

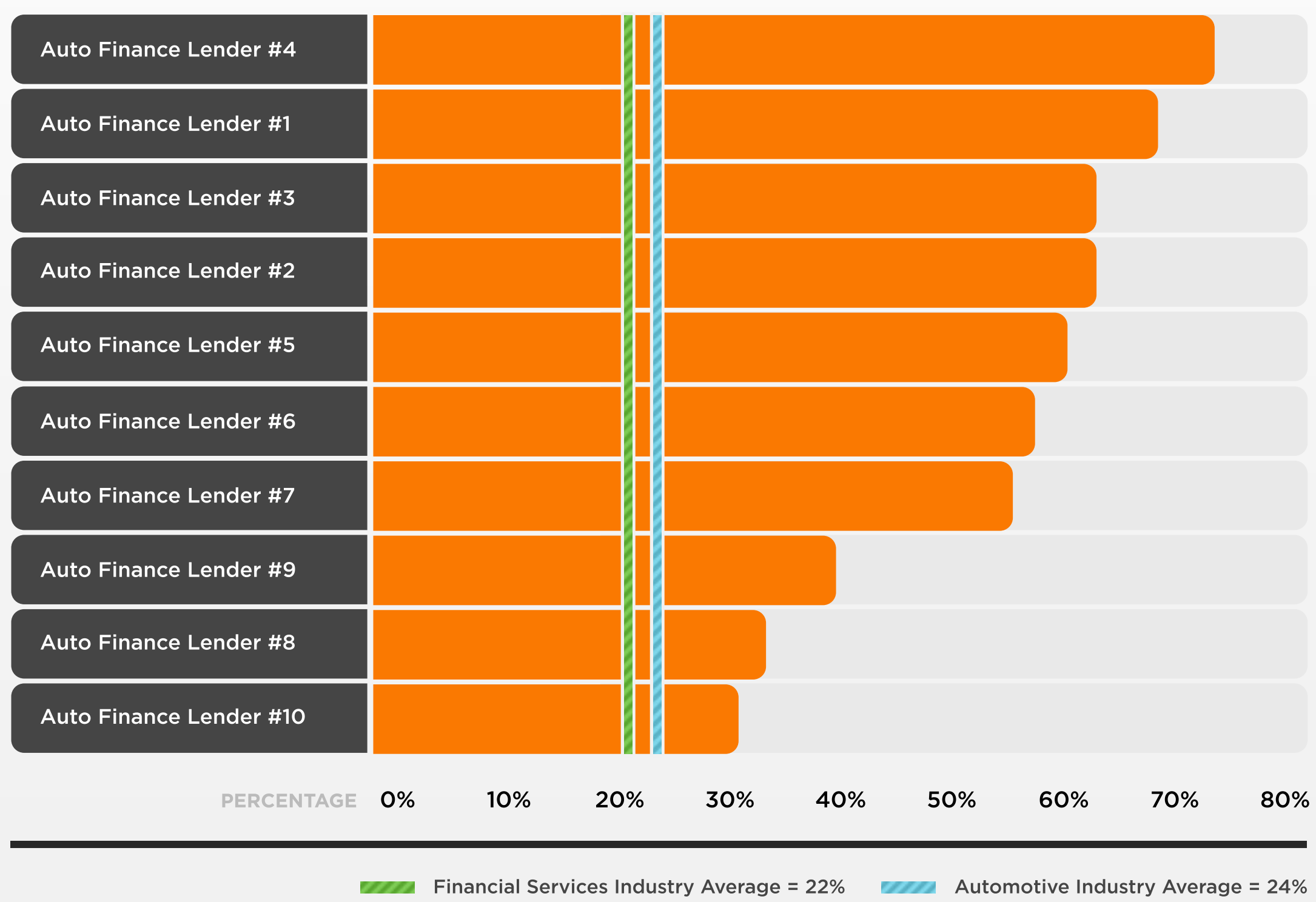
ChannelNet 2016 Auto Finance Digital Experience Benchmark Study

Unique Open Rates

The unique open rate is the percentage of received messages that were opened by one recipient.

Insight: The more relevant a message, the more likely a consumer will positively respond.

The Bottom-line: 66 percent of consumers say personalized offers and custom content influences their decision to purchase a product or service. (Forrester: The Contextual Marketing Imperative Oct 2015.)

