



Community Reinvestment Act Reach 2.0

FDIC Tested Verifiable CRA Marketing that works



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In the past marketing to low to moderate income borrowers and small business for CRA purposes was hit or miss. Legacy media didn't offer analysis of effectiveness or verification of your efforts for the regulators.



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Member FDIC

*We begin with a needs analysis using your prior
CRA exit review. Any specific need or demographic
can be accurately targeted.*



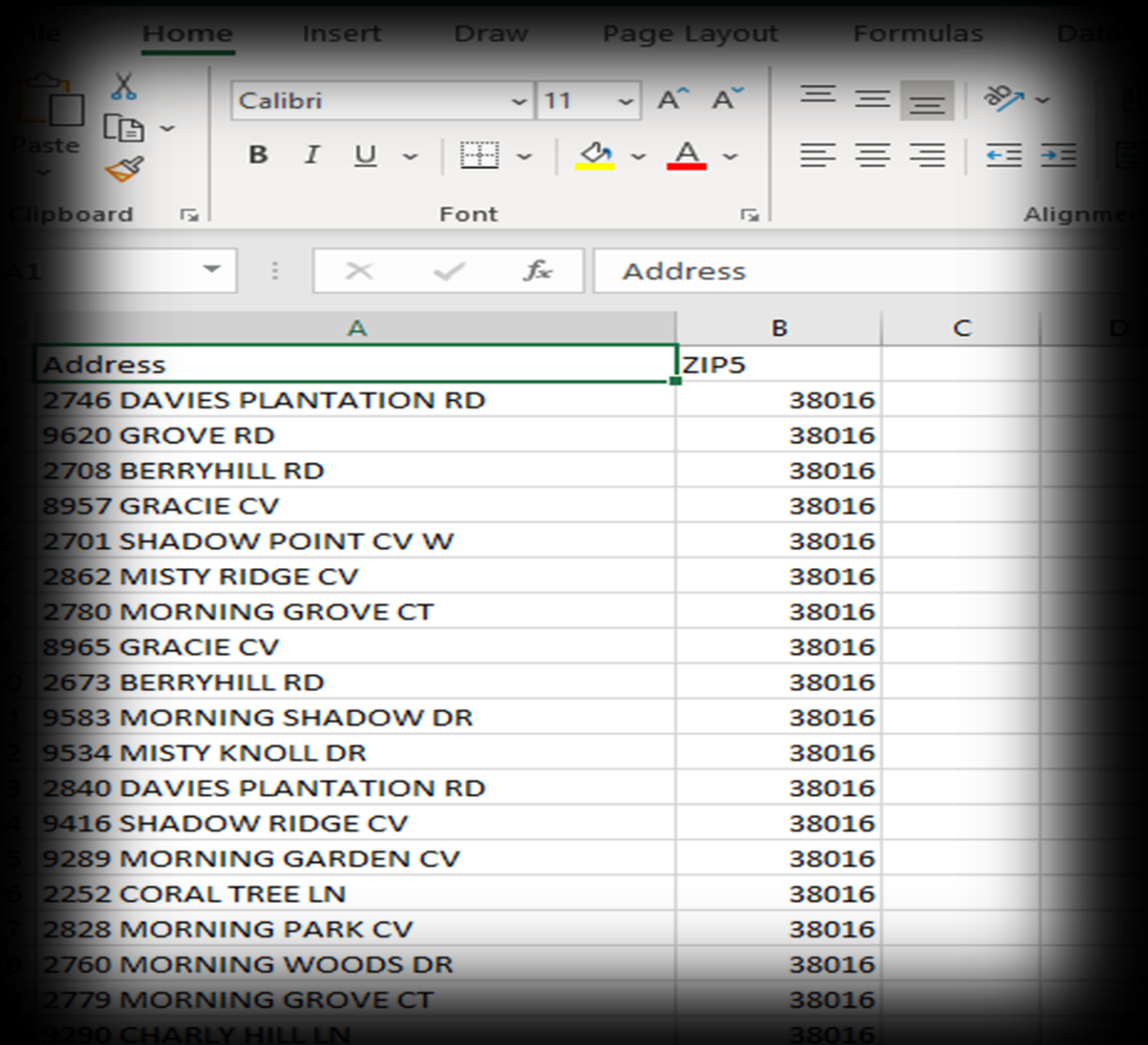
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Digital Direct Mail

Our technology offers a better solution! Target your CRA prospects with the only one to one digital marketing technology. Think of it as Digital Direct Mail... on every digital device your prospect owns.

