

# Taking a Customer-centric Approach to Cross-selling and Promotional Campaigns

Renee Kroll

Vice President, Guaranty Bank

Monica Orluk

Executive Consultant, Fiserv

# About Guaranty Bank

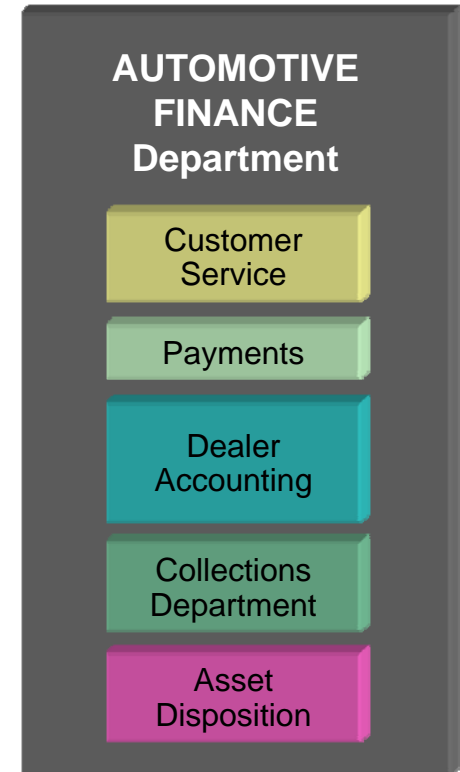
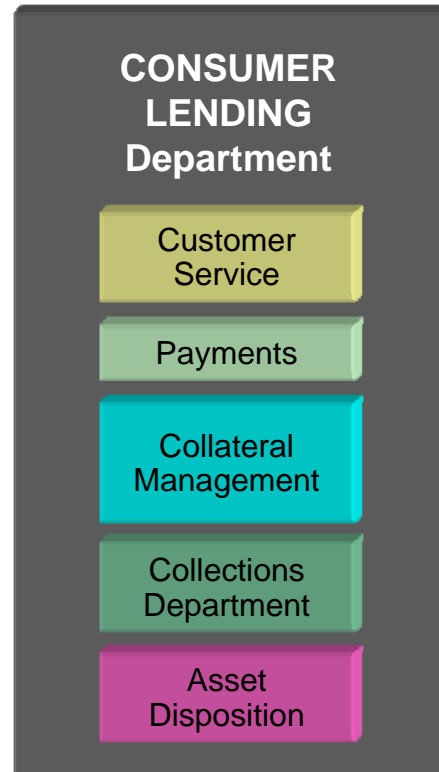
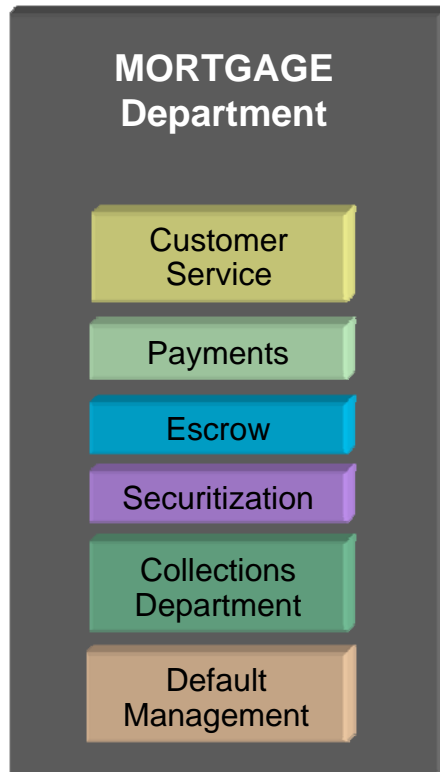
- The Guaranty Bank Family of Companies has lending offices in 45 states and retail offices in 5 states
- Our guiding values are:
  - Superior customer service
  - Integrity & respect
  - Working together as one
    - Make it simple and easy for our customers to do business with us
    - Eliminate redundancy/duplication
  - Create strong teams that are: focused, united, & energetic
- Guaranty's mission is to make people's lives better by helping them achieve their financial dreams

# Guaranty Bank

- Guaranty Bank has recently combined its lending operations into ONE Loan Servicing department
  - With one Loan Servicing Platform, we gain:
    - Reduced servicing costs
    - Ability to respond quickly to new product and regulatory needs
    - Reduced IT costs through elimination of redundant systems
    - More efficient management of Risk and Default
    - Improved cross-selling of all loan products

