

# 1Click Offers

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# History of 1Click Offers

- Going strong since 2020!
- 1Click credit cards, lines of credit, and unsecured term loans
- Madison County FCU was our first user ever

The logo for 1CLICK features the number '1' in a large, stylized font with a gradient from orange to yellow. A green mouse cursor arrow points to the '1'. To the right, the word 'CLICK' is written in a bold, yellow, sans-serif font with a black outline. The entire logo is set against a green, starburst-like background.

# How Are Credit Unions Using 1Click Offers Today?

- Make members more sticky
- Credit building programs
- Holiday loans
- What about delinquency?

*"Credit unions have always been reactive to lending. A member walks in and wants a loan... we do the loan and then cross sell additional products. 1Click Offers give us a proactive approach to lending."*

- Eddie Garcia, Thinkwise CU



# Recent Enhancements

- Obey first payment date details in the product config (23.10)
- Allow multiple forms to be configured per offer (23.10)
- Added e-sign feature for credit cards (23.10)
- Added suffix logic (June 2024)



# 1Click Autopilot



Learn more: [LC24.info/pilot](http://LC24.info/pilot)



# 1Click Unfunded

- New type of 1Click Offer released this month!
- Still presents to members in online and mobile banking, but without immediate funding or loan creation
- Presents pre-approval letter to members showing your chosen dealership



**Pre-Approved Loan Offer**

Pre-Approved Loan Amount  
**\$75,000.00**

Estimated Loan Rate	6.000%
Estimated Loan Terms	36 Months
Estimated Monthly Payment	\$2,281.66

Choose an Approved Dealer  
Select One Dealer

TEST DEALER  
123 TEST ST GRAND RAPIDS MI 49548

Processing Fee  
You will incur a \$5.00 processing fee to accept this loan offer. Select an account to draw this fee from:

000 PRIMARY SHARE: [Account Selection]

I have read the [Terms & Conditions](#) of this offer and agree to the above terms.

