



January 26, 2024

Micronotes Prescreen Acquire™

Growth Opportunities Analysis Testing Bank and Trust

FDIC Certificate #: **012345**

Main Office State: **MA**

Primary Website: **www.TestingBankAndTrust.Test**

Summary Results

Table of Contents

- 2 Summary Results
- 3 Auto Lease-to-Own Offer
- 4 Auto Loan Refinance Offer
- 5 HELOC/HELOAN Consolidation Offer
- 6 HELOC/HELOAN Traditional Offer
- 7 Personal Consolidation Loan Offer
- 8 Mortgage New Home Purchase Offer
- 9 Key Assumptions
- 11 Case Study

The summary metrics table provides an overview of our targeted approach. It highlights the initial volume of Experian records within the vicinity of branch locations. Following an application of typical underwriting rules, a subset of these records is determined to meet quality criteria, ensuring that we only pursue the most promising and viable prospects.

Summary Metric	Value
Total number of branches	28
Total number of nearby zip codes	230
Total census population within these zip codes	4,379,404
All Experian records within 5-miles of branch locations	3,230,469
Records remaining after applying underwriting criteria	1,446,120

Table 1 – Summary of branch metrics and potential customers

The detailed offer breakdown table showcases the effectiveness and reach of each loan offer type. Table 2 is generated by examining every credit-qualified prospect customer for mispriced debt, equity loans, end-of-lease buy-out loans, and qualified mortgage buyers, then summing opportunities by loan type dollar volume.

Offer Type Name	Final Offer Count	Total Offer Amount
Auto Lease-to-Own Offer	33,517	\$1,210,506,806
Auto Loan Refinance Offer	18,333	\$366,915,208
HELOC/HELOAN Consolidation Offer	63,560	\$12,767,910,166
HELOC/HELOAN Traditional Offer	184,380	\$33,498,152,645
Personal Consolidation Loan Offer	262,718	\$3,668,983,424
Mortgage New Home Purchase Offer	143,191	\$35,543,553,722
Total	705,699	\$87,056,021,971

Table 2 – Field of new customer acquisition opportunity by offer type


Note that conversion rates can vary between 0.22% and 12% depending on the loan category, interest rate, targeted group, and market conditions.

Also, the mortgage opportunity shows all consumers in your branch network without an existing mortgage. We can further target by focusing only on first-time homebuyers.


Auto Lease-to-Own

Our Auto Lease-to-Own Offer brings a fresh and straightforward approach to car financing. We use our extensive data to find individuals nearing the end of their auto lease, especially those with 6 months or less remaining. With information on current lease payments, income, and the all-important debt-to-income ratio, we're able to get a clear picture.

With these details and Testing Bank and Trust's estimated underwriting criteria and lending rates, we determine the right offer amount(s), rates, and payment. This analysis found 33,517 new account holder acquisition opportunities within 5 miles of a Testing Bank and Trust branch, leading to a potential loan volume of \$1,210,506,806. The offer at right shows an example of the personalized firm offer of credit presented to the prospective account holder.

 **TESTING BANK AND TRUST** [LOCATIONS](#) | [CONTACT US](#) | [ABOUT US](#)
Reference #: ALO20240110IR115283592

Like your car? Buy it!



[Turn Your Lease into Ownership](#) [Apply Now!](#)

Dear Nancy,

You are pre-qualified for a \$35,532 auto loan to buy your current leased vehicle, which is maturing soon. At a current interest rate of 8.750% (8.973% APR¹), you would only pay Testing Bank \$640 per month for 72 months.

By purchasing your current leased vehicle, you can take advantage of the equity that you have already built up in the car. In many cases, the market value of leased vehicles exceeds their residual value, making it a smart financial decision to buy out your lease instead of returning your vehicle and paying costly fees. Moreover, buying out your lease can give you peace of mind as you won't have to worry about additional mileage or wear and tear fees, which can often add up to significant amounts.

