



News Release

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Matrix Manager Partners with Lending Solutions, Inc.

New partnership helps credit unions recapture member auto loans.

Roseville, CA, September 16, 2009 - Matrix Manager, a provider of targeted financial marketing programs and web-based campaign deployment systems has partnered with Lending Solutions, Inc. (LSI), a provider of lending center services and consulting programs for financial institutions to offer a comprehensive, turnkey auto recapture program for credit unions nationwide.

For the past three years, Lending Solutions has helped credit unions recapture member auto loans with Recapture Pro, a program that includes telemarketing and loan application by phone to convert pre-screened members who have been identified as having recently financed an auto elsewhere.

“By adding Matrix Manager to the program, our credit union clients now have the added benefit of pre-developed, precision campaigns that hit the perfect targets at precisely the right time with a recapture message that will inspire them to act” stated Jeff Frantz, Senior Vice President of Lending Solutions, Inc.. “This essentially makes it possible for credit unions to launch a comprehensive, turnkey program quickly, with minimal time investment, and with maximum impact.”

The Auto Recapture Program will include direct mail and email pieces that are timed to reach the targeted members at a specific point in the selling process. Initially the member will receive a direct mail piece with an enticing offer to refinance their auto loan with the credit union. The offer could be a special interest rate, deferred payment or some other special incentive. “Our marketing strategy team works closely with each credit union to determine the best incentive to offer based on their membership and other market factors” stated Ann Bouchard, President of Matrix Manager.

The initial direct mail piece will be tracked via a special bar code that will allow Matrix Manager to tap into detailed information regarding when the mail actually reaches the member’s house. Within 72 hours of the bulk of the mail drop being received, Lending Solutions will begin the phone-call follow-up to reiterate the special refinance offer and actually accept loan application over the phone if the member is ready to make the move. Within three days of speaking with a Lending Solutions representative, members who have not taken advantage of the offer will receive an email reminding them of the product and the upcoming promotional deadline.

“Precision campaigns provide a boost in response rates due to the fact that the promotion is kept top-of-mind with the member through multiple communication channels that are coordinated using a monitored contact timeline” stated Bouchard. “CUNA statistics show that the average credit union

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finances fewer than 20% of their members' car purchases. This means that over 80% are being financed elsewhere “

“The time is now for credit unions to recapture those loans financed elsewhere” stated Frantz. And with an average ROI of \$9 for every dollar spent , credit unions can start improving their battered ROA's by as much as 12 basis points.”

About Matrix Manager

Since 2003, Matrix Manager has provided credit unions a comprehensive selection of segmented pre- and custom- developed marketing campaigns designed to reach the right audience with the right message at the right time. Matrix Manager makes multi-campaign collateral management easy via their proprietary online campaign management hub. Clients are provided access to the secure, web-based hub that offers online proofing, editing and approving of all direct mail and email marketing collateral as well as piece ordering, campaign deployment and tracking. The company sends out more than one million direct mail pieces and more than two million emails every year. For more information visit the company's website at www.mymatrixmanager.com.

About Lending Solutions, Inc.

Lending Solutions, Inc. has been a provider of lending center services and consulting programs for financial institutions across North America since 1994. The company's highly trained, professional staff provides 24-hour lending services to approximately 300 of North America's premier credit unions, banks, and mortgage companies. For further information on Lending Solutions, please visit the company's Web site at www.lendingsolutions.com.