



Deposit Growth & Lending Solutions

SOLUTIONS TO GROW DEPOSITS AND
EXPAND YOUR LENDING SERVICES



GROW, PROTECT AND EVOLVE YOUR BUSINESS.®



Deposit growth and loan diversification go hand in hand. Both are key components to the survival and growth of lending institutions. To effectively compete in today's market, attract and retain account holders, and meet consumer demands, financial institutions must offer diverse lending solutions and attractive account options.

Allied Solutions can help organizations stay ahead of the competition by providing the latest solutions, tools, technology, and insights to help you grow and retain deposits while expanding lending.

Deposit Growth

Allied Solutions offers a wide range of deposit growth and retention solutions. Our solutions are proven to meet consumer demand, lead to lending and product cross-sell opportunities, and generate revenue.



REWARD CHECKING

Attract younger consumers and drive low-cost core deposits with the only nationally branded reward account solution in the market. Our customizable reward checking and savings accounts allow you to reduce your reliance on more expensive funding sources, like CDs and money market accounts, and attract consumers who are encouraged to do behaviors that make and save you money.

- Increase market share; 50% lift in account acquisition in the first year
- Increase deposits; 2x higher average balances when compared to standard free checking
- Generate more non-interest income; 45% increase in non-interest income when compared to standard free checking
- See greater engagement; making twice as many debit card transactions as standard free checking
- Accounts are twice as profitable as standard free checking account

ACCOUNT REVENUE SOLUTIONS

Maximize deposit growth and revenue potential by focusing on existing accounts.

Our turnkey solution is designed to increase checking account activity among your existing account holders and convert unprofitable accounts into revenue producing accounts. Our solution analyzes your transactional data to create targeted offers to specific account holders focused on improving usage and sustaining that use. The fact is, transacting accounts are the only profitable checking accounts.

- Financial Impact; 3-to-1 ROI or greater
- Proven to increase transactional volume for both non and low producing accounts
- Decrease attrition; life span of account is higher than standard accounts

BUSINESS INTELLIGENCE

Grow organic deposits systematically while keeping your cost of funds low, expanding margins, and engaging more account holders. Our goal is to help you get the highest ROI from your relationships using this omni-channel marketing solution to evaluate relationships, target key markets, and boost sales and retention.

- Proven track record for growing deposits organically; case studies are available
- Low-risk engagement; 90-day sprint with no future commitment
- Much less expensive than borrowing from other sources; ROI is maximized
- Success-based pricing model; clients only charged for new deposits established during goal setting

CHECKING ACCOUNT REFERRALS

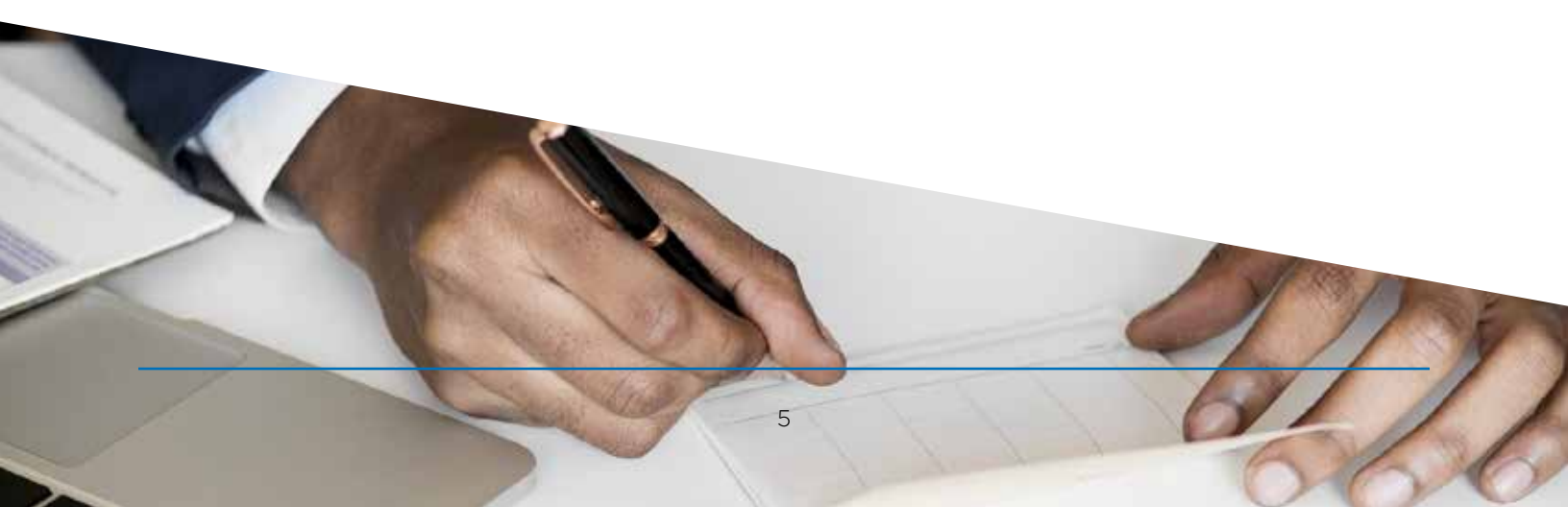
Add more quality, profitable deposit accounts through referrals. When it comes to seeking advice on products and relationships, 71% of consumers around the world consult friends, family, and colleagues first. Our digital referral program is an automated solution that allows consumers to refer to social media, through text or email. Studies conclude that referral accounts maintain higher balances, stay longer, and bring in more account holders.