How Does Auto Loan Work?
Testing Bank loans you \$35,532 to buy back your existing auto lease, at an interest rate of 8.750% (8.973% APR). Here's how to get your auto loan:

Collect the following information:

- Vehicle Information (Year, make, model, mileage)
- Proof of Insurance
- Current Paystub on Borrowers
- Current Lender

Call 123 456-7890 and our dedicated lending team will guide you to make the best borrowing decision for your unique situation. You may also [apply online](#) or make an appointment at your nearest Testing Bank branch.

[Apply Now!](#)

You can choose to stop receiving "prescreened" offers of credit from Testing Bank and other companies by calling toll-free 888-567-8688. See [PRESCREEN & OPT-OUT NOTICE](#) below for more information about prescreened offers.

Auto Loan Refinance

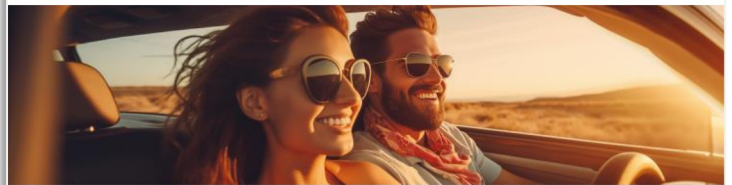
The Auto Loan Refinance Offer is all about clarity and simplicity in auto financing. We know that financial situations and needs change. So, we use Experian data to find individuals who might find a refinance of their current auto loan beneficial.

How does it work? We take a close look at the details of the current auto loan, like the payment, interest rate, and the remaining term. With this information and Testing Bank and Trust's rate sheets and underwriting criteria, we work out a new offer. We also run the numbers to show potential savings by comparing the two loans.

This analysis shows 18,333 opportunities close by, within 5 miles of a Testing Bank and Trust branch. Together, these opportunities add up to a possible loan volume of \$366,915,208. With this offer, our aim remains the same: to use clear, data-driven methods to connect consumers with the right financial solutions that align with Testing Bank and Trust's offerings.

LOCATIONS | CONTACT US | ABOUT US
Reference #: ALR20240110LZT30463939

Keep Your Car, Trade-in The Loan



Refinance & Save on Your Auto Loan

Apply Now!

Dear Lisa,

You are pre-qualified to refinance your current auto loan of approximately \$41,186 and save \$62 per month or \$2,976 over the life of your loan with Testing Bank. Let Testing Bank pay off the auto loan you have elsewhere with a \$41,186 loan at 8.000% (8.234% APR¹). Your current loan term will not be extended. We could refinance your auto loan to 48 payments of \$1,010.

Here are the approximate numbers to refinance your debt:

Description	Amount	APR	Remaining Term	Monthly Payment	Total Remaining Payment
Your Existing Auto Loan	\$41,186	11.375%	48 Months	\$1,072	\$51,456
Auto Loan from Testing Bank	\$41,186	8.234%	48 Months	\$1,010	\$48,480
			You Save:	\$62	\$2,976

How Does Auto Loan Work?

Testing Bank loans you \$41,186 to pay off your existing auto loan, at an interest rate of 8.000% (8.234% APR) to reduce your borrowing costs. Here's how to refinance your auto loan:

Collect the following information:

- Vehicle Information (Year, make, model, mileage)
- Proof of Insurance
- Current Payout on Borrowers
- Current Lender

Call 123 456-7890 and our dedicated lending team will guide you to make the best borrowing decision for your unique situation. You may also [apply online](#) or make an appointment at your nearest Testing Bank branch.

Apply Now!


You can choose to stop receiving "prescreened" offers of credit from Testing Bank and other companies by calling toll-free 888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** below for more information about prescreened offers.

HELOC/HELOAN Consolidation

The Home Equity Line of Credit (HELOC) / Home Equity Loan (HELOAN) Consolidation Offer provides a straightforward way for homeowners to make the most of their home's value. Using home value data from trusted sources like Experian and First American, we determine how much equity homeowners have built up. With the Loan-to-Value (LTV) ratio of the property in hand, we apply Testing Bank and Trust's underwriting criteria and rate sheet to work out the offer amounts.


This offer's main advantage is simple: we can help consumers combine their personal loans and credit card debts into a HELOC or HELOAN. Because these loans are backed by home equity, they typically come with lower interest rates than unsecured loans, helping consumers save money. Furthermore, we provide flexibility by offering either open-end (HELOC) or closed-end (HELOAN) home equity products, depending on Testing Bank and Trust's preference.

