



HARLAND CLARKE

/ ACQUISITION & RETENTION

Engage borrowers within 24 hours of a credit inquiry

Trigger-Based Loan Acquisition Retention

More than 60% of borrowers commit to a lender within one week of starting the loan shopping process.¹

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

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 Vericast'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.

/ 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

¹ Vericast client data

² 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

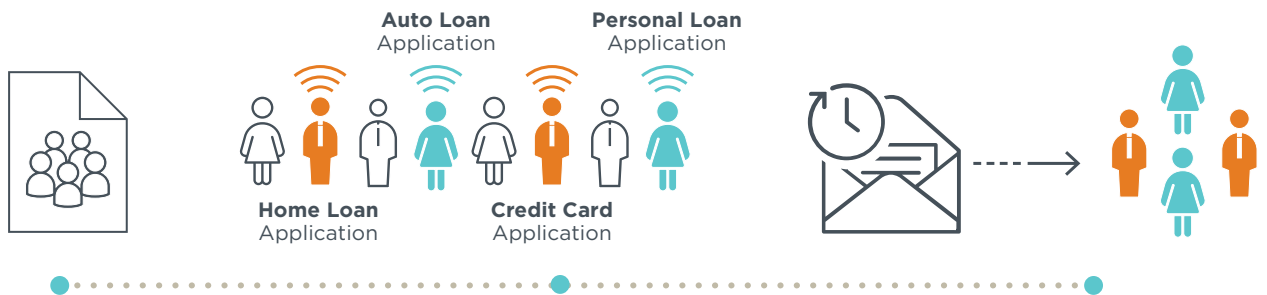
End-to-End Management: Includes strategy development, offer fulfillment and performance analysis

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



Your Account Holder List and/or Prospect List

Triggers Identified

Daily identification of your targeted consumers who are shopping for a loan

Your Message is Sent to Account Holders and/or Prospects

within 24 hours of an inquiry alert by mail, email or phone

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Find out more about how Vericast can help your financial institution achieve its portfolio goals.

1.800.351.3843 contactHC@harlandclarke.com vericast.com/Acquisition