



Recapture Lost Vehicle Loans

# Vehicle Loan Rate Identifier Prescreen

## Grow members and vehicle loans with the best prescreen program on the planet!

- Help consumers reduce their monthly debt
- Target only those who are paying a higher vehicle loan rate at other financial institutions
- Prescreen current members and/or the surrounding community
- Utilizes tri-bureau prescreening credit data solution

### How it Works

Tell us who you want to target, either members or people in the community, by using the following radius options:

- Zip codes
- Geographic radius of branch locations
- Census Tract

Next we build in your underwriting criteria to exclude people you don't want to include, such as:

- People with less than 1 year to pay on their loan
- No bankruptcies
- No repossessions
- No pending charge-offs
- No unpaid judgments or liens

### What We Need

- Your minimum acceptable credit score for a vehicle loan **AND** your lowest rate\*

*\*When risk-based pricing is involved, the credit score and rate for each range.*

Each qualifying record is sent a conditional offer of credit emphasizing the credit union's lower rate. Any additional incentive offer is also encouraged.

### CRA Compliance

MMSS will assist in making sure your program follows all aspects of the Fair Credit Reporting Act.

- The prescreen offer is a promotional inquiry and does not impact the consumer's credit score
- The prescreen offer is a conditional offer meaning the final decision to approve or deny credit is actually made upon receipt of an individual's request for credit

Also, research shows individuals are four times more likely to finance their 'next' loan with the same financial institution.

### And it's Affordable!

The investment for the prescreen\* process is only **\$1,800.00**, much less than what you would pay with the credit bureaus.

*\*Cost for up to 5,000 records. Additional records at .40 each.*

**Note:** There is **ABSOLUTELY NO COST OR OBLIGATION** for MMSS to run a free potential audit report for you.

### Target Market Now - Watch Your Revenue Grow

For more information call our marketing consultants at 800.243.0171.

*Upon your approval of the final letter, MMSS will submit the marketing piece to all necessary bureaus for their approval regarding compliance.*

*"When we conducted the Vehicle Loan Rate Identifier Prescreen we received an excellent response. We obtained a very positive ROI. We are planning to conduct the Vehicle Loan Identifier Prescreen again."*

*Gina Tatkus, CEO  
Parkview Community FCU,  
McKeesport, PA.*



## Membership Marketing

SUPPORT SERVICES

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