Our analysis shows that we can make 63,560 HELOC/HELOAN consolidation offers, totaling \$12,767,910,166. With this offer, we continue our mission to use clear data-driven insights to match consumers with financial solutions that benefit them and align with Testing Bank and Trust's offerings.



LOCATIONS | CONTACT US | ABOUT US
Reference #: HCC20240110GVT89765653

Unlock Your Home's Value, Unload Credit Cards



Consolidate with Home Equity
Apply Now!

Dear Mark,

You are pre-qualified for a Home Equity Line of Credit (HELOC) up to \$80,000 with Testing Bank. You can save approximately \$31,320 over a 10-year period by consolidating your current credit card and other unsecured debt totaling \$40,639 into one convenient home equity line of credit. As illustrated in the tables below, Testing Bank would pay off your existing credit card and other unsecured debt held elsewhere, totaling \$40,639, with a home equity line of credit at an initial interest rate of 8.500% (8.593% APR¹). You would now only pay Testing Bank \$291 per month in interest for 120 months. Assuming you were paying off your current credit card and other unsecured debt over 120 months, this smart financial move would save you \$261 per month in interest charges or \$31,320 over 10 years.

Here are the approximate numbers for your current unsecured debt over a 10-year horizon:

Description	Amount	APR	Term ²	Average Monthly Interest Payment	Total Interest Paid
Credit Cards	\$17,853	25.325%	10 Years	\$377	\$45,240
Other Loans	\$22,786	14.750%	10 Years	\$174	\$20,911
Total Debt	\$40,639	19.396% ³	10 Years	\$552	\$66,240

Testing Bank's offer to consolidate your unsecured debt:

Description	Amount	APR	Term	Average Monthly Interest Payment	Total Interest Paid
HELOC from Testing Bank	\$40,639	8.593%	10 Years	\$291	\$34,920
			Potential Savings:	\$261	\$31,320

Prefer a fixed rate option?
We also offer standard fixed-rate Home Equity Loans. We would be happy to discuss your specific goals to determine which solution would be best for you.

Call 123 456-7890 and our dedicated lending team will guide you to make the best borrowing decision for your unique situation. You may also [apply online](#) or make an appointment at your nearest Testing Bank branch.

Apply Now!

You can choose to stop receiving "prescreened" offers of credit from Testing Bank and other companies by calling toll-free 888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** below for more information about prescreened offers.

HELOC/HELOAN Traditional

The HELOC (Home Equity Line of Credit) / HELOAN (Home Equity Loan) Traditional Offer introduces a straightforward and reliable avenue for homeowners seeking financial flexibility. Tapping into valuable insights from Experian and First American, we gain access to precise home value estimates. This, combined with the LTV ratios of consumers' homes, enables us to craft tailored offers that align with their financial situations.

Whether it's the adaptable nature of an open-ended HELOC or the predictability of a closed-ended HELOAN, our offers cater to Testing Bank and Trust's specific preferences. We adhere strictly to Testing Bank and Trust's underwriting criteria and rate sheet, ensuring that each proposal is in sync with your standards and vision. It's worth noting the distinction between this offer and our HELOC/HELOAN Consolidation Offer: while the latter focuses on consolidating unsecured debt, this Traditional Offer stands apart by providing home equity solutions directly, without debt consolidation.

In our analysis, we identified a potential for 184,380 HELOC/HELOAN offers, representing an impressive loan volume of \$33,498,152,645.



LOCATIONS | CONTACT US | ABOUT US
Reference #: HLT20240110YTA71848848

From Foundation to Aspiration: Tap into Your Home Equity!



Leverage Your Home's Value

Apply Now!

Dear William,

You are pre-qualified for a \$75,000 home equity loan from Testing Bank. With a current interest rate of 8.500% (8.593% APR¹), your monthly payment for this loan amount will be \$934 over 120 months. This loan provides you with the flexibility to finance a variety of expenses, such as home improvement projects, college tuition fees, the purchase of a new vehicle, the establishment of a new business venture, the consolidation of high-interest debt, or even going on a well-deserved vacation. You may even be able to deduct 100% of the interest from your taxes.

