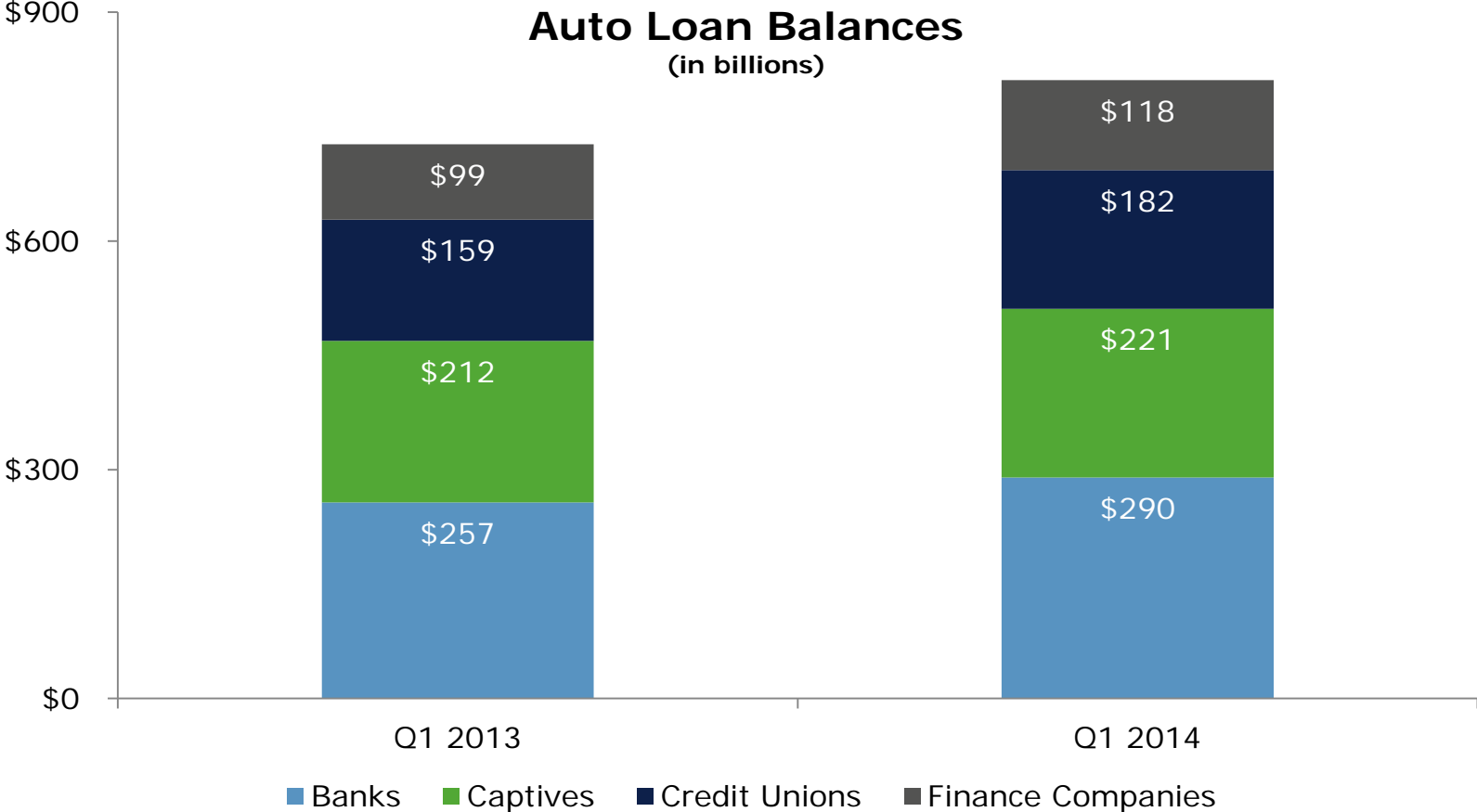
Source: R.L. Polk

# Auto Lending Trends



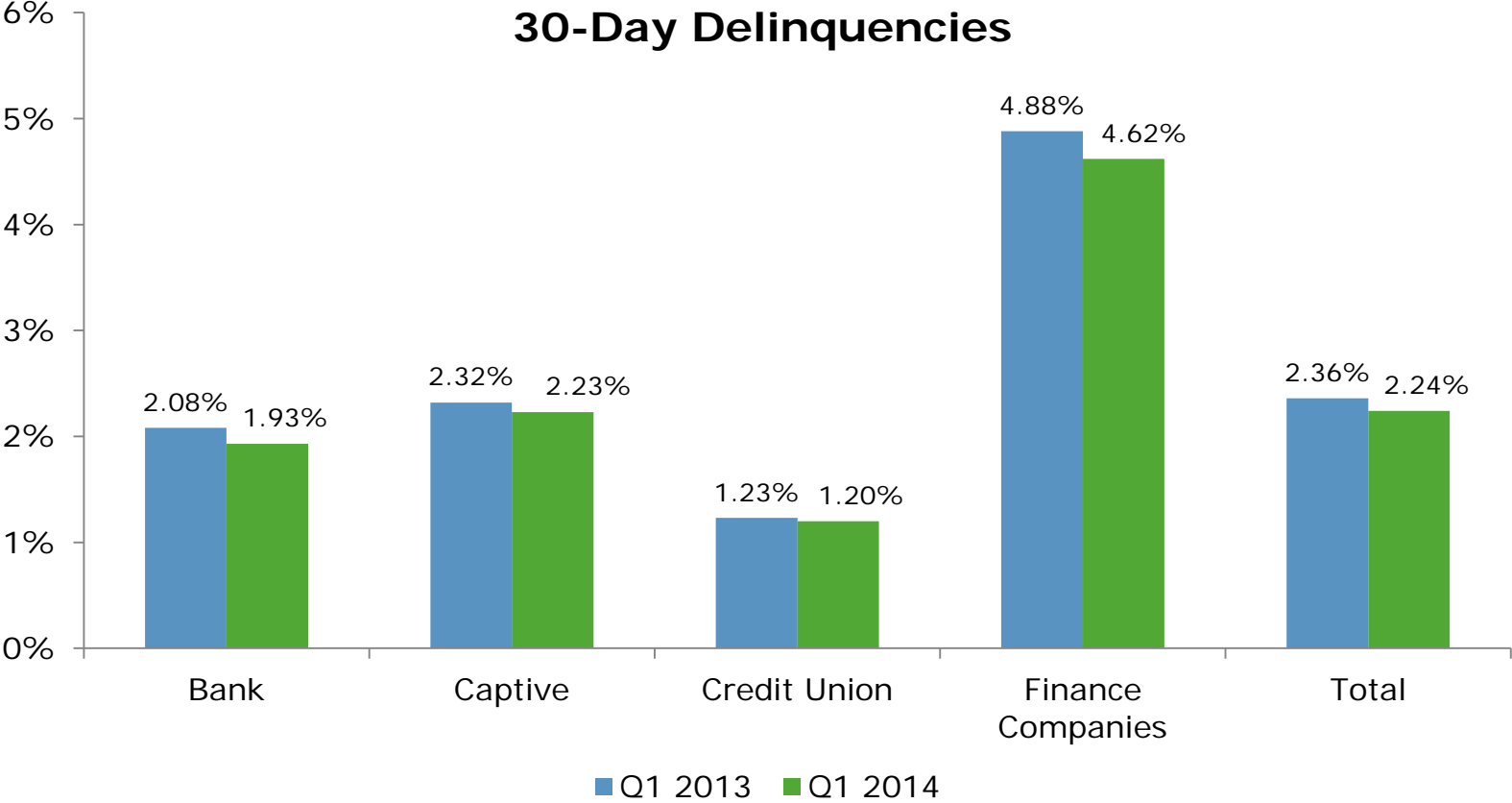
Source: R.L. Polk

# Auto Lending Trends



Source: Experian®

# Auto Lending Trends



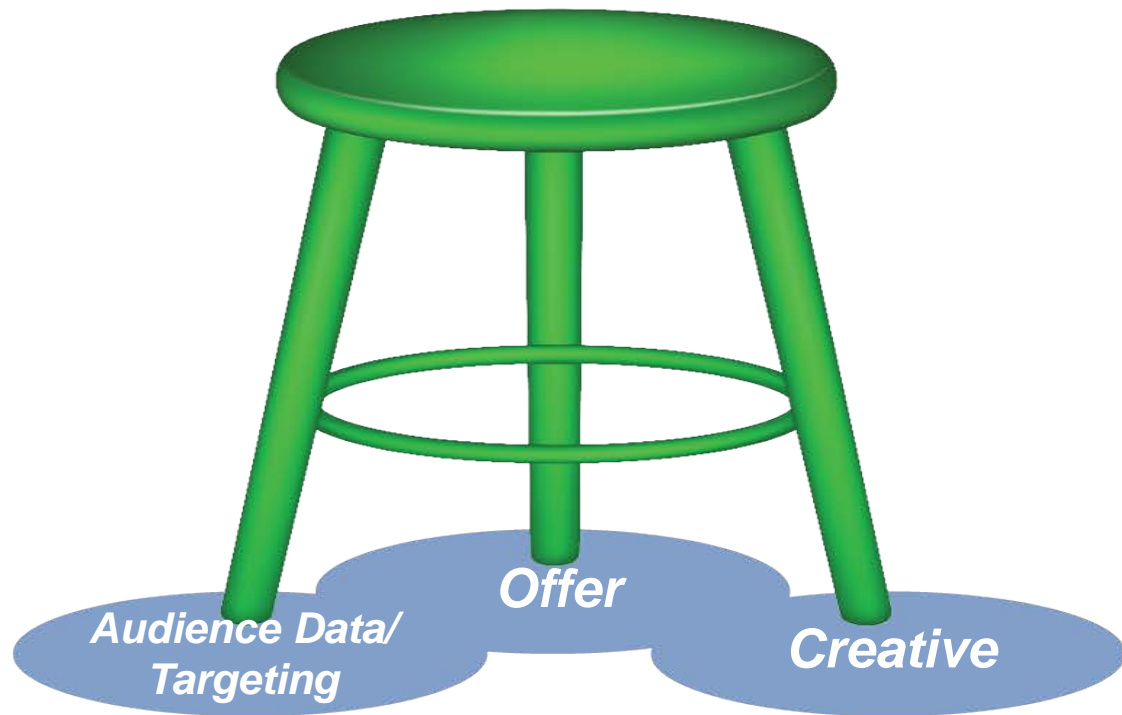
Source: Experian



# Strong Creative Elevates Success!

Three key elements for effective direct marketing of auto lending products

1. Audience Data/Targeting
2. Offer
3. Creative



# Direct Marketing Creative Fundamentals

1. **Stand out** by cutting through mailbox, inbox clutter
2. **Keep messaging relevant** to your audience and the economy
3. **Call out competitive rate offer** that interrupts rate shopping
4. **Make it urgent** with offer end date
5. **Emphasize key benefits and product features**
6. **Keep it readable** to keep prospect engaged
7. **Leverage brand** to strengthen value proposition
8. **Strong, clear call to action** makes it urgent
9. **Offer response channel options** for easy response

*Creative uses copy and design to serve it up in the most relevant, compelling way!*

# Creative Challenges

1. Consumers **STRONGLY DISLIKE** car purchasing process
2. Competition is fierce
3. Consumers are shopping
4. Legal requirements are onerous

# 10 Creative Best Practices – Auto Lending and Refinance

## 1. MAIL FORMATS

- #10 Envelope – good for customers and prospects
  - Space for certificate or live check and disclosure for prescreened offers
- Postcard – promotional, awareness-raising approach for prospects with no prescreened offer
- Both are cost-efficient

## 2. “As low as” RATE

- Entice with competitive rates “as low as”
- High-profile Johnson Box or sidebar
- Call-out on envelope

## 3. PRESCREENED call out

- Pre-selected/Prequalified/Preapproved
- Translates to easier buying process