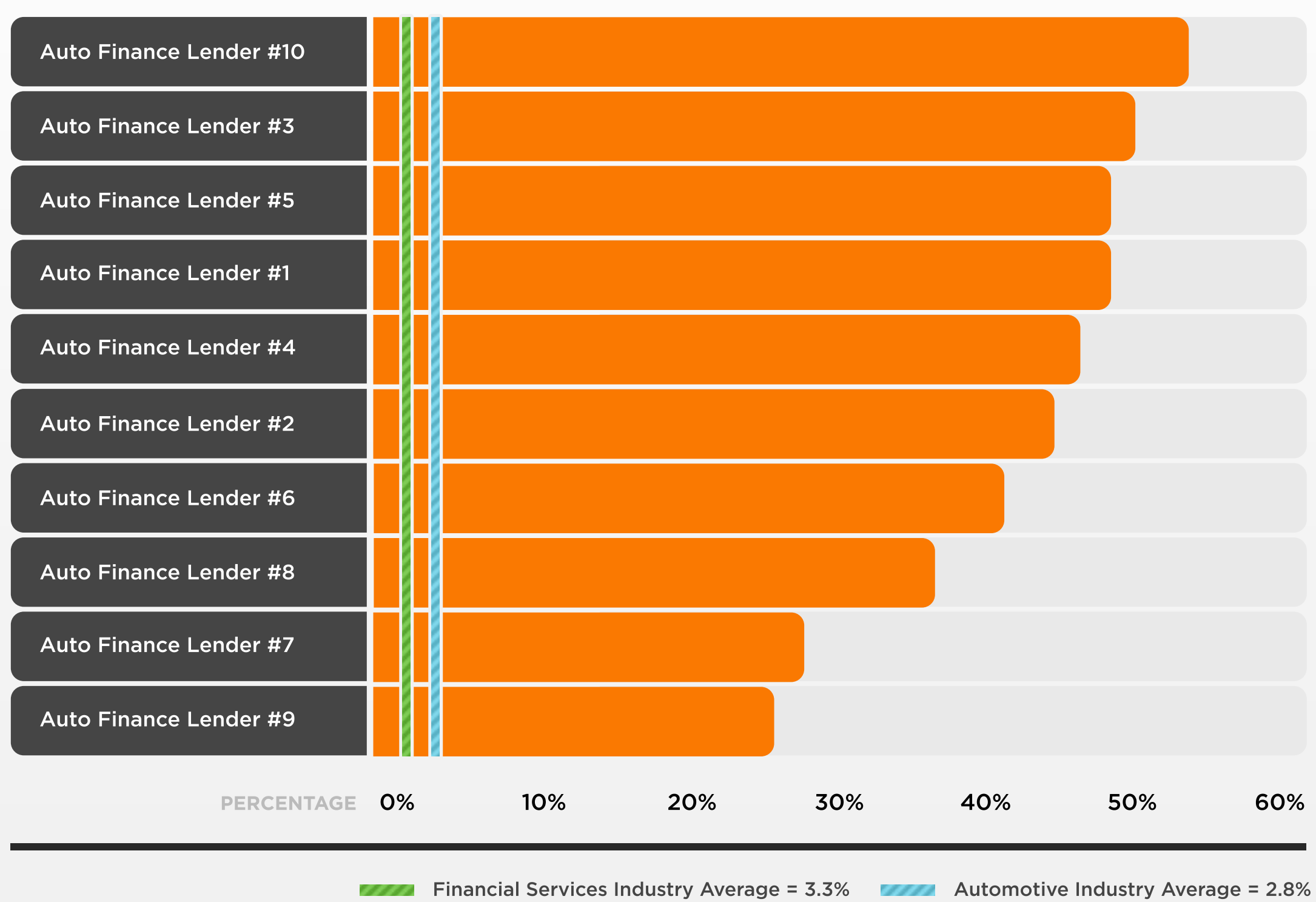


Click-to-Open Rates

Click-to-open rates measure the number of unique recipients who clicked on a link in the message and viewed the content.

Insight: Mobile friendly, clear links and timing increase engagement.

The Bottom-line: Real-time marketing provides a 26 percent lift in conversion rates. (The Real-Time Marketing Report, by Monetate and Econsultancy.)

