



A man in a dark suit, white shirt, and dark tie with glasses is smiling and shaking hands with a man in a white patterned shirt. A woman in a pink shirt is standing next to him, also smiling. They are in a bright, modern office with a wooden desk, a laptop, and a small potted plant. The background is softly blurred.

**AUTO LOAN  
RECAPTURE PROGRAM**

*The Industry's Premier*

# Direct Auto Loan Recapture Program

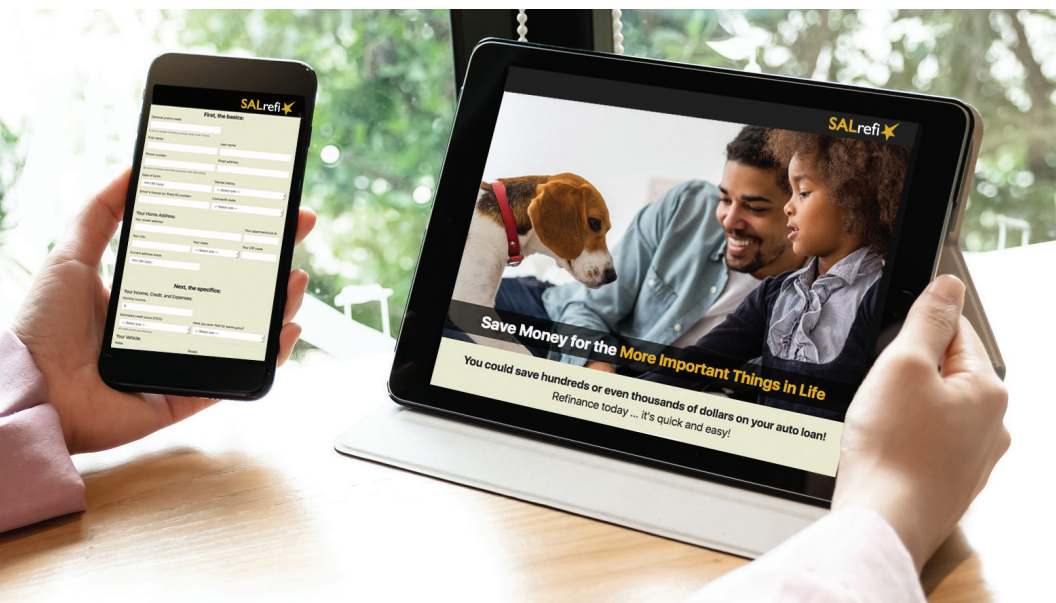
**STELLAR**AutoLoans



Contact us today for a FREE Market Analysis.

Email [george.monnier@stellarstrategic.com](mailto:george.monnier@stellarstrategic.com) or call 402-708-2425.

## BOOST DIRECT AUTO LOAN VOLUME + GROW YOUR MEMBERSHIP BASE



*Stellar Auto Loans* offers a turn-key program that maximizes direct loan growth and new household relationships (PFIs) while eliminating all the risk of marketing costs for our lending partners.

### A MULTI-CHANNEL APPROACH TO SUCCESS

Our strategic combination of direct mail, telemarketing, digital and social marketing capabilities has always set us apart from other lending sources. And now with the introduction of **SALrefi.com**, we are able to turbo-charge loan generation on a national scale.

For our lending partners this means more auto refinance leads, and over \$110,000 per year in marketing and brand awareness. Once you sign on as a lending partner, you'll have exclusive rights to all applications (regardless of source) in your charter footprint.

### NO OUT OF POCKET MARKETING COSTS

All incentives, credit bureau lists, mail, postage, telemarketing expenditures, microsite, digital marketing, etc., are paid by Stellar Auto Loans — decreasing the risk for your financial institution. You pay nothing out of pocket until the applicants respond.

**300%**   
**Average ROI**

Plus with a higher PFI conversion than you find with indirect lending. Up to 94% open a checking account.

*No up-front marketing costs*

**SALrefi.com** is an innovative, consumer-facing web platform. This free online service helps consumers find the best auto refinance option in their market.

## SUCCESS STORY

### Stellar is a great strategic partner

*"Stellar's unique strategy provides an opportunity to capture current performing loans. Since the program allows direct communication with the potential members, stronger underwriting capabilities are more easily maintained and the ability to cultivate deeper relationships with borrowers is accelerated... our Stellar Auto Loan relationship helps us to obtain LIFERS instead of just LOANERS."*

**Trent Vaughn**

Senior Vice President  
Oklahoma Educators Credit Union



## YOUR SUCCESS IS OUR SUCCESS

### *How Do We Impact Your Bottom Line?*

- Only target new consumers that meet your credit criteria
- Specialized data manipulation that refines and dramatically improves pre-approved prospect list
- Market to households we know will save significant dollars every month
- New loans are captured with no out-of-pocket costs and begin generating income immediately
- Our program encourages households to open additional accounts

#### NATIONAL AVERAGE EXPECTED REVENUE

Average funded loans	\$22,648
Avg. booked loan length	58 months
Avg. life of loan	26 months
Avg. interest rate	7.8%
Avg. interest income (24 months)	\$2,949
Non-interest income	\$350

### GET READY TO OPTIMIZE

If you are looking for a low-risk, high-reward direct loan program that will also convert loans to long-term relationships, get your FREE Market Analysis today!

# **TURBO CHARGE**

**YOUR LOAN PORTFOLIO** with a turn-key,  
low risk **DIRECT LENDING PROGRAM**

## ***Benefits of Direct Lending:***

- ✓ Decreased Delinquencies
- ✓ Good Margins on Non-Interest Income
- ✓ Good Success in Adding Additional Services
- ✓ Lower Costs per Additional Products Sold
- ✓ Decreased CFPB Issues
- ✓ Greater % of PFI Members
- ✓ Increased Share of Wallet
- ✓ No Competition per Application

## **Boost Your Direct Auto Loan Volume!**

Contact George Monnier at 402-708-2425 or  
[george.monnier@stellarstrategic.com](mailto:george.monnier@stellarstrategic.com) for your FREE Market Analysis.

**[stellarstrategic.com](http://stellarstrategic.com) | [salrefi.com](http://salrefi.com)**

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