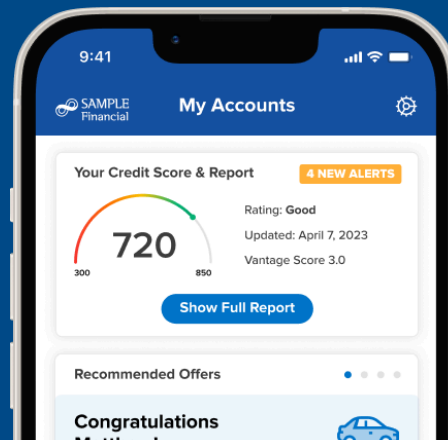




# Instant Access

**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%**

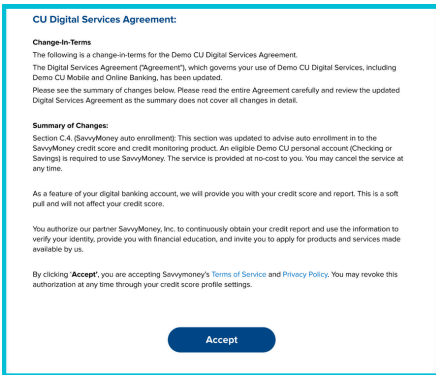
Increase in application clicks

## Real-time Insight into Your Consumer Loan Readiness

Leading to better marketability of your loan and deposit products.

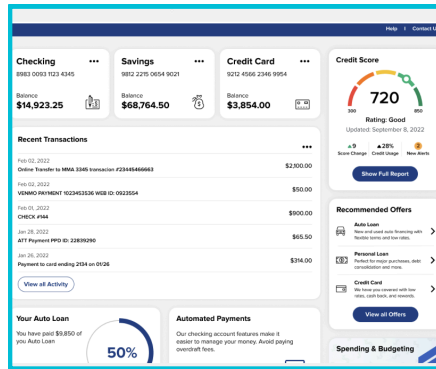
## How it works.

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.



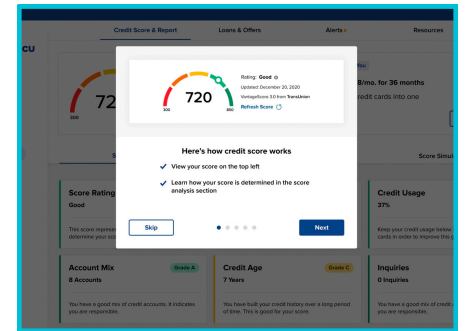
### Step 1:

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



### 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.



### 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.



#### Financial Education

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



#### Credit Data & Analytics

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



#### Loan Application UX

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



#### Offer Engine

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



#### Pre-Approval Campaign Management

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