# 10 Creative Best Practices – Auto Lending and Refinance

## 4. OFFERS BEYOND RATE

- Delayed payments – No payments for 60–90 days
- Check made out to dealer – empowering!
- Save – refinance your current loan at an X% lower rate – savings chart
- Cash bonus offer – \$200
- Sweeps (free gas, free payments)

## 5. GOOD EXPERIENCE — fast, easy approval

- Creative can make process feel easy
- Approval in as little as X hours or days

## 6. URGENCY

- Tie offers to specific end date
- Restate end date in letter postscript

## 7. CLEAR CALL TO ACTION

- Tell customer or prospect exactly how to apply
- Make it sound easy
- Make the offer pop – explain exactly how to get offer

# 10 Creative Best Practices – Auto Lending and Refinance

## 8. EASY TO RESPOND

- Dealer, branch, call, online, QR code

## 9. CUSTOMER VS. PROSPECT

- Customer — position as “customer offer”
- Prospect — make more promotional to stand out

## 10. LEVERAGE BRAND

- Differentiating
- A trustworthy brand is part of the value proposition
- The trust factor for customers

# 10 Creative Best Practices – Auto Lending and Refinance


## MESSAGING HIERARCHY

- Pre-screened
- As low as XX% APR
  - Customer exclusive offer?
- “Bonus” offers such as delayed payment, cash, etc.
- Lower your monthly payments (i.e., refi savings)
- Empower customer to make a deal (check, preselected certificate)
- Quick and easy to apply with fast approval
- Urgency and easy to respond

**YourFI**  
196 Woodside Circle • Mobile, FL 36602

Susan Smith  
John Owen  
3756 Preston Street  
Wichita, KS 67213

**Lower Your Monthly Payments**  
You're pre-selected\* to save \$80.00 or more each month on your auto loan.



August 1, 2014

Dear Susan Smith,

Your business is important to us. That's why we have pre-selected\* you to refinance your vehicle loan at a great low rate.

