

# Consumers are looking for financial education

Be the source they turn to.



***More and more account holders are looking for advice-driven relationships with their financial institutions.***

In 2015, only 21 percent characterized their relationship with their financial institution as advice driven, a 28 percent drop from 2014.<sup>1</sup>

This trend represents a clear opportunity for your bank or credit union, given that 26 percent of consumers are willing to pay to have their financial institution work with them to build and monitor a budget. Even more would welcome end-to-end assistance with buying a car (44 percent) or home (43 percent).<sup>2</sup>

How can you provide the financial education your account holders want?

## Harland Clarke ConsumerU.

With ConsumerU, your financial institution can provide useful information to help your account holders make financial decisions that are right for them – such as buying a car or home, choosing a credit card and saving for education or retirement.

At the same time, you will attract new account holders, increase cross-sell opportunities and enhance customer satisfaction.

1. Accenture, *Banking Shaped by the Customer*, 2016  
2. Ibid.

## Offer account holders a resource for financial education. Promote financial literacy.

ConsumerU delivers a broad array of online content that covers more than 50 financially focused topics, including:

- Consumer Protection
- Credit and Loan
- Financial ABCs
- Planning for the Future
- Small Business Savvy
- Youth Education

Content is also available on current housing issues – such as mortgage financing, foreclosure and HARP. Convenient financial calculators and worksheets help account holders with budgeting and planning.

### Key attributes

#### Features

- Choose training topics and modules that fit your needs
- Customize with your financial institution's logo, colors, etc.
- Advertising / promotional space available for your products and services and to link ConsumerU to your website
- Learning modules available in Spanish
- Financial calculators to help plan for college, save for retirement and more
- Credit union-specific modules available

#### Benefits

- Integrates with other Harland Clarke products to enhance your lifecycle marketing program
- Helps meet the requirements of the Community Reinvestment Act
- Attracts new account holders
- Increases cross-sell and product awareness
- Builds stronger relationships
- Enhances account holder satisfaction

### **Engage**

*account holders*

### **Build**

*stronger relationships*

### **Increase**

*product awareness*

### **Enhance**

*account holder satisfaction*

### **Meet**

*the requirements of  
the Community  
Reinvestment Act*

Ready for a free  
demonstration?

Contact Harland Clarke today.

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