We use off-line data like you already use in direct mail marketing. There are no privacy or data concerns, as we only use an address and zip code. No personally identifiable data is used. It's effective and completely verifiable.

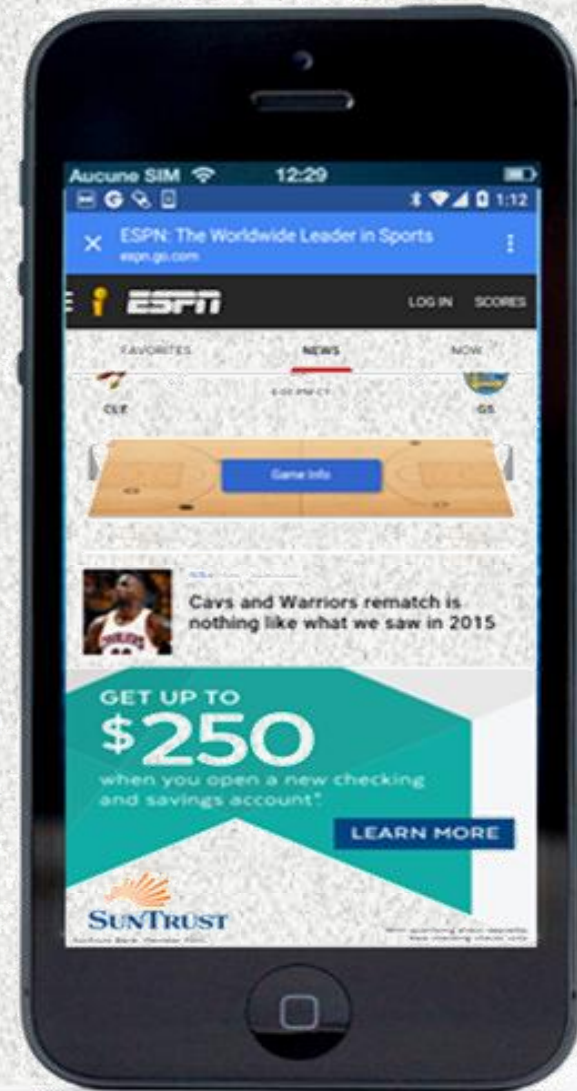


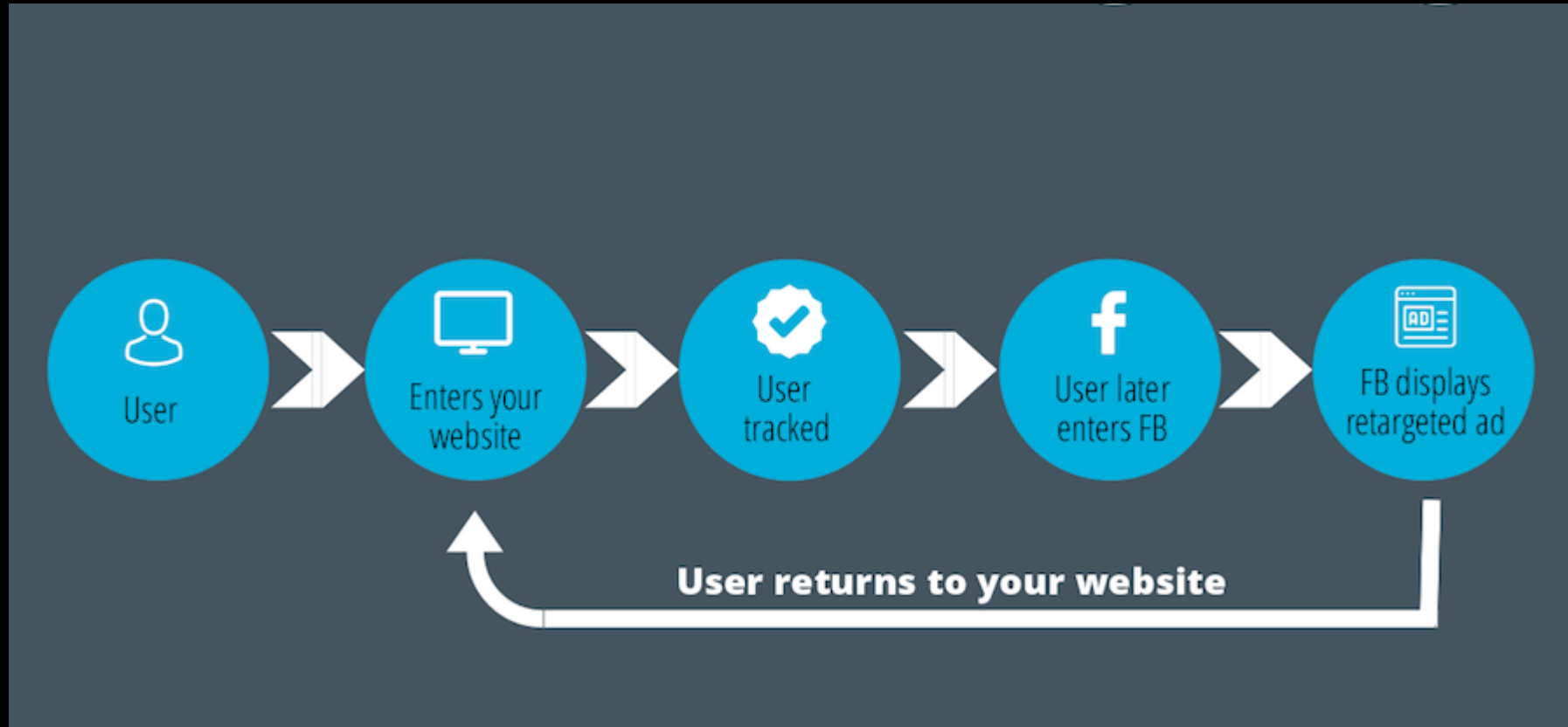
The image shows a screenshot of the Microsoft Excel interface. The ribbon at the top includes 'Home', 'Insert', 'Draw', 'Page Layout', 'Formulas', and 'Data'. The 'Home' ribbon is active, showing font settings (Calibri, size 11) and alignment options. Below the ribbon, a formula bar contains the text 'Address'. The spreadsheet grid shows two columns: 'Address' in column A and 'ZIP5' in column B. The data in column A consists of 18 residential addresses, and column B contains the corresponding ZIP code '38016' for each address.

Address	ZIP5
2746 DAVIES PLANTATION RD	38016
9620 GROVE RD	38016
2708 BERRYHILL RD	38016
8957 GRACIE CV	38016
2701 SHADOW POINT CV W	38016
2862 MISTY RIDGE CV	38016
2780 MORNING GROVE CT	38016
8965 GRACIE CV	38016
