

Find Out When Your Account Holders Are Shopping for Loans

Send them a preselected offer within 24 hours



*Send your account holders and prospects a preselected loan offer **within 24 hours** of an inquiry alert*

In any given month, up to five percent of your account holders and prospects are shopping for a new loan.¹ Wouldn't it be nice to know when and what they're shopping for — so you can get that business instead of a competitor?

With Harland Clarke Shopper Alert™, you know right away and can take immediate action by offering them a credit-screened, preselected loan by phone, direct mail and email while they're still shopping.

Shopper Alert takes the guesswork out of marketing home loans, auto, credit card and personal loans to your account holders and prospects by:

- **Monitoring multiple credit bureaus** to identify those who are actively shopping for a new loan with competitors
- **Communicating to them within 24 hours** of an inquiry alert to the credit bureaus
- **Focus your marketing dollars** on qualified borrowers based on your credit underwriting criteria

¹Harland Clarke analysis of client data

How Does Shopper Alert Work?



Strike While the Shopper is Hot

Over 60 percent of borrowers commit to a lender within one week of starting the loan shopping process.² By automatically sending a preselected loan offer within 24 hours of an alert of their application, your institution can reach qualified account holders and prospects when they're most ready to buy.

With Shopper Alert you can:

- **Get in front of account holders and prospects** in the market for loans
- **Protect your institution** from risk
- **Seamless deployment of triggers** in ongoing marketing campaigns, taking labor out of the process
- **Improve the account holder experience** by offering loans when your account holders need them and removing the guesswork on approvals
- **Create more loyalty** by expanding the number of services per account holder

Customizable Options to Fit Your Organization's Objectives

Maximize marketing dollars by promoting to prospects identified with highly predictive propensity models

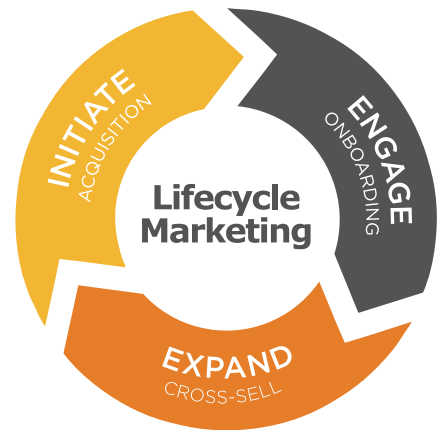
Go beyond basic zip code targeting to target prospects at a Census Tract level to support Community Reinvestment Act initiatives

Specialized home loan triggers such as Mortgage Refinance, Purchase Mortgage, Home Equity and Multiple Listing Services enable more customized offers

Harland Clarke's Shopper Alert reaches borrowers with great news from you — a loan offer — precisely at the decision-making point in the process.



* Actual results can and will vary based on variables outside of Harland Clarke's control including credit criteria, market conditions, products offered, etc.



Harland Clarke's best-in-class suite of integrated marketing solutions is based on our Account Holder Lifecycle Marketing framework, designed to help you maximize the value of each account holder relationship. We use data-driven insights to develop customized strategies for acquisition, onboarding and cross-selling.

- **Acquisition**
Our Acquisition Solution helps you reach your prospects through a targeted and effective communication plan that encourages new account openings, setting the foundation for building effective account holder relationships.
- **Onboarding**
Our Onboarding Solution creates organic growth by transitioning your new account holders into satisfied, profitable and loyal relationships. It includes a series of targeted multichannel communications utilizing relevant account holder data deployed early and at key times in the new relationship.
- **Cross-sell**
Our Cross-sell Solution is a data-driven, account holder-centric, closed-loop marketing program that captures the full profit potential of each account holder relationship by increasing the number of products owned in the household.

For information about Harland Clarke's data-driven solutions, including the loan acquisition program, Shopper Alert, call **1.800.351.3843**, email us at **ContactHC@harlandclarke.com** or visit **www.harlandclarke.com/ShopperAlert**.