

CONFLUENT STRATEGIES

FULFILLMENT SOLUTIONS

- ▶ Save money quickly by eliminating or reallocating costly internal resources.
- ▶ We ensure quality control and compliance regulations are met.

We offer comprehensive solutions for any disclosure need you might have. Whether it is delivering federally required consumer disclosures, welcome letters, or internal customer notifications, our Disclosure Fulfillment team brings customized solutions to fit any company's needs—**saving you time, money, and valuable resources.**

COMMON DISCLOSURE REQUIREMENTS

We'll handle the printing, sorting, and mailing of regulatory disclosures, including these common requirements:

- Adverse Action Notices
- Risk-Based Pricing Notices
- Counteroffer Notices
- Credit Score Disclosures
- Preapproval Offers
- and more!

WHY OUTSOURCE DISCLOSURE FULFILLMENT?

- **Comprehensive services:** We handle everything—saving you time, money, and valuable labor resources.
- **Timely fulfillment:** We'll handle the printing, sorting, and mailing of the disclosures and deliver them to your customers' mailbox in days, not weeks.
- **Compliance:** We assume accountability for maintaining tight regulatory compliance.

WHY CONFLUENT STRATEGIES?

As a strategic business partner of lending institutions of all sizes, we understand the critical nature of regulatory compliance and time to revenue.

TECHNICAL CONSIDERATIONS

Our environment is platform-agnostic. This means regardless of your core processing system or loan origination platform, it will work with ours!

PRICING

We are focused on delivering the best possible experience at a price point that makes sense for you.



"Our business would have to invest a significant amount of money to handle our disclosure fulfillment needs in-house.

Between additional staff, software systems, and equipment—it makes financial sense to outsource this task to Confluent Strategies."

**—Mike Wells,
Community Mortgage**

Contact your Confluent Strategies Relationship Manager to learn more!