2673 BERRYHILL RD	38016
9583 MORNING SHADOW DR	38016
9534 MISTY KNOLL DR	38016
2840 DAVIES PLANTATION RD	38016
9416 SHADOW RIDGE CV	38016
9289 MORNING GARDEN CV	38016
2252 CORAL TREE LN	38016
2828 MORNING PARK CV	38016
2760 MORNING WOODS DR	38016
2779 MORNING GROVE CT	38016
2290 CHARLY HILL LN	38016

Our patent pending algorithm matches the street address and zip code with the corresponding IP address. We send your message to your LMI prospects on every digital device they own.

(Did I mention the largest banks use this tech?)





We retarget your LMI prospects through their Social Media accounts. This increases frequency and response.



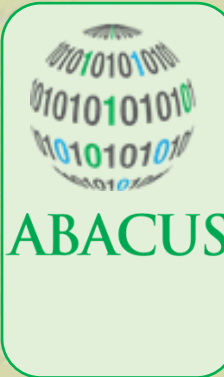
**Your Rights
and the
Community
Reinvestment
Act**

Your Email Here

Learn More

Create community outreach and provide financial education for you LMI prospects with the addition of an information call to action. These respondents are retargeted through email. We provide a six-email series designed to get your prospect on the phone. It's effective and inexpensive.

