CreativeTimes

SPRING 2023 NEWSLETTER

EXPAND YOUR LOAN PORTFOLIO!





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866.552.7866

lk-cs.com

Expand Your Loan Portfolio!

Consumer debt is growing. This increase usually comes from increased credit card debt. Many consumers manage this debt by only making minimum payments. What if you could help these consumers and improve your interest income?

Credit Prospecting uses soft pulls and allows you to target consumers with a good credit history that you can target for:

- » Home Equity Loans
- > Home Improvement Loans
- » Debt Consolidation Loans
- Personal Loans
- Balance Transfers

With credit prospecting, you can contact these loan prospects and offer them a better option.

You can use your predetermined credit criteria to find the best prospects for your institution. Purchase qualified leads based on FICO scores, equity, LTV and more.



Another helpful product is Credit Alerting. Credit Alerting is very useful for getting new loans before they go to the competition. Use it to monitor daily credit score pulls and catch your borrowers before they go elsewhere. The prior days credit pulls are sent to you on the next business day. Use it to contact these borrowers and bring these loans to your institution.

Learn how you can use Credit Prospecting and Credit Alerting by attending our webinar on May 10th, 2023. You can also go to our website or contact your sales representative at **866.552.7866**.



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Providing Unsurpassed Statement Services

Many companies can mail out your monthly account statements. Fewer can mail your statements and provide e-statements. **Very few will be your marketing partner who will improve your marketing and make the monthly statement process easier!** With LKCS as your statement processor, you get all of this and more!

LKCS lets you keep your branding. We allow every customer to help design their monthly statements. This includes the data formatting along with your forms and envelopes. **We aren't a one size fits all statement solution!**

Your marketing staff will appreciate our online catalog and ability to pick from our Onsert designs. Use these designs as is or customize them with your own marketing flair. Within a statement run, you can also selectively change Onserts and messages based on the demographic data provided.

Your IT staff will appreciate the fact that we're here to help them.

Some of the extra quality control we provide is:

- » Check that date ranges are correct for the mailing period
- Verify the number of accounts and pages processed against last time
- Provide transaction sampling to check for math errors in the statement file
- > Print and e-statements from one secure location



If you're ready to switch to a statement provider who is there to make your job easier, then contact LKCS today!

Learn more about our solutions by attending our webinar on June 14th. You can also call **866.552.7866** to speak with a sales representative or to schedule an appointment. Your Marketing and IT staffs will be glad you did!

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User Friendly Website Tools!

Due to the pandemic, our lives have gotten more digital with less face-to-face interaction. Many people now prefer this type of interaction and will only use online solutions.

Your website is the perfect solution for these people. But if users can't get everything they get in your branch, they'll look elsewhere. The institutions that had these online tools weathered the pandemic much better than the ones that didn't.



LKCS offers these tools for your website:

Site Management

Sitefinity CMS and Tool Suite.

- » Easily update rates, announcements, and banner ads
- » Includes the ability to document site changes

Marketing Automation

Improves lead generation and provides automated follow-ups.

- » Helps to grow your audience
- > Helps strengthen relationships
- » Encourages them to take the next step



Form Builder

Create secure, online digital forms.

- » No programming experience needed
- > Capture data from incomplete forms

Digital Lending

Mortgage, Home Equity, Unsecured and Auto Loan options.

- » Integrates with ANY loan origination system
- » Educate borrows about their loan options

Interactive Financial Calculators

Takes users to your loan applications and other account forms.

- » Allows users to learn, explore and complete forms
- » Delivers you qualified leads

Online Chat and Chatbot

Enhance engagement and reduce your costs.

- » Creates one-to-one communication on your website
- Staff can respond from anywhere

Don't fall behind your competition by not having a more interactive website.

Learn more about these digital tools by visiting **lk-cs.com/ webtools** Contact your sales representative at **866.522.7866** to get a demonstration.



