



STELLAR AUTO LOAN RECAPTURE PROGRAM

The Industry's Premier Direct Loan Program with No Up-Front Marketing Costs!

- ***Turbo-Charge Direct Lending***
 - ***No Out-Of-Pocket Marketing Expenses!***
 - ***Encourages Members To Open Additional Accounts***
 - ***Acquire New Members Who Meet Your Credit Criteria***
 - ***Compliments Indirect Lending***
 - ***Designed To Generate New Profitable Loan Growth***
 - ***Increase Non-Interest Income***
 - ***Your Success Is Our Success!***
- Turn-key auto refinance program that maximizes direct loan growth and new household relationships while eliminating all the risk of marketing costs. Stellar targets prospects your indirect program missed.
 - Stellar uses credit bureau information to identify households in your charter footprint that meet your unique credit criteria profile and are paying a higher interest rate for their auto loans than they would with your credit union.
 - Stellar's strategic 7-touch process of direct mail, telemarketing, digital and social marketing capabilities ensures a greater response rate from preselected consumers who qualify to be your new members.
 - Prospects are mailed a personalized, prequalified offer letter showing the monthly, annual and lifetime savings for that specific consumer if they were to refinance their auto loan with your credit union. Much like an indirect program, except you keep the cross sold opportunities, GAP, MBI, AD&D, etc.
 - All offer and reminder letters along with a secure online application microsite are customized with your credit union's logo and color scheme increasing your brand awareness to thousands of potential members at no additional marketing cost.

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AUTOLOANS
www.stellarauto loans.com