**Here's An Example Of Your Potential Savings<sup>2</sup>**

Estimated Monthly Payment With Current Lender . . . .	\$360
Estimated Monthly Payment At YourFI Name . . . . .	\$280
<b>Your Monthly Estimated Potential Savings . . . . .</b>	<b>\$80</b>

**Drive For Less**  
Take advantage of:

- A lower monthly payment
- Flexible financing options
- Local decision-making

**Act Now!**  
Accept this offer by

Save money on your auto loan refinance! | [View in a Browser](#)

**YourFI**  
FI MAILING ADDRESS

800-000-0000  
[yourname.com/auto](http://yourname.com/auto)

%\_Name%,

**You've just been pre-selected\* for a vehicle loan!**

For all your borrowing needs, choose the lender you already know and trust. With **YourFI Name**, you're pre-selected\* to refinance your vehicle loan at a great low rate.

**Here's An Example Of Your Potential Savings<sup>2</sup>**

Estimated Monthly Payment With Current Lender . . . .	\$XXX
Estimated Monthly Payment At YourFI Name . . . . .	\$XXX
<b>Your Monthly Estimated Potential Savings . . . . .</b>	<b>\$XXX</b>

**Drive for less! Take advantage of:**

- A lower monthly payment
- Flexible financing options
- Local decision-making

**Learn More**

**Accept your auto loan refinance today**

Call: **800-000-0000**  
Click: [yourname.com/auto](http://yourname.com/auto)

**Hurry—Offer ends %\_Expirationdate%**

Your local choice for loans!

**YourFI**

**Pre-Selected**

Accept your auto loan refinance today

CALL: 123-456-7890

CLICK: yourname.com/auto

COME IN: 1234 Main St, Suite 500, Wichita, KS 67213

**HURRY—offer ends September 1, 2014!**

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.

## Refi Genius™ Program Auto Lending – Mail and email

A good example of Creative Best Practices for auto lending

1. Identifies your account holders' credit relationships with other financial institutions using three credit bureaus
2. Sends personalized refinance offer to pre-screened, creditworthy account holders
3. Sells credit products, including auto loan, mortgage, HELOC, home equity loan, personal loan
4. Designed to interrupt shopping behaviors with in-market communications
5. Creative built on best practices for auto lending
6. Applicable to your auto lending initiative



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Wichita, KS 67213

**Lower Your Monthly Payments**  
You're pre-selected<sup>1</sup> to save \$80.00 or more each month on your auto loan.



August 1, 2014

Dear Susan Smith,

Your business is important to us. That's why we have pre-selected<sup>2</sup> you to refinance your vehicle loan at a great low rate.

**Here's An Example Of Your Potential Savings<sup>2</sup>**

Estimated Monthly Payment With Current Lender . . . . . \$360  
Estimated Monthly Payment At YourFI Name . . . . . \$280  
Your Monthly Estimated Potential Savings . . . . . \$80.00

**Call The Lender You Know. Start Saving Now.**

For local decision-making, a fast closing and dependable service, work with the local lender you already know. We have convenient locations and a friendly, helpful staff ready to help you save money. Your rate expires on September 1, 2014, so call us today!

On behalf of,

*Michael Days*

Michael Days  
President and CEO

P.S. If you aren't interested in refinancing your existing auto loan, use this special offer to purchase a new vehicle. But hurry—this exclusive offer ends September 1, 2014.

**Drive For Less**

Take advantage of:

- A lower monthly payment
- Flexible financing options
- Local decision-making

**Act Now!**

Accept this offer by September 1, 2014, and save up to \$80.00 more in monthly savings.

**Locations**

196 Woodside Circle  
Mobile, FL 36602  
123-546-4321

14 Cedar Lane  
Mobile, FL 36602  
123-645-9876

Federally insured by NCUA

**Pre-Selected for Susan Smith**

Accept your YourFI Name Auto Loan today.

CALL: 123-546-4321

CLICK: [yourfiname.com/auto](http://yourfiname.com/auto)

COME IN: Convenient locations to serve you

**HURRY—offer ends September 1, 2014!**

**YourFI**

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**<sup>1</sup> on other side for more information about prescreened offers.

**Key Creative Elements – Mail**

- Lower your monthly payments
- Pre-selected
- Great low rate
- Savings chart
- Fast closing

## Key Creative Elements – Mail

- Call to action – end date
- P.S. refi or new loan – end date
- Certificate call to action/channels
- FCRA-compliant disclosures

### PRESCREEN & OPT OUT NOTICE

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not continue to meet our criteria and other factors bearing on your creditworthiness (including acceptable property collateral, income and employment history). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-567-OPT-OUT (1-888-567-9688); or write  
TransUnion Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505  
Experian Consumer OPT-OUT, P.O. Box 919, Allen, TX 75013  
Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

- 1 We used information on you that we obtained from a consumer reporting agency in connection with this "Pre-Selected" offer. You were selected to receive this offer because you satisfied certain criteria for creditworthiness, which we previously established. The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness, or if you do not provide the required collateral. This offer may also be withdrawn if the value of the vehicle you are refinancing exceeds 100% of Loan-to-Value (LTV). Not all applicants will qualify for the lowest rate.
- 2 APR = Annual Percentage Rate. Offer based on loan term of 64 months. YourFI Name finances 100% of MSRP (new vehicles) or the NADA Retail value (used vehicles). The maximum interest rate for this offer is 11.35% APR and the minimum approved loan amount is \$10,000. Refinance on market conditions and borrower with other offers. Membership eligi

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Susan Smith  
John Owen  
3756 Preston Street  
Wichita, KS 67213

**Lower Your Monthly Payments**  
You're pre-selected\* to save \$80.00 or more each month on your auto loan.

August 1, 2014  
Dear Susan Smith,  
Your business is important to us. That's why we have pre-selected\* you to refinance your vehicle loan at a great low rate.

**Here's An Example Of Your Potential Savings\***

Estimated Monthly Payment With Current Lender . . . . .	\$390
Estimated Monthly Payment At YourFI Name . . . . .	\$290
<b>Your Monthly Estimated Potential Savings . . . . .</b>	<b>\$80.00</b>

**Call The Lender You Know, Start Saving Now**  
For local decision-making, a fast closing and dependable service, work with the local lender you already know. We have convenient locations and a friendly, helpful staff ready to help you save money. Your rate expires on September 1, 2014, so call us today!

Sincerely,  
*Michael Days*  
Michael Days  
President and CEO

**Act Now!**  
Accept this offer by September 1, 2014, and save up to \$80.00 more in monthly savings.

**Locations**  
196 Woodside Circle  
Mobile, FL 36602  
123-546-4321  
14 Cedar Lane  
Mobile, FL 36602  
123-645-9876

**Pre-Selected for Susan Smith**  
Accept your YourFI Name Auto Loan today.  
CALL: **123-546-4321**  
CLICK: **yourfiname.com/auto**  
COME IN: Convenient locations to serve you  
HURRY—offer ends September 1, 2014!

**YourFI**

Federally insured by NCUA

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-9688. See PRESCREEN & OPT-OUT NOTICE\* on other side for more information about prescreened offers.

Harland Clarke does not offer legal advice. Information contained within this document does not constitute legal advice. Please consult with an attorney.

Save money on your auto loan refinance!