- Financial Impact; 5-to-1 ROI or greater
- Average Life of Referred Account: 6.9 years (National Average)
- Average Lifetime Value per Account: \$1,828

DIGITAL PRE-APPROVAL & RESET SOLUTIONS

Grow deposits by capturing new account holders through our award-winning bilateral platform. This digital solution gives financial institutions the ability to capture business through pre-approval offers to both current and potential account holders. Offers can be sent via text, email, mail, or in branch. Consumers can then open a new loan or account through your institution with a click of a button. Transactions executed through the platform are completed in minutes at the borrower's convenience and work seamlessly with all your existing systems to provide an efficient back office experience.

- Loan/account offers include: credit card, auto, HELOC, personal loans, and CDs
- Access potential new account holders by utilizing our pre-approval solutions
- Save on back office costs by being more efficient with your operating dollars





Lending Solutions

In order to maximize loan opportunities, financial institutions should ensure their loan portfolios are highly diversified to attract a wide range of borrower types; this will allow you to meet the needs of today's consumers.

Allied Solutions offers a suite of lending solutions and tools to help you differentiate yourself from the competition, target and attract new lending opportunities, grow relationships, maximize yield, reduce risk, enhance service, and make your lending processes more efficient.

STUDENT LENDING

Diversify your portfolios and grow your business with creditworthy borrowers who are at the beginning of their credit journey with our private student loan, student loan refinance, and in-school student loan participation programs. This network program allows you to grow your business and mitigate risk while attracting and developing lasting relationships with students and their families looking for options to relieve their college debt.

- Attractive to millennials
- Engage prime borrowers at the beginning of their credit journey to drive meaningful lifetime value

