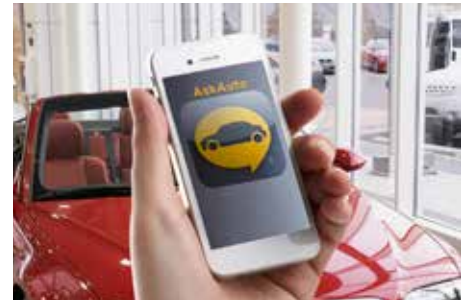


Just AskAuto®

Grow Auto Loans and Help Members Buy Smart



WHAT IF YOU COULD HELP YOUR MEMBER SHOP FOR THEIR DREAM CAR...AND THEN BE FIRST IN LINE TO GET THEIR LOAN APPLICATION? NOW YOU CAN, WITH THE ASKAUTO® APP. Now, there's a powerful research and lending app, designed to integrate seamlessly with CUNA Mutual Group's loanliner.com® to simplify your credit union member's vehicle buying experience. It's called the AskAuto app.

Help members shop

With the AskAuto app, your members can scan the vehicle identification number, or VIN, of cars they are interested in to get helpful information including the average retail cost and EPA mileage estimates. The application saves the information along with notes and ranking preferences to allow for an easy comparison between vehicles.

Messaging on the dealer lot

The AskAuto app's GPS technology lets credit unions send dealer-specific messages to members *while they are on the dealer's lot!* Encourage your members to immediately apply for an auto loan with your credit union or direct them to a trusted indirect dealer. Members will appreciate getting advice on the best auto loan for their needs at the moment they need it.

Apply for a loan anytime, anywhere

Once a purchase decision is reached, your member can apply for a loan from your credit union or dealer anytime, anywhere using their smartphone or tablet. The AskAuto app prefills the loan application with saved vehicle information. In some states, members can even scan their driver's license to prefill personal information.



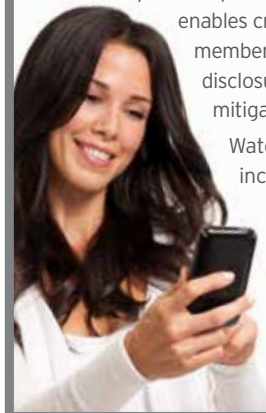
Members can scan VINs to research and compare cars, get dealer-specific advice on loans or apply for a loan with your credit union.

MOBILE LENDING FROM LOANLINER.COM®

Access to mobile services is a critical factor in attracting new members. Your credit union can meet the demand for mobile lending services with loanliner.com, by optimizing loan applications for mobile devices.

Since the mobile version of loanliner.com debuted in June 2011, there's been **more than \$3.3 billion in mobile device loan requests representing more than 1/3 of all loanliner.com loan requests.***

Loanliner.com helps credit unions grow loans through higher completion rates and makes it easier for members to express interest in payment protection as part of the application process. And, with loanliner.com, your credit union is provided your compliance effort. This assistance



enables credit unions to provide members with required forms and disclosures, reducing liability and mitigating potential risks.

Watch your loan volume increase while building relationships with more members through mobile lending and loanliner.com.

*Source: loanliner.com internal reports June 2016



Grow Auto Loans And Help Members Buy Smart

AskAuto helps your members

The AskAuto app helps simplify the car buying experience so your members can:

- Research multiple vehicles with ease
- Stay organized as they compare, rank and save information
- Validate vehicle prices
- Learn which loans might work best for them
- Save time and key strokes when applying for their loan.

AskAuto helps your credit union

When members use the AskAuto app, your credit union can:

- Reach your member at the time of the buying decision
- Manage complex dealer relationships:
 - » Add value to strong indirect dealer relationships by guiding members to their finance office, or
 - » Promote credit union loan options through the member's mobile device if the dealer isn't an indirect relationship
- Grow your loan portfolio
- Reach young, tech-savvy members in their peak borrowing years.

Get your share of auto loans with loanliner.com and the AskAuto app.

Contact your CUNA Mutual Group Sales Executive to ask how.

Call 800.356.2644 or visit www.loanliner.com



APPS ARE WHERE IT'S AT

In today's wireless world, there's an app for just about anything consumers want to do with their mobile devices.

Millennials love mobile apps. They spend **90 hours** per month on smartphone apps alone.

Source: "Research Shows Huge Growth in Millennial Use of Mobile Apps," Dogtown Media, June 23, 2016. <http://www.dogtownmedia.com/growth-millennial-mobile-apps/>

26%

For millennials, banking is all about the apps. In a recent survey, the majority of respondents said a better app would convince them to switch. 26% already did.

Source: "For millennials, banking is all about the apps," Jeff Cox, CNBC, April 22, 2015, <http://www.cnbc.com/2015/04/22/>

For more information contact your CUNA Mutual Group sales executive at **800.356.2644**



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P.O. Box 391 | 5910 Mineral Point Road | Madison, WI 53701-0391 | cunamutual.com