[View in a Browser](#)

**YourFI**

196 Woodside Circle • Mobile, FL 36602

123-546-4321

[yourfiname.com/auto](http://yourfiname.com/auto)

Susan Smith,

**You've just been pre-selected<sup>1</sup> for an auto loan refinance!**

For all your borrowing needs, choose the lender you already know and trust. With YourFI Name, you're pre-selected<sup>1</sup> to refinance your vehicle loan at a great low rate.

*Here's An Example Of Your Potential Savings<sup>2</sup>*

- Estimated Monthly Payment With Current Lender . . . \$360
- Estimated Monthly Payment At YourFI Name . . . . . \$280
- Your Monthly Estimated Potential Savings . . . . . \$80.00

[Learn More](#)

**Accept your auto loan refinance today**

Call: [123-546-4321](tel:123-546-4321)

Click: [yourfiname.com/auto](http://yourfiname.com/auto)



**Drive for less! Take advantage of:**

- A lower monthly payment
- Flexible financing options
- Local decision-making

**Hurry—Offer ends  
September 1, 2014!**

*Your local choice for loans!*

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**<sup>1</sup>PRESCREEN & OPT-OUT NOTICE**

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not continue to meet our criteria and other factors bearing on your creditworthiness (including acceptable property collateral, income and employment history). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-567-8688 (1-888-567-8688); or write TransUnion Opt-Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 Experian Consumer OPT-OUT, P.O. Box 919, Allen, TX 75013 Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

We used information on you that we obtained from a consumer reporting agency in connection with this "Pre-Selected" offer. You were selected to receive this offer because you satisfied certain criteria. This offer is not guaranteed if you do not continue to meet our criteria and other factors bearing on your creditworthiness (including acceptable property collateral, income and employment history). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-567-8688 (1-888-567-8688); or write TransUnion Opt-Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 Experian Consumer OPT-OUT, P.O. Box 919, Allen, TX 75013 Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

<sup>2</sup> APR - Annual Percentage Rate. Offer based on loan term of 64 months. YourFI Name finances 100% of MSRP (new vehicles) or the NADA Retail value (used vehicles). The maximum interest rate for this offer is 11.95% APR and the minimum approved loan amount is \$10,000. Refinance restrictions apply. Rates current as of August 1, 2014, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers. Membership eligibility is required.

Federally Insured by NCUA.

## Key Creative Elements – *email*

- Optimizes mail for email channel
- Subject line: "Save"
- Pre-selected
- Savings chart
- Call to action button
- FCRA-compliant disclosures

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# Legal Requirements

## Requirements

- Opt-out box (for pre-screened offers)

## Disclosure guidelines from the Fair Credit Reporting Act (FCRA)

**Note: Pre-screened offers require both the short opt-out notice on the front of a piece and long opt-out notice on the back or front of a piece**

- Opt-out box graphic requirements are:

### *Short notice*

- Front of the mail piece
- Type must be distinct, at least 12 point font
- Inside a border

### *Long notice*

- Back or front of the mail piece
- Must begin with "Pre-screen & Opt-out Notice"
- Typeface must be distinct, at least 12 point font

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# Arizona State Credit Union® Auto Loan or Refinance

- **Target:** Member cross-sell
- **Pre-approved:** \$40,000 Certificate
- **Offer:** 2.45% APR for new or used vehicle loans
- **Offer sweetener:** 3 months no payment, .25% APR discount, skip 2 payments during life of loan
- **Format:** Letter package
- **Call to action:** Call, go online, take certificate to branch or dealer

**Well Done:** Pre-approved emphasis; bold rate call-out in sidebar; well branded; three-step offer presentation; easy to act on certificate visually emphasizes pre-approved cash amount; scan-able

The image shows a pre-approval certificate from Arizona State Credit Union. At the top right, it says "You're pre-approved for \$40,000!". The certificate is addressed to "Dear [redacted]". It congratulates the recipient for being pre-approved for an auto loan up to \$40,000. It provides three steps to redeem the offer: 1) Call 888.828.2090, go online to azstcu.org/40K, or bring the certificate to a branch; 2) Decide on the vehicle; 3) Go straight to the dealership. It also offers a 0.25% APR discount and three months of no payment. A sidebar on the right lists "Special Offers" for new and used vehicles, both at 2.45% APR. At the bottom, it says "You're Pre-approved!" and "REDEEM AT BRANCH OR DEALERSHIP".

**Arizona STATE CREDIT UNION**

You're pre-approved for **\$40,000!**

Dear [redacted]

Congratulations! You're pre-approved for an auto loan up to **\$40,000**. Whether it's a new car for the entire family, a second car to have on hand or a teenager's first ride – we're here to make your auto financing quick and easy. Here's how:

**Step 1:** It's already taken care of – you're pre-approved.  
**Step 2:** Redeem this offer 1 of 4 ways:

- Call **888.828.2090**, or
- Go online to **azstcu.org/40K**, or
- Bring the certificate below to one of our convenient branch locations, or
- Go straight to the dealership and show them the certificate below. This will streamline the process and make negotiating a breeze.

**Step 3:** Decide on the ride you want and go! It's that easy.

Plus, with your new auto loan you will receive three months of no payment, a 0.25% APR discount and you can choose to skip two payments during the life of your loan. **Hurry, this offer expires June 22, 2014.**

Sincerely,  
*Debbie Meshey*  
Debbie Meshey  
VP Member Sales  
Arizona State Credit Union

You have the right to opt out of receiving prescreened solicitations by phone at (888) 567-8688. See reverse side for PRESREEN & OPT OUT NOTICE.

**Special Offers**

- No auto loan payment for first 3 months!
- **0.25% APR discount!**
- Skip two payments during the life of the loan!

**New Vehicles**

Rates As Low As  
**2.45% APR<sup>1</sup>**  
For 60 Month Term 2013 and Newer. Additional Financing Available.

**Used Vehicles**

Rates As Low As  
**2.45% APR<sup>1</sup>**  
For 60 Month Term 2010 through 2012. Additional Financing Available.

**AUTO LOAN PRE-APPROVAL CERTIFICATE**

This is an official pre-approval certificate for up to the amount indicated.

