

LENDING PRODUCTS

Predictive Loan Growth



61.2% OF CONSUMERS SAY THEY RECEIVE OFFERS FROM THEIR BANK THAT AREN'T BASED ON THEIR INDIVIDUAL NEEDS.*

What if you could more easily engage members who are actively exploring lending options, or are most likely to be in the near future? CUNA Mutual Group's Predictive Loan Growth makes it possible.

Timing is everything:

Our predictive analytics approach will refine your target to those with the highest probability of closing, so you'll only contact the right members when they are ready to act.

Members are in-focus:

We personalize the experience through multiple channels with real-time offers - a modern and responsive approach using your brand, for a positive and consistent member experience.

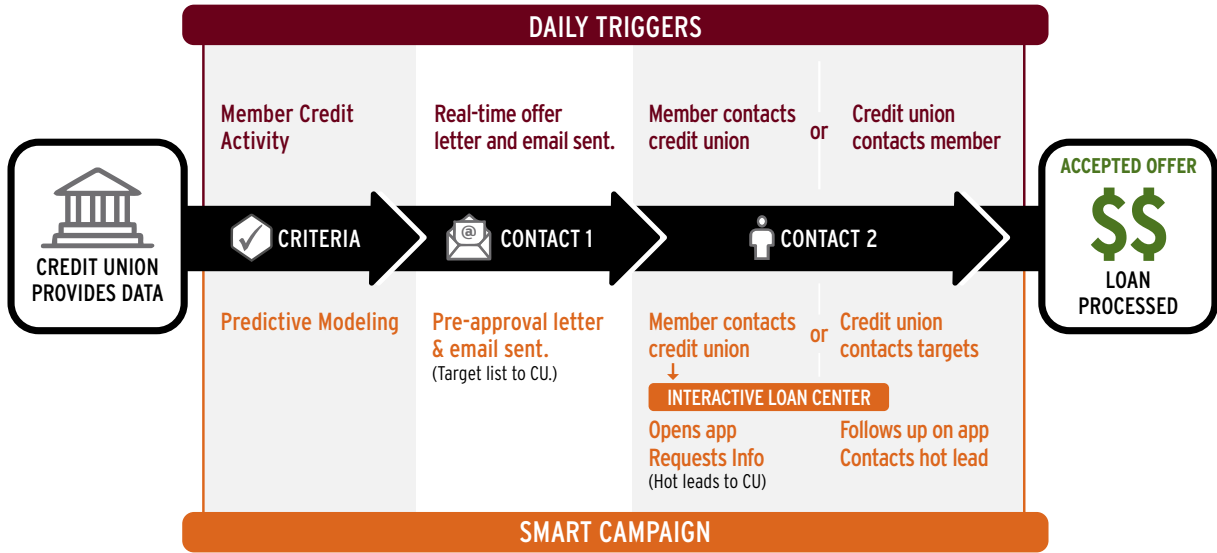
Efficiency is key:

We handle everything—from planning to lead delivery—so your staff can focus on closing loans.

Predictive Loan Growth provides two types of campaigns that grow auto loan recapture and auto loan origination:

1. We monitor your member's credit activity to **Trigger** an offer letter
2. Predictive modeling on your member data gives us targets for a **Smart Campaign**

HOW DOES IT WORK?





The Interactive Loan Center (ILC) Streamlines the Member Experience

After receiving credit offers in mail and email, a member can visit the ILC (set up under your credit union's brand), where they can:

- Review their firm offer of credit
- Navigate between auto refinance and new auto loans
- Adjust the loan amount showing the corresponding monthly payment
- Indicate if they're interested
- Enter contact info (a single time throughout the process)

Growing Loans in a Digital World:

As member needs and expectations continue to evolve, it's imperative to adapt how you market to them. Combining your credit union's data with CUNA Mutual Group's digital capabilities enables you to deliver a personalized and convenient experience, and drive loan growth.

Summary

Auto Refinance	New Auto Loan
Balance* \$19,000	Balance* \$20,000
Payment* \$290/mo.	Payment* \$583/mo.
APR* 3.1%	APR* 3.1%
Term 72 mo.	Term 36 mo.

Enter some basic contact info so your loan advisor can follow up!

Name †

Phone Number †

Confirm Phone Number †

Email †

† Required

Contact your CUNA Mutual Group sales representative at 800.356.2644 to learn more about putting the power of Predictive Loan Growth to work at your credit union.



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*2017 Consumer Banking Report, NGDATA, 2017

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