

# Engage borrowers within 24 hours of a credit inquiry

## Trigger-Based Loan Acquisition/ Retention

Every month, up to five percent of customers and prospects shop for new loans.<sup>2</sup>

Wouldn't it be nice to know when and what consumers are shopping for, so you can get their business instead of a competitor?

With Harland Clarke's Trigger-Based Loan Acquisition/Retention solution, you can offer prescreened, FCRA-compliant consumer loans to shoppers within 24 hours of a credit inquiry via direct mail, email or phone.

We help take the guesswork out of marketing mortgage, home equity, auto, credit card, and other loans by targeting qualified buyers based on your underwriting criteria, increasing their likelihood to respond — and allowing you to make the most of your marketing dollars.

*More than 60 percent of borrowers commit to a lender within one week of starting the loan shopping process.<sup>1</sup>*

### Respond to Today's "Always-On" Consumer

With Trigger-Based Loan Acquisition/Retention you can:

- **Increase retention** by engaging consumers actively shopping for loans
- **Maximize marketing spend** by identifying borrowers likely to respond to loan offers
- **Improve the customer experience** by offering loans when customers need them
- **Engage consumers** through integrated, multichannel communications

<sup>1</sup> Harland Clarke analysis of client data  
<sup>2</sup> Ibid.

## Features

**Credit Bureau Monitoring:** Puts offers in front of loan-shopping consumers through daily monitoring of credit inquiries from the three leading credit bureaus

**Specialized Home Loan Triggers:** Mortgage Refinance, Purchase Mortgage, Home Equity and Multiple Listing Services enable more customized offers

**Results Reporting:** Automated reporting helps substantiate your marketing spend

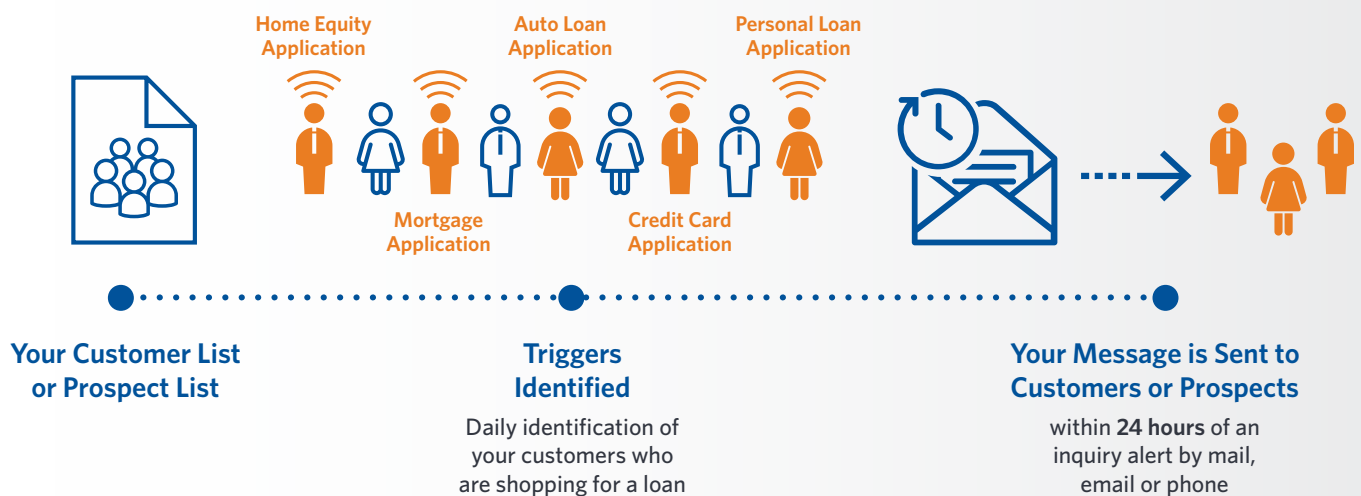
**End-to-End Management:** Includes strategy development, offer fulfillment and performance analysis

**Predictive Budget Allocation:** Sophisticated propensity modeling arms you with the data you need to manage your marketing budget

**Flexible and Responsive:** Makes rate changes quickly and refines your targeting strategy to improve response rates and return on marketing investment

**Broad Geographic Targeting:** Identifies prospects by ZIP code, branch radius and census tract level to support Community Reinvestment Act initiatives

## How It Works



Find out more about how Harland Clarke's proactive, always-on loan acquisition solutions can help you increase retention and drive loan volume.

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