Prefer a fixed rate option with no line availability?

We also offer fixed-rate Home Equity Loans. We would be happy to discuss your specific goals to determine which solution would be best for you.

Call **123 456-7890** and our dedicated lending team will guide you to make the best borrowing decision for your unique situation. You may also [apply online](#) or make an appointment at your nearest Testing Bank branch.


Apply Now!

You can choose to stop receiving "prescreened" offers of credit from Testing Bank and other companies by calling toll-free 888-567-8688. See PRESREEN & OPT-OUT NOTICE below for more information about prescreened offers.

Personal Consolidation Loan

The Personal Consolidation Loan Offer aims to provide a seamless financial solution to a key market segment. Drawing on insights from Experian data, we've pinpointed 262,718 viable personal loan prospects within a 5-mile radius of Testing Bank and Trust's branches. This translates to a potential loan volume of \$3,668,983,424.


This offer focuses on combining various high-interest liabilities like personal loans and credit card balances into one manageable loan with favorable terms. The objective is twofold: to streamline consumers' financial management and to present Testing Bank and Trust with a solid, low-risk loan portfolio. Using our Digital Prescreen Engine, we apply Testing Bank and Trust's underwriting criteria and rate sheets, which ensures we reach out to the most suitable candidates. This not only improves the chances of offer acceptance but also keeps default risks low. The Personal Consolidation Loan Offer is designed to complement and enhance Testing Bank and Trust's range of financial products.



[LOCATIONS](#) | [CONTACT US](#) | [ABOUT US](#)

Reference #: PCL20240110KOR19344464

Ditch High Interest Rates with a Personal Loan!



Debt Consolidation Made Simple
Apply Now!

Dear Nancy,

You are pre-qualified for a personal loan of up to \$24,302 with Testing Bank. You can save approximately \$5,820 in interest charges over a 5-year period by consolidating your credit card and other unsecured debt into one convenient personal loan. As illustrated in the below table, Testing Bank would pay off your existing credit card and other unsecured debt held elsewhere, totaling \$24,302, with a \$24,302 personal loan at 12.000% (12.359% APR¹). You would now only pay Testing Bank \$545 per month for 60 months. Assuming you were paying off your current credit card and other unsecured debt over 60 months, this smart financial move would save you \$97 per month in interest charges or \$5,820 over 5 years.

Here are the approximate numbers for your current unsecured debt over a 5-year horizon:

Description	Amount	APR	Term ²	Monthly Payment	Total Interest Paid
Credit Cards	\$12,893	15.000%	5 Years	\$307	\$5,527
Other Loans	\$11,409	25.000%	5 Years	\$335	\$8,691
Total Debt	\$24,302	19.695%³	5 Years	\$642	\$14,218

Testing Bank's offer to consolidate your unsecured debt:

Description	Amount	APR	Term	Monthly Payment	Total Interest Paid
Personal Loan from Testing Bank	\$24,302	12.359%	5 Years	\$545	\$8,398
			Potential Savings:	\$97	\$5,820

Call 123 456-7890 and our dedicated lending team will guide you to make the best borrowing decision for your unique situation. You may also [apply online](#) or make an appointment at your nearest Testing Bank branch.

Apply Now!

You can choose to stop receiving "prescreened" offers of credit from Testing Bank and other companies by calling toll-free 888-567-8688. See [PRESCREEN & OPT-OUT NOTICE](#) below for more information about prescreened offers.


Mortgage New Home Purchase

The Mortgage New Home Purchase Offer is our answer to individuals looking to step into a new home journey. Keeping Testing Bank and Trust's preferences in mind, we're ready to reach out to either first-time homebuyers or those currently without a mortgage.

By tapping into consumer data, we're able to gauge the estimated income and debt-to-income ratio. With this information, we shape offers that factor in both the estimated monthly payments and the necessary tax and insurance costs, ensuring a comprehensive understanding for potential homeowners.