Stay in front of your low to moderate prospects with financial education outreach. Our drip email campaign keeps your institution's name top of mind with this group.



See Our Rates

What's New in the College World?

If you're the parent or parent/proxy of a current or prospective college student, you might be interested to learn what's new in the world of higher education.

Higher college costs

For the 2016-2019 school year, average costs for tuition, fees, room, and board were:

- \$21,370 at public colleges (in-state)
- \$27,430 at public colleges (out-of-state)
- \$48,610 at private colleges

The following table shows the average annual percent increase for tuition, fees, room, and board since 2015.¹ Despite steady cuts to their budgets from state legislatures, public colleges have been doing a better job of holding down cost increases than private colleges.

	Public In-state	Public Out-of-state	Private
2015-16	3.0%	3.5%	3.0%
2016-17	2.7%	3.4%	2.4%
2017-18	3.1%	3.2%	3.0%
2018-19	2.8%	2.8%	3.2%

Assuming a 3% across-the-board increase, average costs for 2019-2020 would be:

- \$22,011 at public colleges (in-state)
- \$28,050 at public colleges (out-of-state)
- \$49,965 at private colleges

Keep in mind that these figures are averages; many colleges cost substantially more. And these figures don't include costs for books, supplies, personal expenses, or transportation, which can add on a few thousand dollars. If you're a parent and cost is a factor when looking at colleges, you need to take the lead in the conversation because most 16-, 17-, and 18-year-olds are not financially savvy enough to drive a \$100,000 or \$200,000 decision.

Higher student debt

Speaking of costs, about 60% of U.S. college seniors who graduated in 2017 had student loan debt, owing an average of \$26,000.² And it's not just students who are borrowing. Parents are borrowing, too. There are approximately 15 million student loan borrowers age 40 and older, and this demographic accounts for almost 40% of all student loan debt.³ Student loan debt is now the second-highest consumer debt category after mortgage debt, ahead of both credit cards and auto loans.⁴

Reduced asset protection allowances

Behind the scenes, a stealth change in the federal government's financial aid forms has been quietly (and negatively) impacting families. The asset protection allowance, which lets parents shield a certain amount of their non-retirement assets from consideration, has been steadily declining for years, resulting in a higher expected family contribution, or EFC. Ten years ago, in the 2008-2009 school year, the asset protection allowance for a 60-year-old married parent was \$46,700. In 2016-2019, that same allowance was \$21,300, resulting in a \$1,452 decrease in a student's aid eligibility (\$25,480 x 5.64%, the federal contribution percentage required from parent assets).⁵

FAFSA timeline

The FAFSA (Free Application for Federal Student Aid) for the 2020-2021 school year can be filed starting October 1, 2019, and relies on information in your 2018 federal income tax return.

Proposed 529 plan changes

In April 2019, the House Ways and Means Committee passed the Saving Every Community Up for Retirement Enhancement (SECURE) Act, which focuses primarily on changes to retirement plans but also includes the expansion of 529 plans.⁶ Under the proposed legislation, 529 plan qualified expenses would be expanded to include:

- Apprenticeship programs
- Up to \$10,000 (lifetime cap) toward student loan repayment

The legislation has broad bipartisan support, so look for progress in 2019.

Recent college admissions scandal

Finally, a little perspective. The recent college admissions scandal has put a spotlight on the frenzy surrounding elite college admissions and perpetuates the notion that a child's attendance at a particular school is a make-or-buy, life-defining moment. But families shouldn't buy into this narrative. Reach for the best schools? Sure, if that's important to you and your child. Think your child's life is over if he or she doesn't get into one of these schools? No. Many colleges provide an excellent education, and it's up to students to make the most of the opportunities available wherever they land.