PAY TO THE ORDER OF \_\_\_\_\_ **\$40,000**

Forty Thousand and 00/100 \_\_\_\_\_ DOLLARS

**You're Pre-approved!**

REDEEM AT BRANCH OR DEALERSHIP

Offer Expires June 22, 2014

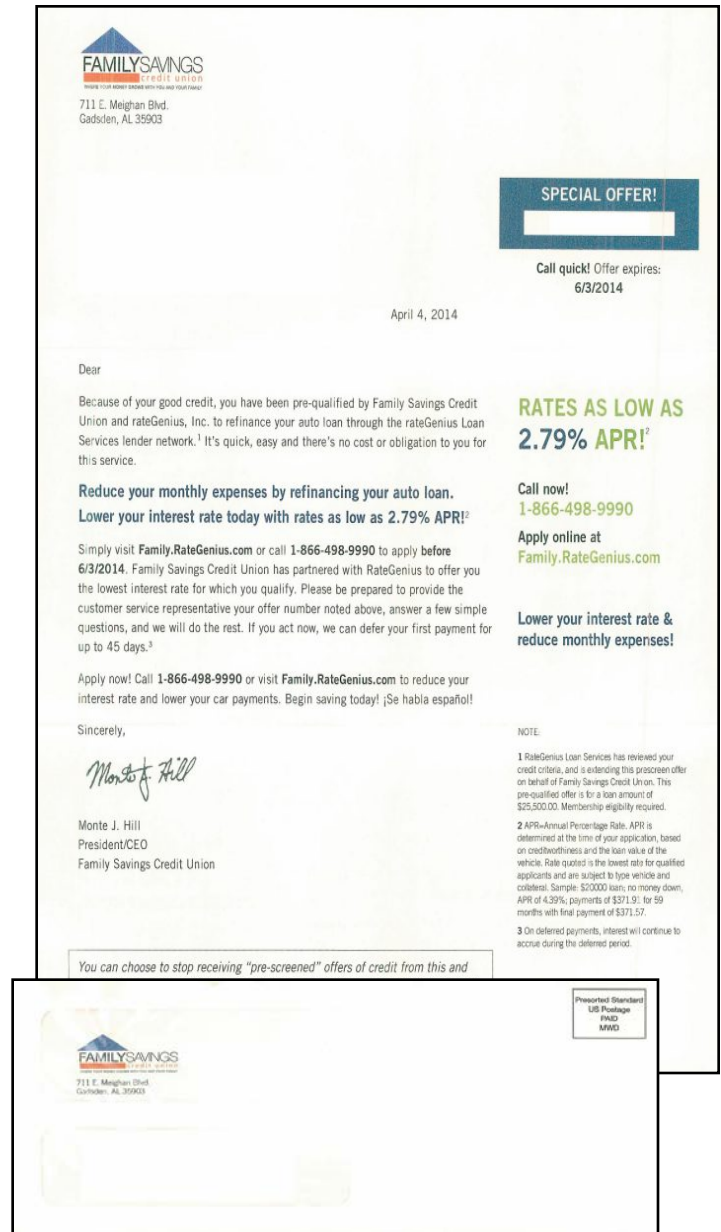
**Arizona STATE CREDIT UNION**



# Family Savings Credit Union® Auto Loan Refinance

- **Target:** Members and Prospects
- **Pre-selected Rate Offer:** as low as 2.79%
- **Offer Sweetener:** Delay payment for 45 days
- **Lending Partner:** RateGenius
- **Urgency:** Promo code required, offer expiration
- **Format:** Letter package
- **Call to action:** Apply online

**Well Done:** Leads with low-rate; pre-qualified; recognizes consumer's good credit; promo code with end date positions offer as exclusive and urgent



# Fleet Financial® Auto Finance Solutions

## Auto Loan Refinance

- **Target:** Prospects
- **Hero rate:** Introduces lower rate and resulting savings
- **Message:** Save \$586 over next 12 months; skip a payment
- **Format:** Letter package with urgent, official envelope
- **Call to action:** Call, go online

**Well Done:** Powerful savings benefit delivered through current payment / new payment / annual savings example

**Fleet Financial**  
www.fleetautofinance.com

ACC ACCREDITED BUSINESS

¡AHORRE MILES DE DOLÁRES SOBRE LA VIDA DE SU PRESTATARIO LLÁME HOY!  
888-895-0087

Dear \_\_\_\_\_

**In the Next 12 Months You Can Save \$586!**

**Call 888-895-0087 Now**

- ✓ You are paying too much for your vehicle and we can help.
- ✓ You are pre-qualified to refinance your vehicle at a lower rate.
- ✓ Act now and you can save thousands over the life of your loan!

**WHAT** Refinance your vehicle with a lower interest rate  
AND  
Lower your monthly payment

Fleet Financial has pre-qualified you for \$7,500 - \$15,699 to refinance your vehicle with a rate as low as 5.80%

HOW	Current Payment	New Payment	Annual Savings
	\$357.00	\$308.13	\$586

Plus, you'll skip your next payment! Don't make another payment for 45 days.  
We also offer a "Cash Out" option.  
You can save on your monthly payment AND get extra cash today.  
Bad Credit? Ask us about our program to help you clean up those past defaults!!!  
Read our customer testimonials online!

**WHY** Current Rate 12.99% You are paying too much and deserve a better rate. New Rate

**WHO** Fleet Financial is a national auto finance company that specializes in auto refinance and employee purchase programs. We are accredited by the Better Business Bureau and a member of the American Consumer Council. We have helped thousands of people save thousands of dollars, getting them the rates they deserve.

Visit our Fleet Financial Facebook Page OR visit our website at www.fleetautofinance.com

**Log On or Call Now and start saving today!**  
http:// [autorefi.org](http://autorefi.org)  
OR  
888-895-0087  
YOUR PERSONAL PIN IS: \_\_\_\_\_

We are open on weekends • Ask about flexible loan terms (24-84 months)

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

\*See reverse side for additional terms and for important consumer rights under federal law and for terms and conditions of this offer.

Fleet Financial  
7257 S. Tucson Way  
Englewood, CO 80112

**IMPORTANT TIME SENSITIVE MATERIAL ABOUT YOUR AUTO LOAN**

**FIRST OFFICIAL OFFER**

**REQUEST FOR ACTION—IMPORTANT VEHICLE INFORMATION ENCLOSED**  
WARNING: THERE IS A \$2,000 FINE OR 5 YRS IMPRISONMENT OR BOTH FOR ANY PERSON OBSTRUCTING OR INTERFERING WITH THE DELIVERY OF THIS LETTER. U.S. MAIL SEC. 1706

ACCREDITED BUSINESS


**REFINANCE YOUR AUTO LOAN TODAY!  
RECEIVE CASH BACK AND NO PAYMENTS FOR 45 DAYS!**  
See inside for details.

Presorted Standard US Postage PAID Belmar, NJ Permit No. 1559

# Mission Federal Credit Union® Auto Loan or Refinance

- **Target:** Members and Prospects
- **Offer:** Monthly payments as low as \$295, not pre-screened
- **Offer sweetener:** Defer 1<sup>st</sup> payment up to 90 days; sweeps to win a monthly payment
- **Format:** Letter package
- **Urgency:** End date with promo code
- **Call to action:** Apply online, call, branch

**Well Done:** Strong emphasis on low monthly payment

**LOW MONTHLY AUTO LOAN PAYMENTS**  **RING A BELL?**

April 14, 2014

**MONTHLY PAYMENTS AS LOW AS \$295**  
PROMO CODE

Congratulations

If the sound of low Auto Loan payments rings a bell, come to Mission Fed! We make it easy, with **Auto Loan payments as low as \$295**, and other great benefits, too.

- Defer your first payment up to 90 days
- Use for a purchase, to refinance your loan from another lender or buy out your lease

**Sounds simple—because it is**


- Apply online, by phone or at any of our more than 20 branches
- **Mention Promo Code**

Chime in soon—this payment offer ends **June 30, 2014**.

Plus, an Auto Loan payment is just one of the prizes in our Mission Fed Money Match, where we give back **\$1 Million** to our members throughout 2014.