# Historically, Mortgage, Consumer and Auto Silos Pose Challenges to CRM

- Separate organizations and disparate technology solutions

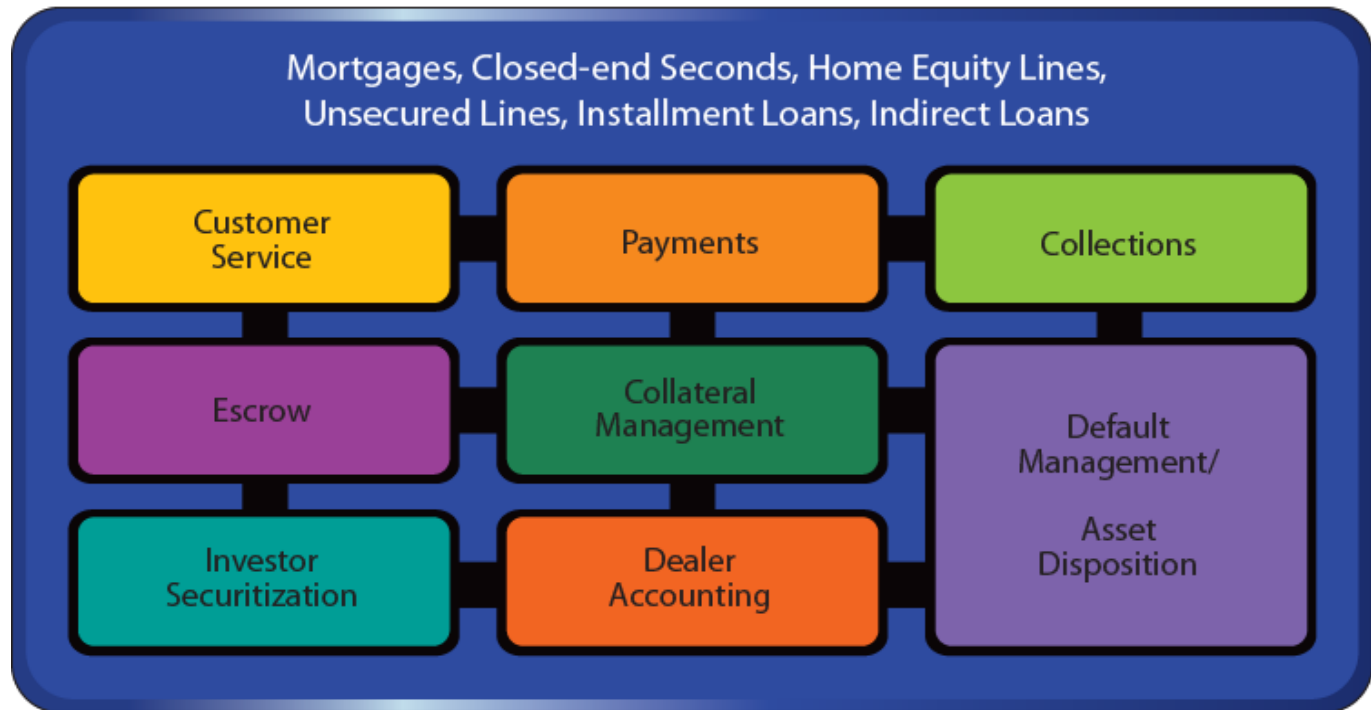


# Guaranty Bank – Single Platform

- With one Loan Servicing Platform, we can:
  - **Create efficiencies**
    - One workflow – one staff
    - Mitigate default risk
    - Consolidate interfaces
  - **Grow our customer relationships**
    - Enhanced customer service
    - Offer products to make *customers-for-life*
  - **Generate revenue**
    - Manage our cross-sell campaigns
    - Offer and support all loan products

# Technology to Manage the Borrower Relationship

- Real-time access to all loan account data from a central repository



# Single Customer View

- Assess credit capacity
- Improve cross-sell penetration
- Mitigate risk with default capabilities for all products
- Support securitization for all products

  
Borrower 1

Mortgage

HELOC

Credit  
Line  
Opportunity

Installment  
Loan

Indirect  
Financing  
Opportunity

  
Borrower 2

Mortgage

HELOC

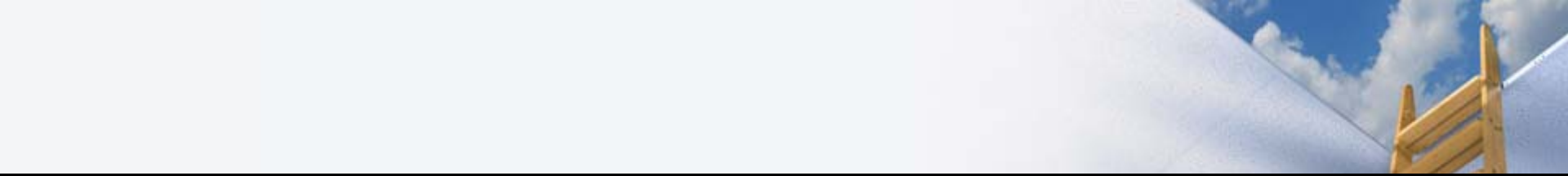
Credit  
Line

Installment  
Loan  
Opportunity

Indirect  
Financing  
Opportunity

# Guaranty Bank – Single Platform

- Reasons that Guaranty Bank has chosen to use the Fiserv Loan Servicing Campaign and Promotion system:
  1. Increase line usage
  2. Grow revenue
  3. Improve customer retention
  4. Target market via custom campaigns
  5. Maintain superior customer service



Thank You!