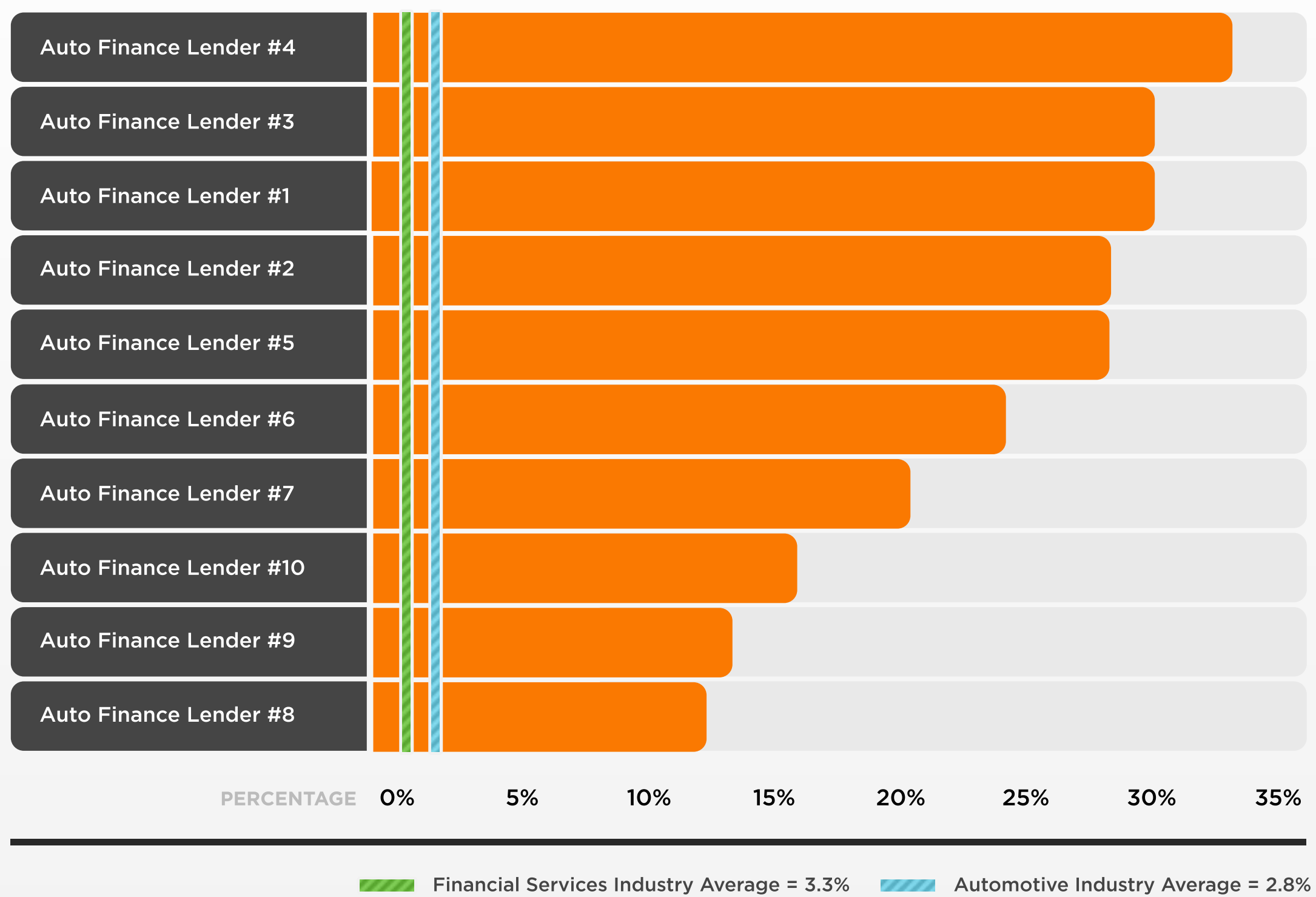


Click-Through Rates

The click-through rate is the percentage of people visiting a web page by accessing a hypertext link within an email message.

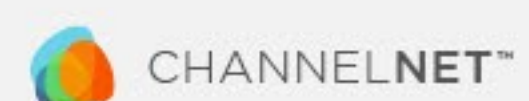
Insight: Brands that integrate their online account services with their dealers and customer service centers score high with customers.

The Bottom-line: Personalized emails have 49% higher transaction rates and revenue per email is 73% higher. (Experian 2015 Q1 Email Marketing Study.)



Data Sources: Epsilon, ExactTarget, ChannelNet Email Data. Experian 2015 Q1 Email marketing study.

Benchmark Source: Silverpop 2015 Email Marketing Metrics Benchmark Study.



Note: Statistics are based on over 4 million email messages sent by ten auto finance companies from February 2015 to February 2016. This data is compared against industry-wide benchmarks for Automobiles & Transportation and Financial Services in the Silverpop 2015 Email Marketing Metrics Benchmark Study.