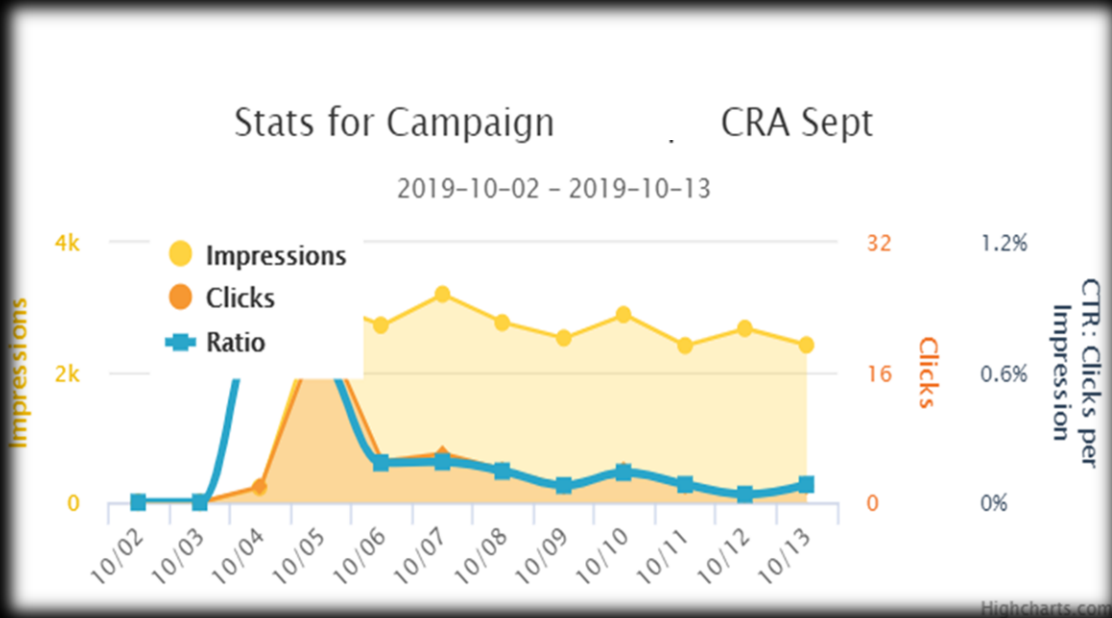
***The real secret is our “Blackbox”
strategy for phone engagement,
developed with three decades of
experience.***



