Grow Loan Volume
and ROI With Multi-Product,
Perpetual Prescreens

Consumers are ready to borrow again. Give them easy access to multiple, preselected loan products and watch response rates skyrocket.

Harland Clarke's LoanEngine — powered by cplXpress™ software — offers the ultimate consumer lending experience, while increasing your financial institution's loan volume, reducing loan acquisition costs and streamlining loan processes.

Create Prescreened Loan Offers That Work for You

Harland Clarke's LoanEngine provides a fast, proven means to perpetually prescreen and offer new home equity, auto, credit card and personal loans – all at once. It is powered by a unique multi-product decision engine that combines pricing automation, targeting and risk assessment to generate personalized offers appropriate for your financial institution's risk tolerance.

Give Consumers the Lending Power They've Earned – Without an Application

Paper loan applications are barriers standing between your account holders, their financial needs and your ability to drive loan acquisition at the point of purchase. You already have the information requested on the application – it's in your database.

Instead of waiting for consumers to come to you to apply, LoanEngine enables you to proactively create and present multiple preselected offers across several product lines at once. Each one is tailored to individual consumers' creditworthiness, product usage and history. This "perpetual loan prescreen status" gives consumers the ability to access, review and accept multiple offers at any time, anywhere, including when they enter a credit shopping location.

HARLAND CLARKE® | MARKETING SERVICES

Put Loan Offers at Account Holders' Fingertips

Consumers demand seamless, convenient service experiences that give them information and access to funds when they need them. LoanEngine lets you extend preselected loan offers at every account holder touchpoint:

- Direct mail
- Email
- Online banking
- Mobile
- Call Center
- Teller line

Not only does LoanEngine's omnichannel delivery system improve the account holder experience, it also creates new cross-selling opportunities for your financial institution.

## Customize Our LoanEngine App for Your Financial Institution

LoanEngine makes it easy for consumers to review and accept preselected loan offers anytime day or night, even at the point of purchase. Available in app stores, this white label app requires no development and can be branded for your institution. Features include:

- 24/7 mobile access to preselected loan offers
- User-friendly offer acceptance process
- Shopping tools, FAQs and direct call features
- Geo-targeted push notifications to reach account holders at their shopping locations
- VIN (vehicle identification number) scanner for accessing Edmunds True Market Value® for new and used vehicles

Increase Your Total Loan Portfolio Volume

LoanEngine drives growth across your entire loan portfolio, including product lines that don't typically receive the benefit of marketing support. You can drive additional revenue and ROI from every product category.

To learn more about how Harland Clarke can help you drive loan volume and improve return on marketing investment **call 1.800.351.3843,** email **contactHC@harlandclarke.com,** or visit **harlandclarke.com/LoanEngine.**
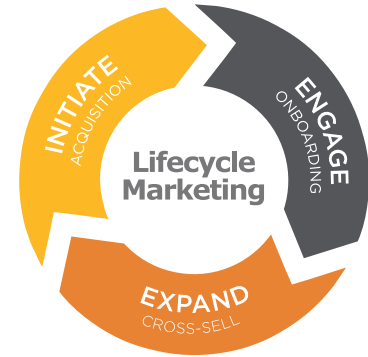
Harland Clarke's Lifecycle Marketing Solutions — powered by advanced analytics, insightful data and award-winning creative designs — drive engagement and profitability at every stage of the account holder relationship.

Through effective acquisition, onboarding and cross-selling strategies, we help our clients achieve primary financial institution status with their account holders.

Acquisition
Reach prospects with targeted, effective communications that encourage new account openings and set the foundation for strong relationships

Onboarding
Use relevant account holder data to deploy multichannel communications that effectively transition new account holders into satisfied, loyal customers

Cross-sell
Increase the number of household products to capture full profit potential