

1. DIRECT CONSUMER LENDING APPLICATIONS (VEHICLE, UNSECURED, OVERDRAFT, PAY DAY, HOME EQUITY, AND CREDIT CARDS)

Instructions	<ul style="list-style-type: none"> • Average monthly volumes, not annual • Under the Total Applications are 3 subcategories based on origination channel. The sum of these 3 should equal the Total Applications • Applications are ones tracked for Reg B • Exclude indirect loans
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	Vehicle, Unsecured, Overdraft, Pay Day	Home Equity (HELOC, 2nd Mortgages)	Credit Cards
TOTAL # MO. AVERAGE APPLICATIONS			
Mo. apps from branches			
Mo. apps from contact ctr			
Mo. apps from digital			

2. DIRECT CONSUMER LOANS APPROVED (VEHICLE, UNSECURED, OVERDRAFT, PAY DAY, HOME EQUITY, AND CREDIT CARDS)

Instructions	<ul style="list-style-type: none"> • Average monthly volumes, not annual • Under the Total Approvals are 3 subcategories based on channel. The sum of these 3 should equal the Total Approvals. • Exclude indirect loan approvals
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	Vehicle, Unsecured, Overdraft, Pay Day	Home Equity (HELOC/2nd Mortgages)	Credit Cards
TOTAL # MO. AVERAGE APPROVALS			
Mo. approvals from branches			
Mo. approvals from contact center			
Mo. approvals from internet/mobile			

3. CONSUMER LOANS FUNDED (VEHICLE, UNSECURED, OVERDRAFT, PAY DAY, HOME EQUITY, AND CREDIT CARDS)

Instructions	<ul style="list-style-type: none"> • Average monthly volumes, not annual • Under the Total Funded are 3 subcategories based on channel. The sum of these 3 should equal the Total Funded. • Exclude indirect loans
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Vehicle, Unsecured, Overdraft, Pay Day	Home Equity (HELOC/2nds Mortgages)	Credit Cards
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TOTAL # MO. AVERAGE FUNDED			
Mo. funded from branches			
Mo. funded from contact center			
Mo. funded from internet/mobile			

4. WHAT PERCENTAGE (%) OF YOUR DIRECT CONSUMER LOAN APPLICATIONS WERE AUTO-DECISIONED THROUGH AUTOMATED UNDERWRITING/CREDIT SCORING MODELS, WITH NO HUMAN REVIEW?

Answer: _____
Format: 0%

5. NAME OF CONSUMER LOAN ORIGINATION / SCORING VENDOR AND PRODUCT

- DecisionPro/LaserPro
- Baker Hill
- CRIF
- ComplianceOne
- MeridianLink
- Custom/In-House
- Other
- None

6. IF YOU CHOSE "OTHER" FOR YOUR PRIMARY CONSUMER LOAN ORIGINATION SYSTEM IN THE PREVIOUS QUESTION, PLEASE DESCRIBE

Answer: _____

7. ANNUAL LOAN-RELATED INSURANCE REVENUE

Include	<ul style="list-style-type: none"> • Revenue generated by loan-related products, i.e. credit life/disability, GAP, warranty, etc.
Exclude	<ul style="list-style-type: none"> • Investment annuity revenue

Answer: _____
Format: \$0

8. WHAT % OF AUTO LOAN CLOSINGS ARE YOU CROSS SELLING INSURANCE

Answer: _____

Format: 0% Min 0 Max 100

9. DIRECT CONSUMER AND HOME EQUITY LOAN MANAGERS

Include	<ul style="list-style-type: none"> Supervising and coaching the direct consumer lending and/or home equity loan employees
Exclude	<ul style="list-style-type: none"> Other direct lending functions (See next categories 'Underwriting, Other') Indirect consumer lending functions (See 'Indirect' categories to follow [05])

Answer: _____

Format: 0.00

10. CENTRALIZED DIRECT CONSUMER AND HOME EQUITY LOAN UNDERWRITING FTE

Include	<ul style="list-style-type: none"> Centrally located function of underwriting direct consumer and/or home equity loan applications including pulling credit, making loan decisions, analyzing financials, calculating ratios Centralized underwriting department management and support
Exclude	<ul style="list-style-type: none"> Decentralized in branches (See 'Branch Consumer Lending Underwriting' [01]) Decentralized in contact center (See 'Contact Center Loan Agents [02]) Indirect consumer loan underwriting functions (See 'Indirect Consumer Loan Underwriting' [05]) Credit card underwriting (see 'Centralized Credit Card Underwriting' [04])