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Affordable Online Lending Solutions

Do you have an easy and user-friendly digital lending experience for your borrowers? You may offer an online application, but is that the friendliest process? Does it provide an exceptional user experience? How many borrowers abandon the process because it is too confusing? Are you able to re-engage the conversation to help? Is your processing time too cumbersome or just simply taking too long?

If not, it's time to change or upgrade! When was the last time you prepared your taxes by filling out a physical 1040 form? You don't. You most likely use software to walk you through the process with interview-style questions that personalize your tax preparation based on your unique situation.

Our digital platform – **white-labeled with your branding** – does the same thing! Give your borrower a guided digital step-by-step process. Rather than presenting a complicated application, that often results in missing information or gets completely abandoned due to borrower confusion. This digital experience translates user traffic into leads and completed loan applications. Deliver a complete solution from educational tools, to presenting real-time rates and payments.

The result: closing more loans.





Make the loan process easier for you and your borrowers!

You will receive a best-in-class online lending platform that is affordable.

Use it for:

- » Mortgage with PreQual Express
- > Home Equity HELOC Loans
- Consumer -Auto Other Vehicle Types Unsecure Personal Loans
- » Commercial Lending
- » Reverse Mortgages
- » Prequalify or Preapprovals
- » Construction Lending
- » and much more...

Our solutions are built to complement your existing back-office systems and processing, meaning fewer disruptions to your operations. Optional automation tools are all plug-in-play to fit your desired needs. Options: AVM, Credit Pull (Tri-Merge or Soft), OFAC, MLA, VOI, VOA, VOE, ID Verification, Title Ordering, Home & Auto Insurance quotes, and Document Uploaders.

Visit our website to learn more. You can also call **866.552.7866** to schedule your own private webinar or to discuss your needs with your sales representative.



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Have Fun in the Sun

Products that will keep you cool this summer!

We offer a wide range of options for the summertime. Whether you are at the pool, on the beach, at a picnic, a cookout, or just enjoying the great outdoors. We can provide you with high quality logoed products to incentivize your prospects with an awesome summer experience.

GET LOGOED

Add your logo to a product that will keep you relaxed and cool in the sunshine of summertime!

Inflatable Swimming Pool Mattress Float Search CPN-554024437

Float the day away in style and comfort on this sleek air mattress raft. The integrated pillow adds support for your head while your body drifts with the waves in pure luxury.



Portable Detachable Mini USB Phone Fan

GET LOGOED

GET LOGOED

Search CPN-553131196

Strong wind, quiet breeze, lightweight, detachable, and easy to carry mini fan brings you a cool summer!



Logoed products help to boost brand recognition!

Need suggestions or advice?

Our experts are also available to help you personally!

We can search through hundreds of thousands of products to find what you need, within your budget. Our mission is to help you create long-lasting relationships through the power of promotional products.

Contact us today or visit our online logoed products store!

Want to search for items yourself?

We have made it easy for you to find logoed products based on the price range you need, the event you are planning or promotion you are marketing! LKCS has thousands of products to choose from at any price range you need. Here are some other gift items to consider:

- > Apparel Items
- > Writing Instruments
- > Tech Products
- Kids Club Items
- Car Cleaning Gel
- Breast Cancer
 Awareness Lanyard
- > Breast Cancer Awareness Bracelet
- > Bookmark
- > Travel Pillow
- Tumbler
- Multi-Tool
- > And More...



Paddle Ball Game Set Search CPN-554893576

Each set comes with two paddles and a ball. The paddles can be suited for pickle ball, badminton, tennis, and ping pong, for an extremely fun all-season game.

Super Dry Cooling Towel Search CPN-553045174

Make workouts look like no sweat at all with this super dry cooling towel! Offered in multiple colors, it's a great companion for gyms, or outdoor activities.



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WE DO THAT.

MARKETING | DIGITAL | PRINT & MAIL | STATEMENTS



4130 Plank Road Peru, IL 61354

Address Service Requested

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