HOME IMPROVEMENT LENDING

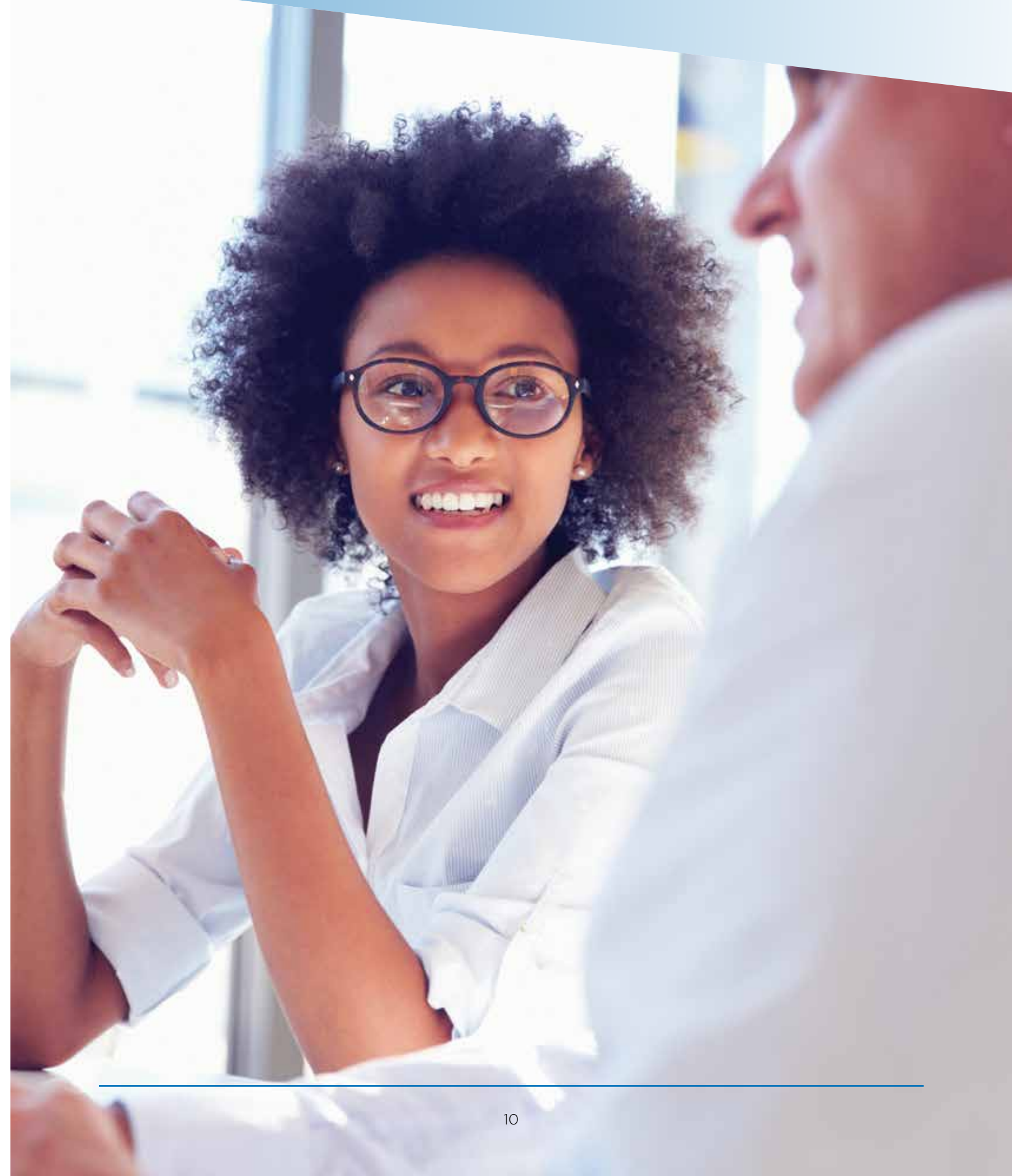
Gain access to home improvement participation loans through our digital lending platform. This unique investment opportunity can help you deploy capital, diversify your portfolio, mitigate risk, and increase your returns.

- \$300 billion annual market opportunity
- Brings reoccurring loan volume
- Maximizes risk mitigation
- Minimizes the burden of diligence associated with participation lending

HOME EQUITY PARTICIPATION LENDING

Purchase or participate in a pool of super prime home equity lines of credit to grow your loan portfolio with low credit risk and above- average yields. This solution is best positioned as a supplement to your financial institution's organic loan growth and helps meet your loan portfolio needs with flexibility and reliability.

- Discover a platform that provides superior capital markets insight
- Grow variable rate loan balances to help protect against rising interest rates
- Diversify geographically





Loan Refinance & Recapture Solutions

AUTO REFINANCE

Grow your auto loan portfolios by attracting new lending opportunities and recapturing loans from account holders who finance with other institutions. Our turnkey solution combines extensive, innovative marketing, technology, and service to create the best possible financing for consumers, which ultimately results in more funded loans. Our programs have demonstrated high closing rates, and with efficient fulfillment services and a streamlined end-to-end process, there is often no need to hire additional staff to handle the increased loan volume.

- Expand & diversify your auto portfolio
- Improve loan conversions
- Increase yield
- Generate revenue from cross-selling of GAP & Warranty products

DIGITAL PRE-APPROVAL & RESET SOLUTIONS

Grow deposits and retain accounts through an award-winning bilateral lending platform that eliminates any friction when a consumer wants to refinance, reset, or open a new loan or account through your institution with a click of a button. Transactions executed through the platform are completed in minutes at the borrower's convenience and work seamlessly with all your existing systems to provide an efficient back office experience.

