savvymoney[®]

Instant Access

Maximize digital engagement & loan conversion.



Are you looking for ways to accelerate loan growth?

SavvyMoney offers a robust credit score and digital marketing solution that engages and educates your consumers — while creating a fast path to loan growth for your credit union or bank.

The SavvyMoney credit score solution is an undeniable crowd-pleaser, but the key is making sure your consumers actually know about it. That's where our super simple Instant Access (formerly known as Auto Enrollment) capability comes in. No need to wait for your consumers to discover SavvyMoney on their own; they are automatically enrolled by accessing their online or mobile banking. Right away, you'll see an increase in users from about 40% to nearly 100%. What does that mean for you? Happy consumers — and access to valuable credit data and an always-on offers engine to help you grow share-of-wallet.

Results that make you look like a hero.

"By automatically enrolling our users in the SavvyMoney credit score solution we can extend this valuable benefit to every member who utilizes digital banking. Being able to leverage real-time member data supplied by the credit bureau, enables us to deliver a more engaging and personalized digital experience. All in all, a win/win solution!"

Eilene Markus SVP OF SUPPORT SERVICES, ACU OF TEXAS

96%

Enrollment rate within the first 30 days

122%

Increase in funded loan influence

41%

Users increase their credit score tier

104%

Increase in application clicks

Real-time Insight into Your Consumer Loan Readiness

Leading to better marketability of your loan and deposit products.

How it works.

Through a quick and easy enrollment process, your digital user will have instant access to a streamlined and enhanced experience upon logging into their account.

Change-In-Te	rms						
The following	is a change-in-terms for the Demo CU Digital Services Agreement.						
The Digital Services Agreement ("Agreement"), which governs your use of Demo CU Digital Services, includir Demo CU Mobile and Online Banking, has been updated.							
	see the summary of changes below. Please read the entire Agreement carefully and review the update Services Agreement as the summary does not cover all changes in dotall.						
Summary of	Changes:						
SavvyMoney	SavyMoney auto enrollment): This section was updated to advise auto enrollment in to the credit score and credit monitoring product. An eligible Demo CU personal account (Checking or quired to use SavyMoney. The service is provided at no-cost to you. You may cancel the service						
	of your digital benking account, we will provide you with your credit score and report. This is a soft of affect your credit score.						
	our partner SavvyMoney, Inc. to continuously obtain your credit report and use the information to ntity, provide you with financial education, and invite you to apply for products and services mad s.						
	ccept', you are accepting Savvymoney's Terms of Service and Privacy Policy. You may revoke this at any time through your credit score profile settings.						
	Accept						

Step 1:

Enrolled digital user logs into their account and is presented with an updated online banking terms and service agreement that includes the SavvyMoney solution.

Checking	Savings 9812 2215 0654 9021		Credit Card 9212 4566 2346 9954	Credit Score
Balence \$14,923.25	Balance \$68,764.50	Ť٤)	\$3,854.00	720
Recent Transactions				Updated: September 8, 2022
Feb 02, 2022 Online Transfer to MMA 3345 transa	tion #234454666683		\$2,00.00	Show Full Report
Feb 02, 2022 VENMO RAYMENT 1023453536 WE	ID: 0923554		\$50.00	
Feb 01, 2022 CHECK #144			\$900.00	Recommended Offers
Jan 28, 2022 ATT Payment PPD ID: 22839290			\$65.50	Auto Loan New and used suits financing with Textile terms and low rates.
Jan 26, 2022 Payment to card ending 2134 on 010	16		\$314.00	Personal Loan Perfect for major purchases, debt consolidation and more.
View all Activity				Credit Card We have you covered with low rates, cash back, and rewords.
Your Auto Loan		Automated	Payments	View all Offers
You have peid \$9,850 of you Auto Loan			scount features make it ge your money. Avoid paying	Spending & Budgeting

Step 2:

Digital user accepts the new agreement and voila!, the digital user now sees their credit score within the SavvyMoney widget, enabling you to start collecting important user data and present them pre-qualified loan offers.

cu	Credit Scor	e & Report	Loans & Offers	Alerts =	Resources
	72	72	Rating: Good () Lopane Chornhor 33, 260 Ventagefore: 3.0 km Tam Refresh Scere ()	10	. for 36 months cards into one
	5	Here's how credit score works View your score on the top left Learn how your score is determined in the score			Score Si
Score	Rating	 Learn how analysis st 		core	Credit Usage 37%
	ne represer	Skip	• * * * *	Next	Keep your credit usage be cards in order to improve t
Acco 8 Acco	unt Mix unts	Goate A	Credit Age 7 Years	Onor C	Inquiries O Inquiries
	e a good mix of credit a responsible.	ccounts. It indicates	You have built your credit hist of time. This is good for your s		You have a good mix of cr you are responsible.

Step 3:

To spur engagement, newly enrolled digital users will receive a series of emails highlighting the benefits and features of SavvyMoney's credit score solution.

Real-Time Credit Score

Meet consumer demand for instant credit scores and reports that integrate with your digital banking platform.

Credit Data & Analytics

Grow wallet share and drive profitable loan growth by leveraging robust and timely consumer data and portfolio insights.

Offer Engine

Make it easy for your digital banking users to take advantage of personalized moneysaving loan offers with an "always-on" pre-qualification solution.

Financial Education

Guide consumers through important financial decisions with curated content and interactive rate and payment simulators.

Loan Application UX

Leverage our proprietary three-step application to eliminate friction and spur higher completion rates.

🔗 Pre-Approval Campaign Management

Transform pre-screened lending into a fully automated process to increase engagement and drive conversions.

