



Who Are Your Most Promising Prospects for a New Loan?

Send a credit-screened, pre-approved offer to your most-likely-to-respond account holders and prospects

The trend is clear:
With the economy improving, many consumers are ready to borrow again. Why not invest your limited loan marketing budget in those who are already identified as most likely to buy?

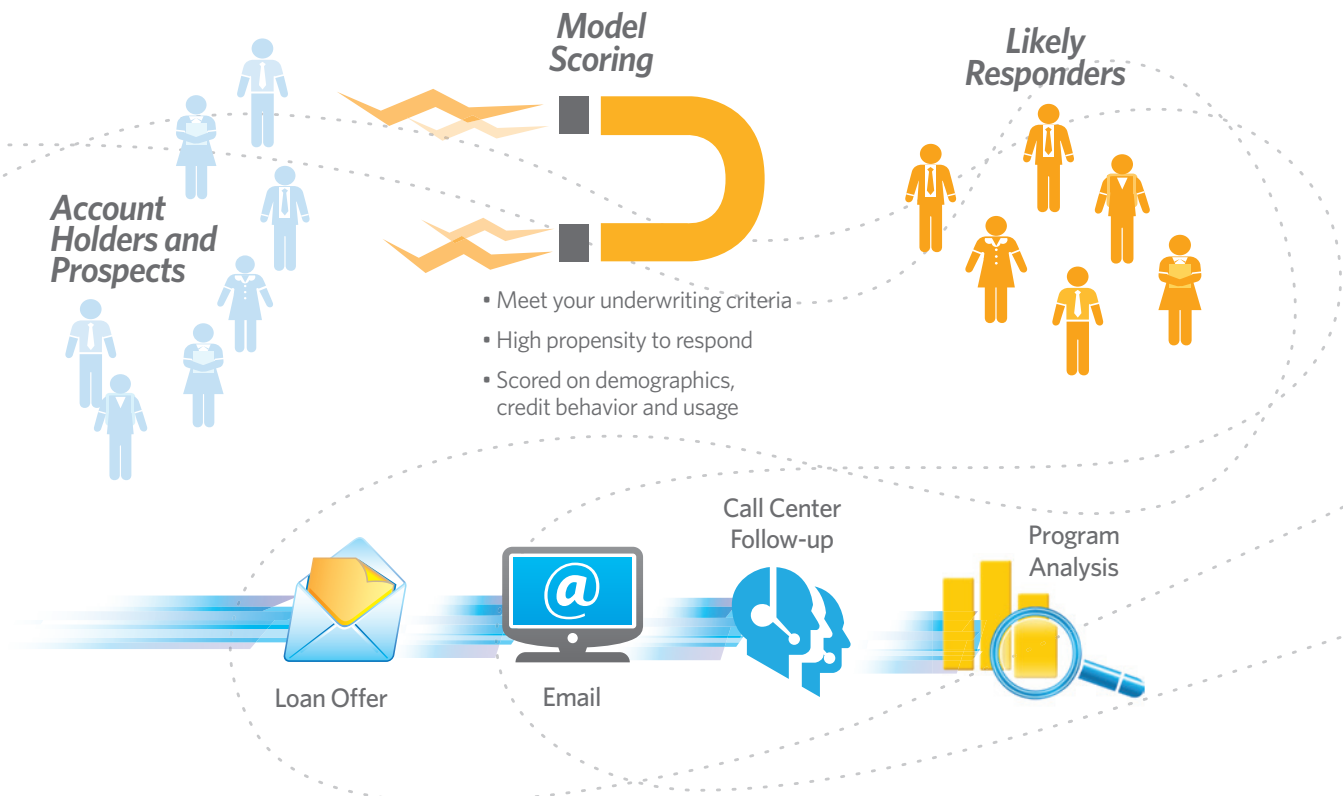
Harland Clarke Loan Magnet™ is a loan origination marketing solution that helps you identify eligible account holders and prospects with a high propensity to open new home equity, auto, credit card and consumer loans. Using our proprietary predictive modeling — that incorporates dozens of data points, such as demographics, credit behavior and usage, plus more — to analyze your account holder and local market data, Loan Magnet:

- **Identifies those with high propensity to respond** to a loan offer
- **Assesses the type of loan** in which they are most likely to be interested
- **Sends them a credit-screened, pre-approved offer** that promotes your current promotional rate
- **Eliminates unqualified account holders and prospects** based on your credit underwriting criteria

How does Loan Magnet work?

Loan Magnet is designed to maximize the effectiveness of your loan marketing efforts. We start with your account holder database knowing that — because of existing relationships — this list will likely produce the highest return. If you're interested in casting a wider net, we can add local market prospect data too. Predictive scores take into account dozens of data points for each consumer, such as demographics, credit behavior and usage.

With Loan Magnet, you're targeting only those account holders and prospects with the highest propensity to say "yes" to your offer. This not only reduces wasted effort and unnecessary costs, it also increases the likelihood that you will close more loans.



Loan Magnet™

- **Purchase potential models** predict which account holders and prospects have the propensity to buy a specific loan product.
- **Next-most-likely-product models** predict the next loan product the household has the greatest propensity to purchase.
- **Your institution's specific credit criteria** ensures that the account holders and prospects are actually worthy of your attention.
- **Personalized loan offers** match the right households with the **right loan product** at your current promotional rate.
- **Follow-up calls** to account holders offer greater opportunities for engagement.
- **Program analysis** measures the effectiveness of your initiatives and allows for fine-tuning.

A turnkey solution to increase lending

Loan Magnet is a complete solution that includes advanced analytics, award-winning creative, printing and fulfillment, contact center services and measurement. The program reaches account holders and prospects with offers that are:

- **Engaging.** Remember, your account holders like hearing from you about services that will benefit them – and four to six percent of your account holders are shopping for a new loan every 30 days.¹ By proactively capturing their business across multiple products and services, you can improve engagement and deepen customer relationships. If you choose to follow up with your account holders by phone, our professional contact center team can begin making outgoing calls right away.
- **Cost-effective.** Cross-selling statistics speak for themselves: the cost of selling an existing customer a new product or service is about 10 percent of the cost of acquiring a new customer.² When it comes to targeting prospects in your local market area, it only makes sense to narrow the field using our propensity and next-most-likely-product models, combined with your credit screening criteria.
- **Proven.** Our best-in-class communications not only reinforce your brand, but also increase campaign response rates with messaging and pre-approved offers that are highly appealing to your account holders and prospects.

Personalized communication with account holders and prospects reinforces your service philosophy and builds top-of-mind awareness. Let us help you efficiently reach loan seekers with good news — a pre-approved loan offer that they're most likely to accept.

To learn how Harland Clarke's Loan Magnet can help your institution generate more loans, call **1.800.351.3843**, email us at **ContactHC@harlandclarke.com** or visit **www.harlandclarke.com/LoanMagnet**.

¹Harland Clarke analysis of client data

²Harland Clarke marketing campaign data



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 insight 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.