Sincerely,

*Sherry Special*  
Sherry Special  
SVP Consumer Lending and Branch Network



We're clear as a bell about the details, too. APR= Annual Percentage Rate and may vary based on credit qualifications. Rates and terms available on purchase, lease buyout, or refinance of non-Mission Fed Auto Loan only. All loans subject to approval. This payment offer is only good on model years 2007 and newer with 75,000 miles and less, and on loan amounts of \$12,000 to \$50,000. A monthly payment of \$295 is based on a \$20,000 Auto Loan at a rate of 1.89% APR for 72 months. First payment may be deferred up to 90 days for qualified members. Interest will accrue during the deferral period and may result in a balloon payment. Other rates and terms are available. No branded titles or commercial use vehicles will be financed. A valid driver license and current insurance information are required at the time of financing. Restrictions may apply. Programs, rates, terms, conditions and services are subject to change without notice. Visit MissionFed.com/MoneyMatch for complete details and Official Rates. Certain restrictions apply. 4/14

**Your success is our bottom line.**

858.524.2850 | 800.500.6328 | MissionFed.com | PO Box 919023 San Diego, CA 92191-9023

 P.O. Box 919023 San Diego CA 92191-9023 **Your success is our bottom line.**

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**Important Financial Information**





# Langley Federal Credit Union® Auto Loan Refinance

- **Target:** Member cross-sell
- **Pre-approved**
- **Offer:** as low as 1.49% APR, Personalized customer offer certificate
- **Offer sweetener with urgency:** Refinance your loan by DATE and get \$50
- **Format:** Letter package
- **Call to action:** Call today

**Well Done:** Cash bonus offer provides urgency; “low cost” loan empowers recipient; strong brand differentiation



721 Lakewood Commons  
Suite 400  
Newport News, VA 23606

Thomas B. Anderson  
Mary A. Anderson  
2063 Pleasant Road  
Anywhere, USA 12345-1234  
barcode

**YOU'RE PRE-APPROVED!**

Refinance your auto loan  
for as low as

**1.49%**  
APR

for up to 60 months.

**PLUS get a \$50 bonus!**

Dear Thomas,

Why pay more than you have to for your car loan? At Langley Federal Credit Union, you're pre-approved for an auto loan with a rate as low as 1.49% APR for up to 60 months!

**Keep your car. Trade your loan. And get \$50!**

If you already have an auto loan elsewhere, you could save a bundle by refinancing at Langley. Refinance by **October 31, 2013**, and we'll give you \$50!

**Special pricing for our members**

We have auto loan options that mean you can afford a few extras—go for the heated leather seats, satellite radio or anything else you've always wanted. With your low-cost loan from Langley, you can afford more!

**We're Langley and We're Lending!**

You'll find competitive rates and generous terms on a variety of loans at Langley FCU. For a student loan, a mortgage, an unsecured signature loan, and more, come to Langley first. We'll work with you to make sure you have the right loan for your needs.

**You're pre-approved—call today!**

Why wait? This low-rate opportunity can save you money!  
Call **757-827-EASY** or **800-588-EASY** today!

Sincerely,

Curtis A. Baker  
Sr. Vice President of Lending

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.



**DRIVE FOR LESS!**

CALL: 757-827-EASY or  
800-588-EASY

CLICK: [langleyfcu.org](http://langleyfcu.org)

STOP BY: Your nearest branch



**Pre-approved for ((xfullname1))**

Refinance your non-LFCU auto loan today for a rate as low as  
**1.49% APR with terms up to 60 months,**  
plus get a \$50 bonus!

Call 757-827-EASY or 800-588-EASY or stop by any of our  
18 convenient branches today!

To learn more about our auto loans and all our other borrowing solutions,  
visit [langleyfcu.org](http://langleyfcu.org).

Offer ends **October 31, 2013**—Apply today!



# Nationwide Bank® Auto Loan Refinance

- **Target:** Cross-sell Customers who already have home or auto insurance products
- **Pre-approved**
- **Rate:** as low as 2.25% APR
- **Offer Sweetener:** No application fees, flexible terms
- **Message:** Two ways to save: 1) refinance and pay off your car sooner OR 2) refinance at a lower rate and lower your monthly payments
- **Format:** Letter package with insert
- **Quick and easy**
- **Call to action:** Online or call

**Well Done:** Strong focus on rate savings; includes simple savings chart on insert; clear branding “launches” Nationwide Bank; clean layout is scannable

Pre-Approval notice for:

**LOWER YOUR MONTHLY CAR PAYMENT**  
Refinance your auto with rates as low as **2.25% APR**  
You're Pre-Approved!

**REFINANCING. IT'S NOT JUST FOR HOUSES**  
Refinance your auto with Nationwide® Bank.

VISIT [NationwideBank.com/mycar](http://NationwideBank.com/mycar)

Dear \_\_\_\_\_

As a Nationwide® customer, you already know how we can save you money on your home and auto insurance. But did you know we have a bank, too? It's part of our commitment to helping customers like you make smart choices with their money.

Refinancing your car at a better rate may not be something you've thought about — but maybe you should. Especially when you consider the money-saving options our auto loan refinance offers.

Which refinancing option is right for you?

- 1 Save more by paying off your car loan sooner** — If your budget allows, you can shave months off your car payment and pay less interest in the long run by refinancing for a shorter term.
- 2 Create more cash in your monthly budget** — Refinance at a lower rate for the same or longer term. You can use the extra cash each month to pay off credit cards with higher interest rates or for other expenses.

Applying for an auto loan with us is quick and easy. Visit [NationwideBank.com/mycar](http://NationwideBank.com/mycar) today or call us at 1-866-444-4040.

Sincerely,  
*J. Lynn Greenstein*  
J. Lynn Greenstein  
President and CEO  
Nationwide Bank

**Nationwide®**  
Bank

You can choose to stop receiving "pre-screened" offers of credit from us by calling toll-free 888-567-8688. See PRE-SCREEN & OPT-OUT for more information about pre-screened offers.

**Nationwide®**  
Bank

Pre-Approval notice for:

**LOWER YOUR MONTHLY CAR PAYMENT**  
Refinance your auto with rates as low as **2.25% APR**  
You're Pre-Approved!

FORGET STD. U.S. POSTAGE. PAID NATIONWIDE

**JUST LOOK AT THE NUMBERS.**

See the table on the back to see how much you could save by refinancing your auto loan with Nationwide® Bank.

**Nationwide®**  
Bank

Refinance your car with a low rate and save.