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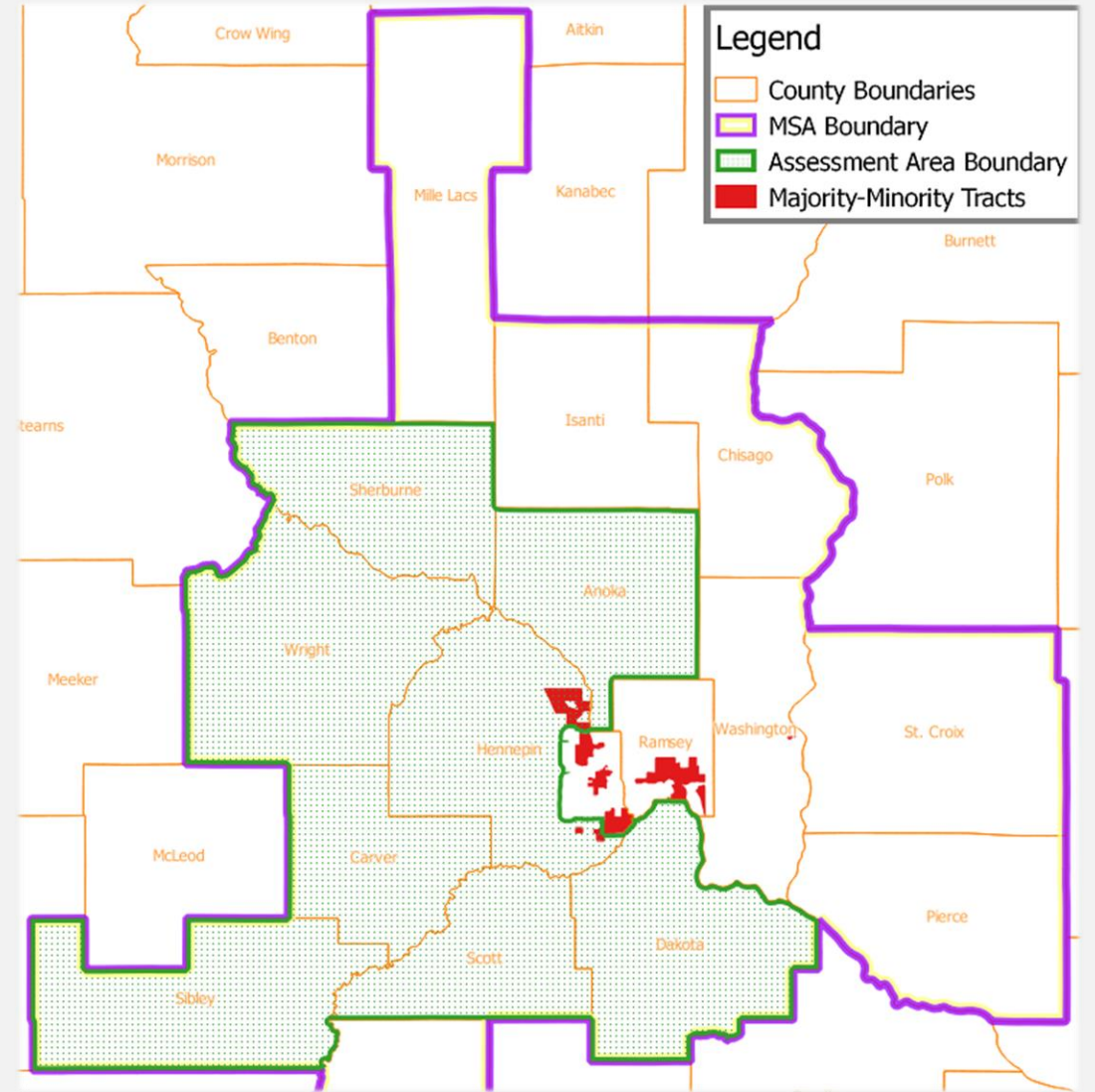
Campaign Name	Creative Name	Impressions Served	Clicks Served	CTR	Monthly Revenue
Ti Campaign Totals	Campaign Totals	24958	50		
Ti Banner @ B2C	Order Line Totals	24958	50	0.002003	160
Ti Banner @ B2C	FHA-300x600.png	417	2	0.004796	383
Ti Banner @ B2C	FHA-300x250.gif	6325	7	0.001107	88
Ti Banner @ B2C	FHA-320x100.gif	402	2	0.004975	398
Ti Banner @ B2C	REFINANCE-160x600.p	517	3	0.005803	464
Ti Banner @ B2C	FHA-320x50.gif	2869	4	0.001394	111
Ti Banner @ B2C	FHA-160x600.png	543	1	0.001842	147
Ti Banner @ B2C	REFINANCE-320x100.g	339	3	0.00885	707
Ti Banner @ B2C	REFINANCE-728x90.gi	1873	5	0.00267	213
Ti Banner @ B2C	FHA-728x90.gif	1798	4	0.002225	177
Ti Banner @ B2C	REFINANCE-300x600.p	447	3	0.006711	536
Ti Banner @ B2C	REFINANCE-300x250-l	6560	12	0.001829	146
Ti Banner @ B2C	REFINANCE-320x50.gi	2868	4	0.001395	111

We monitor and supply analysis through out the life of the campaign. No guesswork! All our data reporting is third party for maximum transparency.

We supply your complete data set for your files and use in your review. They've been tested and proven through FDIC review.



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Our technology is certified for use by Congress and is the only digital communication technology eligible for the Congressional franking system. Most members of Congress use this system.

I have three decades of experience in the CRA market. Have an idea? I'd like to discuss it with you. We can target any group in the population. Please reach out if we've missed something or you have questions. We're updating our strategies all the time. I'll update you as the situation evolves. We're here to help find solutions to problems. Conversation about those solutions is no charge.

Give me a call or drop me an email:

901-857-4676

cmesser@abacustrategic.com

I have over three decades experience in marketing, lead generation, and sales of CRA eligible loans. Please visit my LinkedIn page for my background.



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