

# Acquire More Loans Faster Than You Ever Thought Possible



## Single-Loan Pre-Approval

Today's consumers have more control. They have more access, more choices, and more information to decide which offers are right for them.

**Vying for consumer attention is more difficult than ever.**

New competitors have created great disruption. Both traditional and non-traditional lenders have filled the marketplace with loans designed to tempt consumers by being fast, easy, and cheap.

**Outdated marketing strategies no longer have the impact, produce the results, and create the differentiation needed to compete today.**

Data and analytics are the keys to competing. Financial institutions that use proactive, data-driven marketing strategies designed to perpetually engage prospects and customers across multiple channels, when they are most likely to purchase, are steps ahead in the purchasing process.

**Single-Loan Pre-Approval from Harland Clarke** uses dozens of data points or attributes to identify credit-qualified consumers to send pre-approved offers for mortgages, home equity, auto, credit card, and consumer loans at the time they are most ready to buy.

*Also included are loan refinance offers that highlight lower payments and potential savings. These personalized offers of savings are created using an individual's current payment, loan balance and remaining term.*

## Benefits for Financial Institutions

- Increased loan volume
- Lower cost per loan
- More qualified applicants using your credit and underwriting guidelines
- Analysis of results and optimization throughout the campaign
- Increased and improved brand awareness and perception

## Benefits for Consumers and Prospects

- Relevant loan offers that improve their lives
- Deeper relationship with an institution that understand their needs
- Offers of long-term savings and value

## Notable Features of Single-Loan Pre-Approval from Harland Clarke

**Advanced audience selection:** Incorporates dozens of data points, including demographics, credit behavior and usage, to analyze your customer and local market data

**Award-winning creative:** In-house creative design, direct mail printing, and fulfillment

**Multichannel capabilities:** Optional add-ons include email, online advertising, and call center follow up

**Prescreened offers:** Using your underwriting criteria ensures that the customers and prospects qualify for your offer

**Flexible and responsive:** Quick rate adjustments, changes to consumer segments, products and messaging to continuously improve results

**End-to-end support:** Strategic planning, management, and reporting

## How It Works



Learn more about how Harland Clarke can help you exceed your loan acquisition goals.

Call 1.800.351.3843  
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