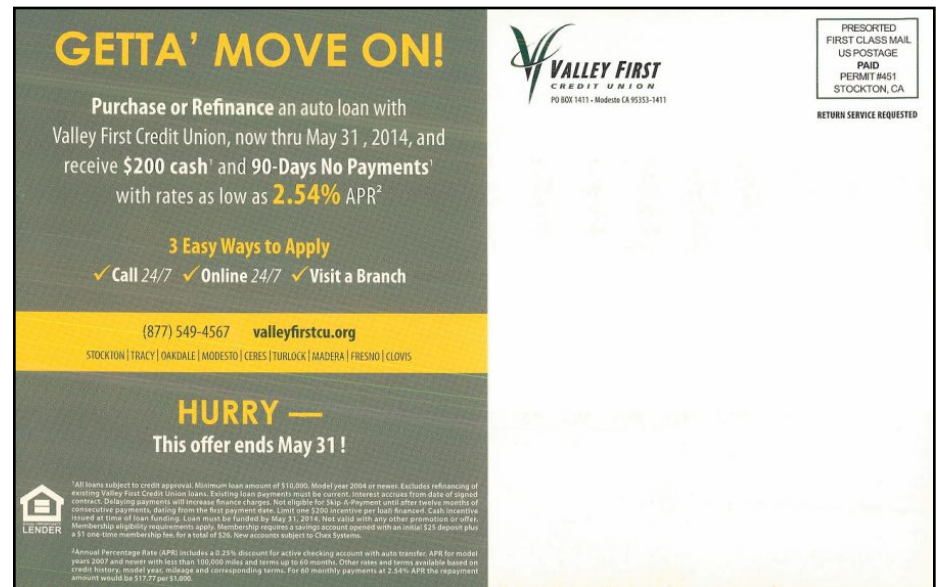
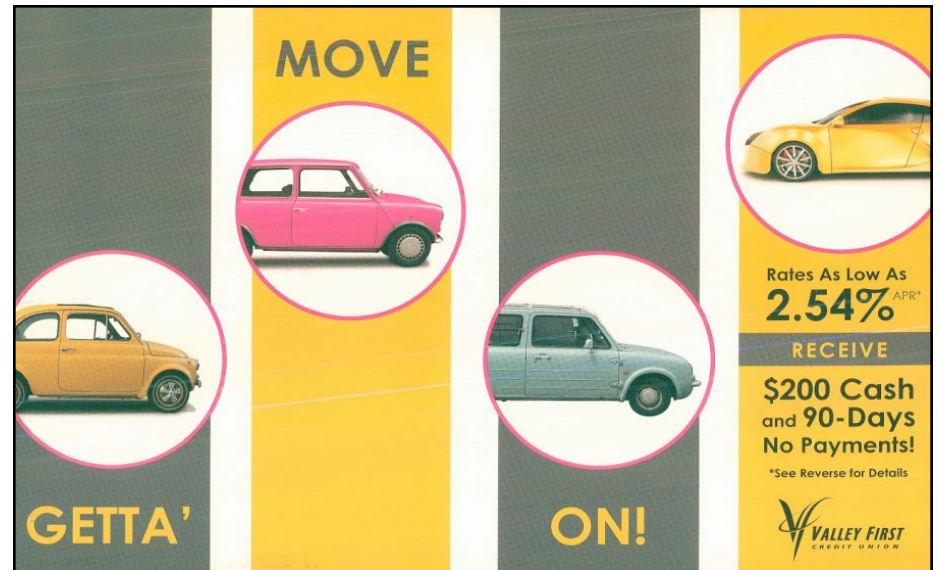
SEE HOW MUCH YOU COULD SAVE	Available Loan Terms up to	Exclusive Rate as low as	\$15,000 Loan Refinance — pay just
	48 months	<b>2.65% APR</b>	<b>\$330</b> a month
	60 months	<b>2.25% APR</b>	<b>\$265</b> a month

**Nationwide®**  
Bank

Loan is subject to credit application and loan approval. Not all persons will qualify for the above annual percentage rates. Program availability without fee, fee, rate and National are subject to change without notice. Nationwide Bank Member FDIC. Nationwide Bank and the Nationwide Bankmark are service marks of Nationwide Mutual Insurance Company. © 2014 Nationwide Mutual Insurance Company. All rights reserved.

# Valley First Credit Union® Auto Loan or Refinance

- **Target:** Members and Prospects
- **Rate:** as low as 2.54% APR, not pre-screened
- **Offer sweetener:** \$200 cash and up to 90 days no payment
- **Format:** Postcard
- **Urgency:** Hurry with end date
- **Call to action:** Call, online, visit



**Well Done:** Uses urgency to call attention to competitive offer

# Virginia Credit Union® Auto Loan

- **Target:** Members and Prospects
- **Get pre-approved fast**
- **Rate:** as low as 1.99% APR, First-Pay-Delay
- **Key message:** Fast, easy approval, move existing loan from other provider, seasonal Spring message
- **Format:** Postcard
- **Call to action:** Online, call, visit



**SCORE A LOW RATE CAR LOAN AT VACU**

Save on interest & lower payments  
Example: \$20,000 new or used car loan for 66 months

Lender	APR	Monthly Payment	Total Interest Paid
VACU	1.99%*	\$320	\$1,131
Bank A	2.99%	\$329	\$1,714
Bank B	3.99%	\$338	\$2,310

The weather has finally changed and it's a great time for a fresh start in a new or used car, truck or SUV.

**Rates as low as 1.99% APR\***

- Buy a new or used car
- Move an existing car loan from another lender
- Get pre-approved fast to help you negotiate
- Ask us about our First-Pay-Delay option

**Get a fast, easy pre-approval**

To get started enter **MoreScores** in the search box at vacu.org, call us or visit a branch.

\*APR current as of 4/16/14. Your APR may differ based on your loan amount, repayment method, and other factors. Call for current rates and other terms or visit vacu.org.

P.O. Box 90010  
Richmond, VA 23225

WHAT WOULD YOU DO WITH **MORE?**

PRESORTED STANDARD  
U.S. POSTAGE  
PAID  
RICHMOND, VA  
PERMIT #202

Virginia Credit Union®

CALL (804) 323-6800 (800) 285-6609

CLICK vacu.org

COME IN Visit a branch

CONNECT Apple® & Android™ mobile devices

Federally insured by NCUA

**Well Done:** Leads with great low rate and includes savings chart



# ABC Federal Credit Union® Auto Loan

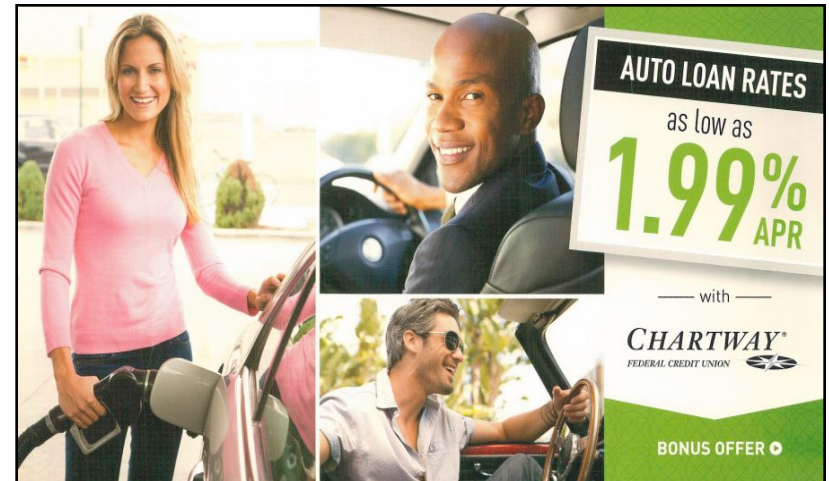
- **Target:** Member cross-sell
- **Offer:** Transfer your loan and get 3% below your current rate or more
- **Key message:** Reduce your monthly payment by up to \$100, also includes offers for credit card on address side
- **Format:** Postcard
- **Urgency:** For a limited time
- **Call to action:** Apply online or call

**Well Done:** Inexpensive way to show that VCU will work to lower your current auto loan rate and save you money

# Chartway Federal Credit Union® Mortgage Referral

- **Target:** Members and prospects
- **Rate:** As low as 1.99%
- **Offer sweetener:** No payment for 45 days, plus enter to win FREE GAS for a year
- **Message:** Fast approval – get an answer in as little as two hours
- **Format:** Postcard
- **Urgency:** Limited time
- **Call to action:** Call, online

**Well Done:** Attention-getting and promotional -- puts focus on low rate and free gas offer



Spring is finally here! The sun is shining, birds are singing, and soon flowers will be in full bloom. You can make this spring even brighter with a great rate on your auto loan—and FREE GAS.

