

deluxe®

DLX Community Banking Outreach



Reinvestment builds richer communities for us all



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Closing the equity gaps in consumer lending

The Community Reinvestment Act shouldn't just be viewed as a piece of legislation. It's an important reminder that the markets you operate in are different and a one-size-fits-all marketing approach doesn't work.

Consumers are more than their income bracket

Many factors prevent people in Low- to Moderate-Income (LMI) census tracts from getting access to funding. Three primary forces driving this inequality are:



LACK OF AWARENESS

Many people don't realize homeownership is an option for them.



FINANCIAL BARRIERS

Lenders aren't offering the right products to meet the needs of their communities.



MARKET FORCES

There is a lack of affordable homes in the market.



4.5M

The affordable housing gap is expected to reach 4.5 million units in 2022.

Why does Community Reinvestment Act outreach make sense?

- » Builds a stronger reputation for your financial institution
- » Helps you tap into a new and growing market of consumers
- » Builds positive momentum in the local marketplace
- » Helps people in your local community



Developing a CRA Outreach Strategy

Traditional marketing programs don't usually address the historical biases that have existed in lending for decades. Banks must use a different approach if they want to reach the communities that have been historically underrepresented.



Our proven, three-step approach

By taking a different approach in the market that is focused on opportunity, awareness and outreach, banks can successfully connect with LMI consumers.



It starts with understanding the missed opportunity.

We help banks better understand their financial position within their local markets with a custom marketing opportunity analysis. This allows your brand to accurately measure the number of credit-qualified customers and prospects you are leaving on the table.



Next, build awareness.

If consumers don't think they can get credit in the first place, then your traditional marketing is going to fail. Deluxe can help you position popular products in a way that resonates to all types of consumers. We also offer expertise on products like equity loans, refinances (both rate & term and cash-out) and purchases (both first-time buyer and re-purchase).



Finish with outreach.

Finally, you can begin using smarter, targeted outreach to match your unique products and services with the individual households in your marketplace.

Why work with Deluxe?

As a full-service marketing agency, we not only provide you access to the most powerful data in the market, but we also employ our industry experts to deliver customized strategy, creative design, and performance tracking solutions that drive best-in-class ROI across all channels.

Our “massively multi-sourced” business and consumer data lakes contain insights from dozens of general and specialty data providers. This enables us to build fine-tuned lists of consumers and businesses using flawless strategy and execution.

A look at the data that feeds our programs.

Because we work with over a hundred different data partners to create our custom audiences, our Community Banking Outreach programs often feature some of the following data types:

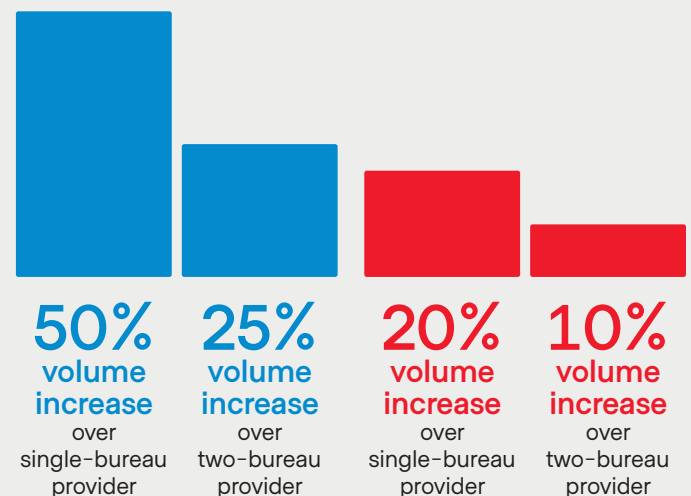
- » **Consumer Data Insights.** Our consumer data lake includes demographic, geographic, homeowner, deed and purchase behavior on more than 100 million households and 260 million consumers throughout the United States.
- » **Prescreen Data.** Our tri-bureau prescreen data provides coverage that can help you identify prospects who fit your specific lending criteria.
- » **Credit Triggers.** Our tri-bureau credit trigger program monitors your customers and prospects daily to identify active lending shoppers (refi, purchase, home equity, etc.) who meet your pre-established lending criteria.



By utilizing tri-bureau credit data, whether its prescreen or credit triggers, Deluxe can provide a significant lift over one- and two-bureau providers. For example, our credit triggers usually see a 50% or greater lift in prospect or customer universe over single-bureau providers.

Credit Triggers

Prescreen Data



Achieve an “outstanding” rating and be a better lending partner to the communities you serve.

The Community Banking Outreach program by Deluxe was designed to help banks achieve CRA compliance while being a vital lending partner to all members of the communities they serve.

We offer an array of delivery models, from data-only solutions to bespoke, full-service solutions with best-in-class campaign strategy, creative development, multi-channel deployment, and performance tracking. Our goal is to build programs that help our clients achieve their marketing and banking goals.



About Deluxe

For over 100 years, Deluxe has been helping enterprises, small businesses and financial institutions deepen customer relationships through trusted, technology-enabled solutions. As a data-driven marketing agency, Deluxe helps companies drive profitable account growth through superior data solutions partnered with marketing strategies and consulting to deliver highly effective and targeted campaigns.

deluxe®

trusted payments & business technology