Every offer is crafted in line with Testing Bank and Trust's mortgage rate sheets and stringent underwriting criteria, underpinning the reliability and trustworthiness of our proposals. Our analysis pointed out promising 143,191 opportunities, representing a potential loan volume of \$35,543,553,722.

With the Mortgage New Home Purchase Offer, we aim to create strong connections between hopeful homeowners and Testing Bank and Trust, turning aspirations into achievable goals.



[LOCATIONS](#) | [CONTACT US](#) | [ABOUT US](#)
Reference #: MNP20240110BCI52121958

Your Credit, Your Castle: Unlock Your First Home Today!



Your Dream Home Awaits

Apply Now!

Dear Karen,

You are pre-qualified for a home mortgage of up to \$154,314 for the purchase of a home of \$192,893 or more with Testing Bank. Experience home ownership at an interest rate currently at 7.750% (8.009% APR¹). At the stated rate, your monthly principal and interest payment would be \$1,133 for 360 months. This payment does not include taxes and insurance; therefore, the actual monthly payment will be higher, if escrowed.

Here are the approximate numbers for a \$154,314 mortgage:

Description	30-Year Fixed Rate Mortgage
Mortgage Amount	\$154,314
Mortgage Rate	7.750% (8.009% APR)
Monthly Principal and Interest Payment	\$1,133
Estimated Closing Costs	\$3,860
Total Principal and Interest Payment	\$407,944
Total Finance Charges	\$253,630

Reduced Down Payment Options Available
 For qualified borrowers, Testing Bank also offers mortgage options with down payments as low as 5% of the purchase price.

Other Mortgage Options Available
 Testing Bank offers other products, loan terms, and rates.

Call 123 456-7890 and our dedicated lending team will guide you to make the best borrowing decision for your unique situation. You may also [apply online](#) or make an appointment at your nearest Testing Bank branch.

[Apply Now!](#)

You can choose to stop receiving "prescreened" offers of credit from Testing Bank and other companies by calling toll-free 888-567-8688. See [PRESCREEN & OPT-OUT NOTICE](#) below for more information about prescreened offers.

Key Assumptions

Underwriting Criteria Used in This Analysis

Criteria Definition	Rule Summary
FICO Score	Between 680 and 850.
Total number of debt counseling trades excluding collections	Equal to 0.
Total number of trades presently 30 or more days delinquent or derogatory excluding collections	Equal to 0.
Total number of trades ever 30 or more days delinquent or derogatory occurred in the last 12 months including collections	Equal to 0.
Total number of trades ever repossessed	Equal to 0.
Number of months since the most recent trade ever charged-off including indeterminates	No charged-off trades ever.
Total number of public record bankruptcies	Equal to 0.
Total number of trades excluding collections and student loans including indeterminates	Greater than or equal to 3.
Number of months since the oldest trade was opened excluding collections and student loans including indeterminates	Greater than 36.
Total number of non-medical collection trades	Equal to 0.
Total balance on medical collections	Less than or equal to \$2,000.
Total number of first mortgage trades ever foreclosed including settled first mortgages	Equal to 0.

Key Assumptions

Settings Used in This Analysis

Home Equity Line of Credits

Description	Value
Average Rate	8.078% APR
Min Offer Amount	\$20,000
Max Offer Amount	\$320,000
Max LTV	80%
FICO Range	680+
Term (Months)	120

Mortgages

Description	Value
Average Rate	6.858% APR
Min Offer Amount	\$200,000
Max Offer Amount	\$1,089,300
Max LTV	80%
FICO Range	680+
Term (Months)	360

Home Equity Loans

Description	Value
Average Rate	10.513% APR
Min Offer Amount	\$20,000
Max Offer Amount	\$320,000
Max LTV	80%
FICO Range	680+
Term (Months)	120

Auto Loans

Description	Value
Average Rate	7.609% APR
Min Offer Amount	\$5,000
Max Offer Amount	\$100,000
FICO Range	680+
Term (Months)	Refinance: Closest term Lease-to-own: Max. term

Personal Loans

Description	Value
Average Rate	13.59% APR
Min Offer Amount	\$1,500
Max Offer Amount	\$25,000
FICO Range	680+
Term (Months)	60