



LOANS NOW

XTRACREDIT FROM MARQUIS

XtraCredit is a powerful predictive data-screening tool that allows you to identify and score your accountholders or prospects to make the right preapproval offer at the right time. We'll do it all, from the prescreening to analyzing to developing customized direct marketing campaigns (direct mail and email) and campaign tracking.

Campaign based credit scoring

- For real estate, home equity or consumer loans, use our data to make a pre-approved offer.
- Find those that have loans elsewhere and offer to refinance at your institution. You can make a compelling offer by showing lower monthly payments and better terms in comparison to what the recipient has today.

Daily credit monitoring

- Target both customers and prospects that are currently in the financing process with another financial institution.
- We define your market and monitor it for activity DAILY. Once a triggering event occurs, we send a letter to your prospect/acountholder the very next day. This means within 72 hours of the trigger, your offer is in the hands of your customer/prospect.
- This process can work based on a provided list or geographic region.

GET UP TO A 40% BETTER RESPONSE BY EXTENDING A PRE-APPROVAL

Our research and experience has shown that a preapproved offer gets up to a 40% better response rate. Ask us for case studies on how we have helped a wide range of financial institutions earn more with preapproved campaigns.

MARQUIS

WHAT CAN WE DO?

Great lending opportunities are ripe for the picking with your existing account holders as well as prospects surrounding your branches. You simply need to reach out to them with the correct offer at the right time. Some sample offers include:

- **Auto** — Acquisition, Payoff, Refinance
- **Mortgage** — Acquisition & Refinance
- **Home equity** — Acquisition, Debt Consolidation, Refinance
- **Credit card** — Acquisition & Balance Transfer
- **Unsecured loan** — Acquisition & Balance Transfer

WHAT SETS XTRACREDIT APART?

By scoring and applying data attributes, you can confidently convey to your account holders and prospects that you know who they are and you can meet their needs.

- **Data Analysis and target market modeling.** It's not enough to pull a list. We'll provide expert assistance in preparing the right target market for scoring. This SAVES YOU MONEY and increases response rate.
- **Direct marketing.** With our wholly owned Creative division, we'll design, produce and print (or email) your campaign. SAVE TIME by making one call and not working with several outside vendors.
- **Campaign tracking and results reporting.** Results are what matters. Our expert consultants will track response rates and ROI to present a complete picture of campaign success.

**THE MORE WE GIVE,
THE MORE YOU RECEIVE.**
GET CASH BACK ON YOUR MORTGAGE!

Dear John:

Giving is the name of the game and XYZ Financial is working hard to do just that. We've done the math to see how much money we can put in your pocket! Just by refinancing¹ your mortgage loan with us. You are already pre-qualified² and the news is good—take a look!

	Payment*	Balance
Your Current Mortgage	\$606	\$64,707
Refinancing With XYZ	\$338	\$64,707
Your Payment Savings	\$268	

Plus, XYZ Financial mortgages received an average cashback rebate of \$377 PLUS a \$250 instant rebate*. At XYZ, our members get \$6271 and save more.

ADDITIONAL BENEFITS OF REFINANCING WITH US:

- New: Close your loan within 19 business days
- Competitive rates
- A variety of mortgage options
- Low fees
- Flexible payment terms
- Personal service from our mortgage experts

The more we give, the more you receive. Just give us a call at (800) 555-5555 or visit our website at XYZFinancial.org to branch to refinance your mortgage and put more money in your pocket today!

Sincerely,
James Smith
James Smith
CEO

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-4343 or by clicking on the "STOP" button on the other side for more information about prescreened offers.

SEE REVERSE SIDE FOR TERMS & CONDITIONS OF THIS PRE-QUALIFIED OFFER.



Spring Auto Loan Prequalification

Dear Leslie,

Wishing for a simple way to save money? You just found it. XYZ Financial has pre-qualified you for a low-rate auto loan.

Save money AND get \$200!
You can lock in a low rate, get \$200 for each "new to XYZ" auto loan and enjoy 90 days with no payments.

\$200

for each "new to XYZ" auto loan!

No payments for 90 days!

CALL 800.555.5555 **CLICK** XYZFinancial.org

PRESCREEN & OPT-OUT NOTICE
Pre-qualified status. Information from a credit bureau was used in connection with this offer. You received this offer because you matched.

XYZ
Want a CAR RENT?

IF YOU'RE PAYING MORE THAN \$200¹ A MONTH YOU'RE PAYING TOO MUCH.

Why pay more than you need to? Switch your auto loan to XYZ Financial, and take advantage of our low rates.

- You are pre-qualified, so it's easy to save!
- Refinancing is fast and fee-free.
- Keep your car — enjoy a new, lower payment.

Call 800.555.5555 or stop by your favorite XYZ Financial branch today. We're ready to help you save time and money.

Payments as low as **\$150¹**
(\$20,000 Loan/60 month term)
OR
Rates as low as **2.99% APR²**
(24 month term)
CALL 800.555.5555

VISIT
123 Main Street
Anytown, USA 12345

You may choose to stop receiving "prescreened" credit offers by calling toll-free 888.567.8688. See "Prescreen & Opt-Out Notice" on the other side for more information.

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