**LIMITED TIME OFFER**

**ENTER TO WIN FREE GAS FOR A YEAR**

**APPLY TODAY**

**(877) 788-1291**  
[www.chartway.com/treegas](http://www.chartway.com/treegas)

**CHARTWAY**  
FEDERAL CREDIT UNION

This credit union is federally insured by the National Credit Union Administration. Membership eligibility subject to verification.

\*APR - Annual Percentage Rate. Annual Percentage Rate subject to credit qualifications and certain terms, restrictions and conditions. Not all applicants will receive the lowest rate. Limited time offer. Some restrictions apply. Existing Chartway, HeritageWest, and SouthWest Community auto loans are not eligible for this promotion. 2008 and newer vehicles only. Minimum loan amount of \$7,000. Normal underwriting guidelines apply. To qualify you must refinance an existing auto loan from a competitor. Offer valid through April 30, 2014. GRAND PRIZE: Gift of winning depend on total number of entries received. The winner will receive a gift card for each award valued at \$1000. For complete details and full disclosures, please see a member specialist.

Chartway Federal Credit Union  
160 Newtown Road  
Virginia Beach, VA 23462

First Class Mail  
Postnet  
US Postage  
PAID  
Norfolk, VA  
Permit #227

# Beyond Mail

Integrated multichannel campaigns surround your customers with your auto lending message

## Mail

- QR code  
(if sensible to drive to app page)

## Email

- Customer cross-sell
- Great channel for relationship-based offers and more
- Piggyback onto regular e-newsletter streams

## In-branch

- Take-ones
- Posters
- Tent cards
- Banker sheets

## Web

- Online banking pop-ups
- Drive to landing page

## ATM

- Promotional messaging and offer coupons

## Mobile

- Integrated promotional messaging to customers

## Social Media

- Challenging for many financial institutions
- Build awareness of your financial institution as actively lending
- Positive exposure for good customer experiences
- Blogs



Channel integration creates synergies

# Award-winning Creative for Financial Marketers

## Creative drives results!

When it comes to **Creative Best Practices** for your marketing initiatives, you'll find everything you need right here:

- Financial industry expertise
- Direct marketing best practices
- Award-winning creative
- Integrated multichannel execution

**We live and breathe financial services.** Design. Copywriting. Creative Strategy. Our creative team has experience in pulling it all together to drive results across the customer lifecycle.

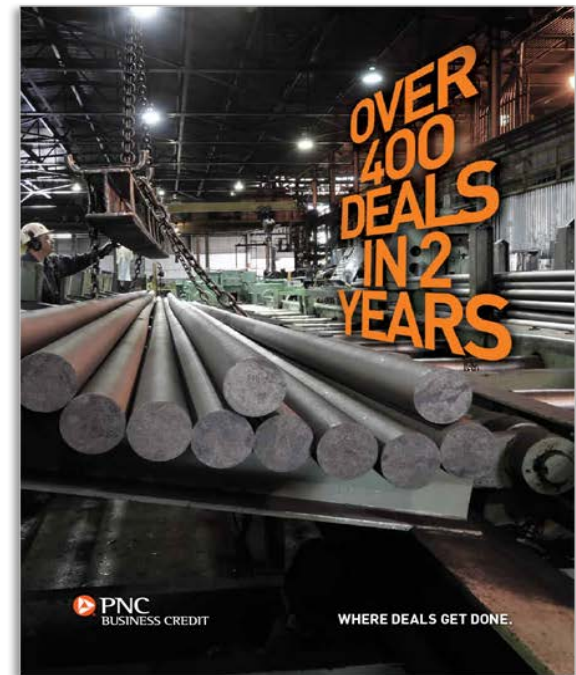
- Acquisition, onboarding, activation/utilization, cross-sell, retention
- Consumer and business
- Lending, deposits, M&A
- Integrated across all channels: mail, email, mobile, web, ATM, branch
- Delivering a positive customer brand experience at every touch



# Creative Awards 2013-2014

## 47 Creative Awards

- Marketing Effectiveness Awards - Platinum
- Hermes Creative Awards – Platinum & Gold
- MarCom Awards – Platinum & Gold
- Communicator Awards
- Graphic Design USA Awards
- Summit Creative Award
- APEX® Awards of Excellence
- IABC Gold Pen & Gold Quill



**WebsterBank** THE REAL-LIFE, REAL-TIME FINANCIAL SOLUTION

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

A WEBSTER HOME EQUITY LINE OF CREDIT FOR AS LOW AS  
**3.00%**  
Annual Percentage Rate (APR)

Offer Ends April 30, 2013

**THE MOST affordable way to:**

- ▶ Pay off higher-interest debt
- ▶ Buy energy-efficient appliances
- ▶ Take your car in for winter service
- ▶ Remodel your home
- ▶ Cover unexpected expenses

Dear (XFULLNAME):  
Have the money you need—just when you need it. That's why we've extended your prequalified status for a Home Equity Line of Credit with rates as low as 3.00% Annual Percentage Rate (APR) with no closing costs. Just apply by April 30, 2013.

**EXTRA CASH THAT'S READY. RIGHT WHEN YOU NEED IT.**

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

A WEBSTER HOME EQUITY LINE OF CREDIT FOR AS LOW AS  
**3.00%**  
Annual Percentage Rate (APR)

P.S. We guarantee your line will be ready to close within seven business days after you apply—or we'll pay you up to \$250! But apply today—offer ends April 30, 2013.

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 1-888-567-8489. See PRE-SCREEN & OPT-OUT NOTICE on other side for more information about pre-screened offers.

1.2.3 - See reverse side for important information.  
#6306\_08

**WebsterBank**

(XFULLNAME),  
Get a Webster Home Equity Line of Credit with a rate as low as 3.00% APR\* when you apply by April 30, 2013. Plus, NO closing costs!

- Apply at [websterbank.com/HomeEquityLineofCredit](http://websterbank.com/HomeEquityLineofCredit)
- Call **1-800-4EQUITY (1-800-437-8489)**
- Visit any Webster Bank branch

Your nearest branch is located at:  
(XBR\_NAME)  
(XBR\_ADDRESS)  
(XBR\_CITY), (XBR\_STATE) (XBR\_ZIP)

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# Q&A

Press \*1 on your phone

- or -

use the chat window and

send your question to

“All Panelists”

**Kris Niblett**, Creative Director

**Stephen Nikitas**, Senior Marketing Strategist

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

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