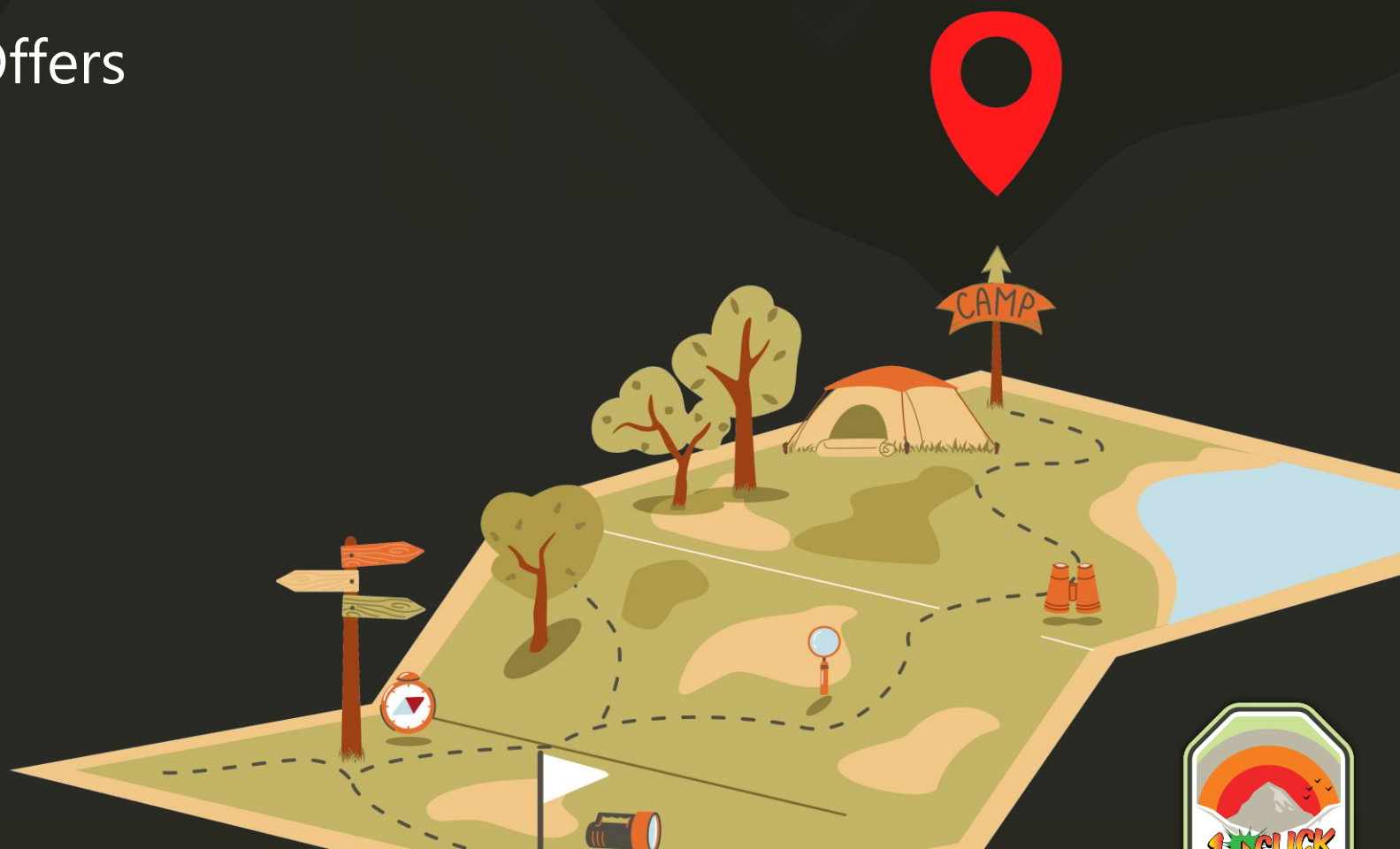
**HOW DOES THIS WORK?** To accept this pre-approved offer, you first need to digitally e-sign & download the PDF dealer loan document. Once downloaded, take this document to the preferred dealer, and they will handle the rest! ...It's that easy!

[Maybe Later](#) [Decline](#) [Accept Offer](#)

Learn more: [LC24.info/1click](http://LC24.info/1click)

# The Trail Ahead: 1Click Offers

- Batch delete for 1Click Offers
- Modified APR
  - Will print on disclosures



Learn more: [LC24.info/1Cproj](https://LC24.info/1Cproj)



# What Else is Coming?

- 1Click Offers expiration date
- 1Click performance dashboard
- New type of loan offer that will marry CLR Path and 1Click!





# Are You Using CLR Path?

- ▶ Use what you already know about your members
- ▶ Can help with non-lending decisions too
  - ▶ Located in Inquiry, Phone Operator, account opening, the loan application, member transfers, and Teller
- ▶ FREE tool for all CU\*BASE credit unions!
  - ▶ With CLR Path coming to 1Click, it's an even greater value—get on board now!

**CLR✓PATH**  
Character Lending on Reputation



Learn more: [LC24.info/CLR](http://LC24.info/CLR)

# Exciting Enhancements Coming for CLR Path

- 1Click Relationship Offers
  - Instead of creating an account list, you set up a CLR Path score matrix
  - Scores 400-500 = \$750 max
  - Scores 501-600 = \$1,000 max
- Researching: Adding additional criteria for CLR Path



Learn more: [LC24.info/CLR](http://LC24.info/CLR)

# What Lender\*VP is Exploring

- 1Click Pay Over Time Loan Offers
- 1Click Secured Offers
  - A few sticking points



# We Want to Hear What You Think!

➔ Come to Conversations On... 1Click Offers on October 17<sup>th</sup>!

**Conversations on\***

Lending

A CU\*Answers Collaboration Group

Sign up: [LC24.info/co-1c](https://LC24.info/co-1c)

