




RateMatch® Platform. 3 channels, 1 result: More loans.

| Channel | Point of Sale | Co-Branded | SaveOnYourLoans.com |
|-------------------------------|--|--|---|
| |  |  |  |
| Traffic Source | Walk-ins to your branches, new members, loan applications | Clickthroughs from interactive widget easily installed on your website | Direct traffic from Internet |
| Workflow | <p>Members closing new loans or in branch on other business receive free RateMatch® report</p> <p>▼</p> <p>Your loan officers walk members through the RateMatch process, and members are provided with free credit report and score</p> <p>▼</p> <p>Your loan officers discuss the results of the RateMatch report with members</p> | <p>Members go to credit union website either directly or through marketing vehicles and click RateMatch widget</p> <p>▼</p> <p>RateMatch compares loans on user's credit report against those from your credit union. User receives a free credit report and score.</p> <p>▼</p> <p>RateMatch Report showing payment savings is generated. Lead is forwarded to CU for followup and loan origination</p> | <p>Internet users in your area searching to refinance loans or seeking low loan rates</p> <p>▼</p> <p>RateMatch compares loans on user's credit report against those from your credit union.</p> <p>▼</p> <p>RateMatch Report showing payment savings is generated. Lead is forwarded to CU for followup and loan origination</p> |
| Potential Traffic | Based on branch traffic and loan volume | Based on membership, website usage patterns and promotions | Based on loan rate and refinance searches in market area |
| Conversion Rates | Best | Better | Good |
| Average Captured Loan Balance | Good | Better | Best |
| Cost Per Lead/Report | \$15 per report | \$15 per report | \$45 per lead |

With other lead-generation tools, you tap into one traffic channel. With RateMatch, you receive all three lead channels automatically.