Answer: _____

Format: 0.00

11. CONSUMER LOAN PROCESSING FTE

Include	<ul style="list-style-type: none"> Supporting loan officers and branches in the processing of new direct consumer and home equity loan applications Gathering information for loan approval and closing Activities can include loan application input, package development / transmittals, ordering title and appraisals, sending denial letters
Exclude	<ul style="list-style-type: none"> Mortgage loan processing activities (See 'Mortgage Loan Processing' [07]) Consumer loan doc prep, pre-fund review, loan closing, funding, post-fund review

Answer: _____

Format: 0.00

12. DIRECT CONSUMER DOCUMENT PREPARATION/ PRE-FUND REVIEW/ LOAN CLOSING/ FUNDING/ POST-FUND REVIEW FTE

Include	<ul style="list-style-type: none"> Physically prepare loan documents, providing pre-fund and post-fund control over loan document
Exclude	<ul style="list-style-type: none"> Small Business Administration (SBA) activities (See 'SBA FTE' [06]) Indirect consumer document preparation activities (See 'Indirect Other FTE' [05]) Consumer document preparation activities (See 'Consumer Doc Prep/Closing/Funding' [05]) Mortgage document preparation activities (See 'Mortgage Doc Prep/Closing/Funding' [07]) Commercial document preparation activities (See 'Commercial Doc Prep/Closing/Funding' [08])

Answer: _____
Format: 0.00 Min 0

13. DIRECT CONSUMER AND HOME EQUITY LENDING - OTHER FTE

Include	<ul style="list-style-type: none"> Direct consumer and Home Equity Loan functions not included in the categories previous or in loan operations[12] Sale reporting for consumer lending, analysis, tracking sales
Exclude	<ul style="list-style-type: none"> Direct lending functions (See previous categories "Direct" [05])

Answer: _____
Format: 0.00

14. DIRECT CONSUMER - OTHER FTE DESCRIPTION

Instructions	Describe the duties and positions if you allocated employees to the 'Other' FTE category. Direct and home equity consumer lenders should be allocated in the branch survey.
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Answer: _____

15. DOES YOUR INSTITUTION OFFER INDIRECT LOANS?

Instructions	<ul style="list-style-type: none"> If you answer yes, please answer the following questions regarding your indirect lending volumes and FTE If you answer no, click NEXT to save answer then go to bottom of the next question and click in the page # box, enter last page number and click ENTER. On last page of this survey section, click FINISH to exit
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True False

16. INDIRECT CONSUMER LENDING VOLUMES (AUTOMOBILE AND OTHER)

Instructions	Please use average monthly volumes, not annual Applications are ones tracked for Reg B Approvals are applications approved Funded means new loans closed and added to the books
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Automobile	Other Indirect
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# of Applications		
# of Approvals		
# of Funded		

17. WHAT PERCENTAGE (%) OF YOUR INDIRECT CONSUMER LOAN APPLICATIONS WERE AUTO-DECISIONED THROUGH AUTOMATED UNDERWRITING/CREDIT SCORING MODELS, WITH NO HUMAN REVIEW?

Answer: _____

Format: 0% Max 100

18. INDIRECT CONSUMER LOAN MANAGERS

Include	<ul style="list-style-type: none"> Supervising and coaching the indirect consumer lending employees
Exclude	<ul style="list-style-type: none"> Direct lending functions (See previous categories 'Direct FTE') Indirect lending other functions (See 'Indirect Sales, Underwriting')

Answer: _____

Format: 0.00

19. INDIRECT SALES FTE

Include	<ul style="list-style-type: none"> Calling on dealerships with the goal of developing more profitable indirect loan volume
Exclude	<ul style="list-style-type: none"> Direct lending functions (See 'Direct' [05])

Answer: _____

Format: 0.00

20. CENTRALIZED INDIRECT CONSUMER LOAN UNDERWRITING FTE

Include	<ul style="list-style-type: none"> Centrally located underwriting of indirect consumer loan applications and indirect loan underwriting support functions
Exclude	<ul style="list-style-type: none"> Consumer loan servicing functions (See 'Consumer loan boarding, payment processing, etc.' [12]) Direct consumer lending underwriting (see 'Centralized Direct Consumer Underwriting' [05])

Answer: _____

Format: 0.00

21. INDIRECT 'OTHER' FTE

Include	<ul style="list-style-type: none">• Reconciling loan packages from dealers• Indirect processors/ funders/ doc prep FTE• Any indirect lending function not listed in other categories
Exclude	<ul style="list-style-type: none">• Consumer loan servicing function (See 'Consumer Loan Boarding, Payment Processing, etc.' [12])• Direct consumer loan functions

Answer: _____

Format: 0.00

22. INDIRECT CONSUMER 'OTHER' FTE DESCRIPTION

Instructions	<ul style="list-style-type: none">• If you entered 'Other' indirect lending FTE, please describe their functions
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Answer: _____