- Utilize data to send targeted offers based on internal and external triggers
- Access potential borrowers outside your current demographic
- Get instant results that take minimal resources
- Reduce back office costs



Competitive Non-Traditional Lending

BALLOON NOTE FINANCING

Differentiate yourself from competitors who only offer traditional financing by offering our residual-based financing program. By providing an alternative to leasing, we can help your institution pursue more loan opportunities while allowing borrowers to shorten their loan terms and lower their monthly payments by as much as 40% over conventional financing. Borrowers can also purchase or return their vehicle at maturity, sell, trade or refinance their vehicle at any time without prepayment penalties or early termination fees.

- Generates higher ROI
- Utilizes easy-to-use quoting/application system
- Provides quick and efficient claims handling
- Complete end-of-loan term remarketing on all vehicle enrollments

SHORT TERM LOANS

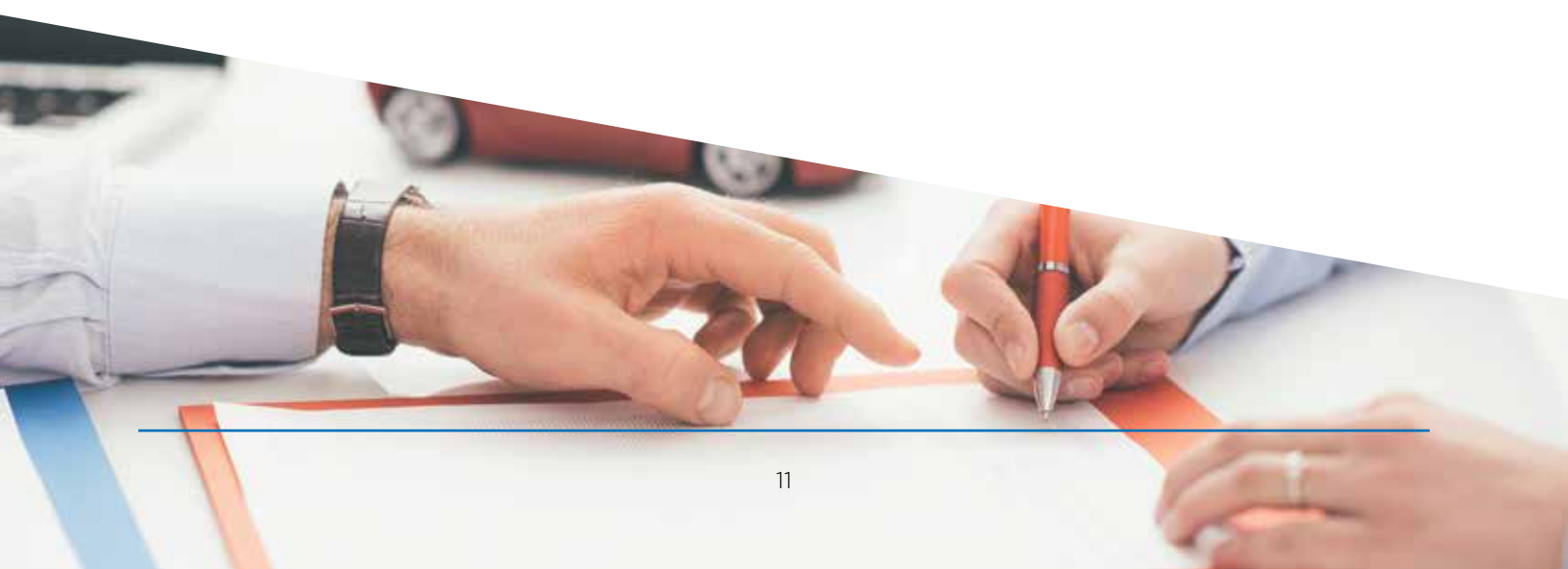
Our small-dollar, short term loan solution allows clients to provide their account holders with easy access to cash at affordable interest rates. This program will enable you to serve your consumers' needs in an efficient, compliant manner while giving them peace of mind by obtaining the loan from their trusted financial institution.

- Assist and protect your account holders with loans that are responsible, compliant, and efficient
- Little to no impact on NSF/OD income
- Delivers a new revenue source from consumers spending high fees elsewhere

TAKE-BACK LOANS

Differentiate your loan offerings by competing on more than just rate. Our award-winning auto and personal loan with Take-Backs™ gives borrowers the ability to pay ahead on their loan and take that extra money back if needed. Our solution includes a real-time transparent dashboard that allows consumers to manage payments. The Take-Back loan solution is great for community financial institutions that want to provide an innovative experience while creating value for their borrowers.

