

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

|                     |   |
|---------------------|---|
| <b>Instructions</b> | <ul style="list-style-type: none"> <li>• Average monthly volumes, not annual</li> <li>• Under the Total Applications are 3 subcategories based on origination channel. The sum of these 3 should equal the Total Applications</li> <li>• Applications are ones tracked for Reg B</li> <li>• Exclude indirect loans</li> </ul> |
|---------------------|---|

|                                  | 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)

|                     |  |
|---------------------|--|
| <b>Instructions</b> | <ul style="list-style-type: none"> <li>• Average monthly volumes, not annual</li> <li>• Under the Total Approvals are 3 subcategories based on channel. The sum of these 3 should equal the Total Approvals.</li> <li>• Exclude indirect loan approvals</li> </ul> |
|---------------------|--|

|                                   | 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 digital        |  |                                   |              |

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

|                     |   |
|---------------------|---|
| <b>Instructions</b> | <ul style="list-style-type: none"> <li>• Average monthly volumes, not annual</li> <li>• Under the Total Funded/Originated are 3 subcategories based on channel. The sum of these 3 should equal the Total Funded/Originated.</li> <li>• Exclude indirect loans</li> </ul> |
|---------------------|---|

| Vehicle, Unsecured, Overdraft, Pay Day | Home Equity (HELOC/2nds Mortgages) | Credit Cards |
|--|------------------------------------|--------------|
|--|------------------------------------|--------------|

|                                       |  |  |  |
|---------------------------------------|--|--|--|
| TOTAL # MO. AVERAGE FUNDED/ORIGINATED |  |  |  |
| Mo. funded from branches              |  |  |  |
| Mo. funded from contact center        |  |  |  |
| Mo. funded from digital               |  |  |  |

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. DIRECT CONSUMER LOAN ORIGINATION SYSTEM VENDOR

- CRIF (Appro, ACTion, Teres, or SAIL)
- CU Direct (Lending 360)
- MeridianLink (LoansPQ/Opening Act)
- Temenos (Loan Origination)
- Core-based (e.g., ELA with Symitar)
- Other/None

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

Answer: \_\_\_\_\_

7. NUMBER OF DIRECT CONSUMER/HOME EQUITY LOAN DOCUMENTATION PACKAGES PRODUCED MONTHLY

|                |  |
|----------------|--|
| <b>Include</b> | <ul style="list-style-type: none"> <li>• Loan closing packages produced for internal closings</li> <li>• Loan closing packages produced for external/attorney closings</li> <li>• Loan packages for Change in Term (CIT) and Modifications</li> <li>• Monthly average for 12-month reporting period</li> </ul> |
| <b>Exclude</b> | <ul style="list-style-type: none"> <li>• Early Disclosure Packages</li> <li>• Reprints of closing packages</li> <li>• Indirect consumer loan packages</li> </ul>   |

Answer: \_\_\_\_\_  
Format: 0

8. ANNUAL LOAN-RELATED INSURANCE REVENUE

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

Answer: \_\_\_\_\_

Format: \$0

9. WHAT % OF AUTO LOANS CLOSINGS ARE YOU CROSS SELLING INSURANCE?

Answer: \_\_\_\_\_

Format: 0% Min 0 Max 100

10. DIRECT CONSUMER AND HOME EQUITY LOAN MANAGERS

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

Answer: \_\_\_\_\_

Format: 0.00

11. DIRECT CONSUMER AND HOME EQUITY LOAN UNDERWRITING FTE

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

Answer: \_\_\_\_\_

Format: 0.00

12. DIRECT CONSUMER AND HOME EQUITY LOAN PROCESSING FTE

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

Answer: \_\_\_\_\_  
Format: 0.00

13. DIRECT CONSUMER AND HOME EQUITY DOCUMENT PREPARATION/ PRE-FUND REVIEW/ LOAN CLOSING/ FUNDING/ POST-FUND REVIEW FTE

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

Answer: \_\_\_\_\_  
Format: 0.00 Min 0

14. DIRECT CONSUMER AND HOME EQUITY LENDING - OTHER FTE

|                |  |
|----------------|--|
| <b>Include</b> | <ul style="list-style-type: none"> <li>Direct consumer and Home Equity Loan functions not included in the other categories</li> <li>Sale reporting for consumer lending, analysis, tracking sales</li> </ul> |
| <b>Exclude</b> | <ul style="list-style-type: none"> <li>Direct lending functions (See previous categories "Direct" [05])</li> <li>Loan servicing functions; i.e. payment processing, imaging, record maintenance</li> </ul>   |

Answer: \_\_\_\_\_  
Format: 0.00

15. DIRECT CONSUMER - OTHER FTE DESCRIPTION

|                     |  |
|---------------------|--|
| <b>Instructions</b> | Describe the duties and positions if you allocated employees to the 'Other' FTE category.<br>Direct and home equity consumer lenders should be allocated in the branch survey. |
|---------------------|--|

Answer: \_\_\_\_\_

16. DOES YOUR INSTITUTION OFFER INDIRECT LOANS?

**Instructions**

- 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. Survey should automatically skip questions that don't apply.

Yes       No

17. 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

|                   | Automobile | Other Indirect |
|-------------------|------------|----------------|
| # of Applications |            |                |
| # of Approvals    |            |                |
| # of Funded       |            |                |

18. 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

19. INDIRECT CONSUMER LOAN MANAGERS

**Include**

- Supervising and coaching the indirect consumer lending employees

**Exclude**

- Direct lending functions (See previous categories 'Direct FTE')
- Indirect lending other functions (See 'Indirect Sales, Underwriting' )

Answer: \_\_\_\_\_

Format: 0.00

20. INDIRECT SALES FTE

**Include**

- Calling on dealerships with the goal of developing more profitable indirect loan volume

**Exclude**

- Direct lending functions (See 'Direct' [05])

Answer: \_\_\_\_\_

Format: 0.00

## 21. CENTRALIZED INDIRECT CONSUMER LOAN UNDERWRITING FTE

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

Answer: \_\_\_\_\_

Format: 0.00

## 22. INDIRECT GENERAL FTE

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

Answer: \_\_\_\_\_

Format: 0.00

## 23. INDIRECT CONSUMER GENERAL FTE DESCRIPTION

|                     |  |
|---------------------|--|
| <b>Instructions</b> | <ul style="list-style-type: none"><li>If you entered 'Other' indirect lending FTE, please describe their functions</li></ul> |
|---------------------|--|

Answer: \_\_\_\_\_