

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 digital			

3. DIRECT CONSUMER LOANS FUNDED/ORIGINATED (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/Originated are 3 subcategories based on channel. The sum of these 3 should equal the Total Funded/Originated. 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/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. NAME OF DIRECT CONSUMER LOAN ORIGINATION / SCORING VENDOR AND PRODUCT

- ☐ Finastra - DecisionPro/LaserPro
- ☐ FIS - Originate
- ☐ Fiserv - Velocity
- ☐ Meridian - LoansPQ
- ☐ MeridianLink - CRIF ACTION
- ☐ nCino
- ☐ TCI - DecisionLender
- ☐ Other direct LOS

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

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

Answer: _____

Format: 0

8. 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

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

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

11. DIRECT CONSUMER AND HOME EQUITY LOAN UNDERWRITING FTE

Include	<ul style="list-style-type: none"> • Vehicle, unsecured, overdraft, pay day, home equity/ HELOC, credit card • 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

12. DIRECT CONSUMER AND HOME EQUITY LOAN PROCESSING FTE

Include	<ul style="list-style-type: none">• Vehicle, unsecured, overdraft, pay day, home equity/ HELOC, credit card• 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, adverse action/denial reporting
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

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

Include	<ul style="list-style-type: none">• Vehicle, unsecured, overdraft, pay day, home equity/ HELOC, credit card• Physically prepare loan documents, providing pre-fund and post-fund control over loan document
Exclude	<ul style="list-style-type: none">• 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

14. DIRECT CONSUMER AND HOME EQUITY LENDING - OTHER FTE

Include	<ul style="list-style-type: none">• Vehicle, unsecured, overdraft, pay day, home equity/ HELOC, credit card• Direct consumer and Home Equity Loan functions not included in the other categories• Sale reporting for consumer lending, analysis, tracking sales
Exclude	<ul style="list-style-type: none">• Direct lending functions (See previous categories "Direct" [05])• Loan servicing functions; i.e. payment processing, imaging, record maintenance

Answer: _____

Format: 0.00

15. 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.

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)

InstructionsPlease 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. IS YOUR INDIRECT CONSUMER LOAN ORIGINATION SYSTEM THE SAME AS YOUR DIRECT CONSUMER LOAN ORIGINATION SYSTEM?

☐ Yes☐ No

20. PROVIDE NAME OF INDIRECT CONSUMER LENDING SYSTEM, IF DIFFERENT THAN YOUR DIRECT CONSUMER LENDING SYSTEM.

Answer: _____

21. 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

22. 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

23. 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, i.e. loan boarding, payment processing, imaging, etc.Direct consumer lending underwriting (see 'Centralized Direct Consumer Underwriting' [05])

Answer: _____

Format: 0.00

24. INDIRECT GENERAL FTE

Include	<ul style="list-style-type: none">Reconciling loan packages from dealersIndirect processors/ funders/ doc prep FTEAny 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

25. INDIRECT CONSUMER GENERAL FTE DESCRIPTION

Instructions	<ul style="list-style-type: none">If you entered FTE in the Indirect General FTE question that have functions other than reconciling loan packages, processing, funding or doc preparation, please describe their functions
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Answer: _____