- Offer an innovative product with the loan that 9 out of 10 consumers preferred to a similarly priced conventional loan
- Compete on more than just rates with the loan that 98% of consumers said they would refinance existing debt at the same rate to get
- Reduce risk with the loan that 74% of borrowers setup auto-pay on without the institution needing to offer a rate incentive



AUTO LOAN DEFAULT

Target and identify a higher number of high-yielding direct and indirect loan opportunities with our auto loan default protection program. Through these programs, you can offer near-prime or non-prime auto loans to your borrowers with marginalized credit. These loans are accompanied by default insurance coverage to help protect your financial institution from any added risks so you can safely serve this underserved market. Sophisticated risk-based pricing models and carefully established ROA targets help you to achieve a program that is profitable and successful.

- Grant more loans and harvest more loan approvals and funded loans out of the loan application stream
- Generate a higher portfolio yield
- Serve more borrowers in a broader range of credit risk

MORTGAGE LOAN DEFAULT

Expand underwriting guidelines and approve more home equity loans and lines of credit while mitigating risk. With our mortgage loan default program, you can safely broaden your loan-to-value threshold, satisfy more borrowers, and significantly grow your bottom line.

- Increase loan volume with protection against borrower default
- Expands the loan to value threshold up to 100% combined LTV
- Increase revenue

PORTFOLIO ANALYTICS

Identify, measure, monitor opportunities and risks in your loan portfolios by using our analytics software that assists in saving time, saving money, and helps to make better-informed decisions related to your consumer, auto, and mortgage loans.

- Get a complete view of your consumers' account by linking their loans, deposits, applications, and credit bureau data
- Predict the likelihood that a consumer is in the market for a particular product
- Analyze the profitability of your account holders





Loan Engagement Solutions



Loan Systems

CALL CENTER

Grow your loan volume while serving consumers more efficiently with our Call Center. By combining innovative, value-added lending products with 24/7 response, our program has revolutionized the way financial institutions facilitate consumer lending, mortgage origination and processing, collections, and borrower service transactions. Whether by phone, online, or through an indirect channel, our call centers help you build your consumer base, reputation, and product sales.

- Increase loan volume and enhanced customer service 24/7/365
- Representatives answer calls in financial institution's name
- Financial institution is provided key data on every query

MORTGAGE PROMOTION

Expand your mortgage portfolios by utilizing this unique technology solution that integrates with Multiple Listing Service (MLS) markets to identify, capture, and retain mortgage loan opportunities. We offer both "lender to consumer" and "lender to Realtor" focused solutions. Our options provide the ability to pro-actively identify first touch mortgage opportunities by engaging potential borrowers before the competition.

TEXT SOLUTIONS

Offer a unique mobile marketing solution that combines expertise in text marketing best practices, industry compliance, and implementation strategies to help you custom build personalized, direct-to-consumer campaigns for solutions you offer. Our SMS/Text software and strategy solutions allow financial institutions to communicate effectively with their consumers through payment reminders, collections notifications, payment method opt-in, account/services updates, remarketing/cross-sell marketing, and more.

- Streamlined communication method
- Maximized open/response rates
- Fully compliant

DIGITAL ENGAGEMENT - SmartVideo

Leverage the power of data with our personalized, one-to-one video marketing tool. Use SmartVideo's interactive marketing to enhance your consumer communications. We help you engage with your consumers across their lifecycle via email, text, or web authentication to help you build new opportunities and generate increased revenue.

LOAN ORIGATION SYSTEMS

Improve the loan process from beginning to end by increasing convenience, mitigating risk, and improving consistency with our loan origination systems. With features that benefit both commercial and consumer lending, our web-based solutions will allow you to receive loan applications anytime, anywhere, thus increasing your ability to gain and retain business by maximizing client relationships. We have also developed interfaces between many of these loan origination systems and other lending tools like our iQQ loan fulfillment software which can help streamline your lending processes and facilitate additional product selling.

INDIRECT LENDING

Harness the power of the nation's largest auto lending network to capture more loans, create more efficiencies, and gain new account holders. With more than 14,000 dealers nationwide, our solutions' flexible and powerful suite of features empowers financial institutions to fund and retain auto loans, increase profitability, and grow accounts.

- Obtain more lending opportunities
- Better pull-through rates with pre-approval solutions and a targeted approach
- Increased loan quality with complete control over underwriting guidelines





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