Educating and Empowering Members
Experian Credit EducatorSM Affiliate Program

Credit Union Webinar
November 7, 2012
Shelly Shakespeare

Product Marketing Manager – Experian Credit Educator

Product Marketing Manager in Experian’s Credit Services Division, responsible for our Credit Educator service. Shelly’s primary responsibilities include product marketing, positioning and development.

Over 14 years of experience in the credit services industry with 7 years at Experian with focus on product marketing for credit Acquisitions and Prospecting services, project management, Consumer Services and client and sales support.
Agenda

- Background
- What’s in it for you?
- Service overview
- Consumer feedback
- Success and Analysis
- Process flow
The need for robust credit education is growing
Experian’s goal is to empower your members through credit education

The economic recession has significantly changed member awareness and attitude towards credit

- Members recognize the value of good credit
  - Over three years of cautious lending and reduced access
- Members want more credit-based information
  - Increased consumer traffic to www.annualcreditreport.com
- Members are taking an active role in improving their credit
  - Direct-to-consumer is one of Experian’s largest and fastest growing markets – monitoring and protection
Customer relations are evolving
Experian Credit Educator can assist with building loyalty

Build a better relationship with your members through consumer credit management

- Enhance your ability to **drive member satisfaction**
  - Meet the needs of members inquiring about credit
  - Create a positive experience for members that don’t understand how credit works
  - Put members on the path to achieving their financial goals

- Improve your ability to **create cross-sell and up-sell opportunities**
  - Help members better understand their credit
  - Improve their credit-worthiness
  - An informed and educated member who has the tools to better manage their financial health is a great prospect

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Experian Credit EducatorSM is Experian’s premier consumer credit education service. Session is a one-time, 20-minute, telephone-based education session conducted by one of our trained Experian Credit EducatorSM agents. Session includes the following:

**Credit report basics**
- Explanation and copy of personal credit report
- Review of each section within the credit report
- Discuss different types of inquiries
- Discuss potentially negative and positive items
- Potentially fraudulent accounts and attempts

**Credit score**
- Personal VantageScore®
- Explanation and review of score factors
- How do creditors utilize scoring models?
- What types of information can affect my score?
- Benchmark scores for the nation, my state and region

**Value add services**
- Tips and information for maintaining a healthy credit profile
- Data management tips
- Links to online resources for credit management and life events information
Listen......
Questions?
It was very encouraging and helpful to speak directly to an Experian representative. I feel like credit clinics are gimmicks, and I’m very pleased with the service! I appreciated the information I received; it provided clarity on my situation.

The service was spot on. I would have signed up for the service earlier if I would have known it was available.

Survey score

<table>
<thead>
<tr>
<th>Score</th>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>97.6%</td>
<td>How helpful was this call today?</td>
</tr>
<tr>
<td>96.4%</td>
<td>How likely are you to act on the knowledge you received?</td>
</tr>
<tr>
<td>Action</td>
<td>Educated group</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Average VantageScore</td>
<td>↑ +5</td>
</tr>
<tr>
<td>Trades voluntarily closed in last 6 months</td>
<td>↑ +5%</td>
</tr>
<tr>
<td>Open revolving trades &gt;75% utilization</td>
<td>➡️ -15%</td>
</tr>
<tr>
<td>Utilization on open revolving trades</td>
<td>➡️ -3%</td>
</tr>
<tr>
<td>Revolving trades opened in the last 6 months</td>
<td>➡️ +19%</td>
</tr>
<tr>
<td>Number of bankcard inquiries</td>
<td>➡️ +23%</td>
</tr>
<tr>
<td>Number of mortgage inquiries</td>
<td>➡️ +29%</td>
</tr>
</tbody>
</table>
Consumer credit reporting basics
Improve your credit by increasing your knowledge

- Offer your members and prospective members a personalized education call session with a trained Experian Credit EducatorSM Agent

- Drive traffic to an Experian landing page via product ad on your website:
  - To increase revenue stream
  - Diversify product offerings
  - Promote branding for website

- You will receive:
  - Dedicated toll-free number and tracking codes
  - A referral fee per session sold
### Experian Credit Educator
Member flow for affiliate / advertising program

#### Affiliate Program process flow:

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step 2</th>
<th>Step 3</th>
<th>Step 4</th>
<th>Step 5</th>
<th>Step 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deploy Experian Credit EducatorSM placement on your website</td>
<td>Member contacts Experian Credit EducatorSM via placement on your website</td>
<td>Member schedules Experian Credit EducatorSM session with an Experian Agent</td>
<td>Experian Credit EducatorSM Agent conducts the education session</td>
<td>After the session, the member is charged for the Educator service</td>
<td>Experian provides you with tracking and a per-sale commission</td>
</tr>
</tbody>
</table>

#### The Affiliate agreement will consist of the following:

1. Agreement and approval to place an Experian Credit EducatorSM link within your specified member / prospective member facing web page(s) – placement and link specifications to be agreed-upon and discussed by all parties.
2. An initial six (6) month affiliate term which allows both parties time to evaluate and refine program benefits (as necessary).
3. A member/prospective member discount on the book pricing of the service.
4. A commission paid to Credit Union for every Experian Credit EducatorSM session sold from your website/referral.
5. Monthly or Quarterly commission/affiliate revenue generated and paid by Experian.
6. Reporting to reflect the number of Experian Credit EducatorSM sessions scheduled and conducted from your website/referral.

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GAIN A BETTER UNDERSTANDING OF YOUR CREDIT
WITH EXPERIAN CREDIT EDUCATOR®

Sign Up Today

Experian Credit Educator

Experian Credit Educator will provide you with a one time, one-on-one telephone based credit education session.

During your education session you will not only receive a copy of your credit report, you will also receive:

- Approximately 20 minutes with an Experian Credit Educator agent
- A detailed walk through of your credit report components
- Your credit score and benchmark credit scores for your region, state, and the United States
- An explanation of the factors contributing to your credit score
- Insight for future decisions in credit management

What consumers are saying who have already taken advantage of the Experian Credit Educator service:

"I was greatly impressed by the care, professionalism, and personal attention demonstrated by the Experian representative. The Experian representative clearly established and articulated a framework to foster credit integrity and self-discipline to bring about positive change, building confidence in my credit future now, I see myself in the future and I feel much better."*

*The agent broke down everything so it was easier to understand. I appreciate everything we went over and will be recommending this service to family and friends.

Federal & State Rights Notices

Service Contract

Sign up for your personalized credit education session and an Experian Credit Educator agent will contact you to schedule your session.

Sign Up Today Or call 1-877-903-1009 and schedule your appointment today!

Experian Credit Educator

Gain a better understanding of your credit report with a one-on-one credit education session with an Experian Credit Educator agent.

$29.95

Not available in WI. Must be at least 18 years of age with a current U.S. address

Service Contract

Experian Credit Educator brought to you by Experian's Education Division.

Know Your FCRA Rights
Next steps
Deploy affiliate program in less than 30 days

Identify web pages with most relevant traffic for Experian Credit Educator℠ offering

Identify and define measurements for success

Identify program specifics: estimated volumes; start date; customer access methods, reporting, etc.

Define advertising / design specifics and schedule a go-live date

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Questions?
Thank you for attending today’s webinar

For additional information:

Please contact your Experian Sales representative or call 1888 414 1120 to speak to our client support team.