

2024 in Review:

Navigating the New Financial Landscape

2024 showed financial institutions across the country that the ongoing market unpredictability isn't just a temporary challenge. Even with the Fed making multiple rate cuts, inflation remained higher than expected, consumers reeled in spending, and housing inventory plateaued.

To take back control of their financial destiny, Total Expert customers embraced a data-driven mindset and leveraged the latest technology—like Customer Intelligence and Engage SMS—to help them identify high-quality opportunities, deliver timely, personalized communications at scale, and drive growth regardless of market fluctuations.



CUSTOMER INTELLIGENCE

Turning Data into Deeper Relationships

119
financial institutions leveraging
Customer Intelligence

Automatically monitoring their database for new opportunities

\$11 Billion
in loan volume generated

Leads attributed to Customer Intelligence alerts and insights

546,586
Rate Alerts delivered

Loan officers engaged borrowers about refi options

229,950
Life Event Insights delivered

Enriching contact profiles with data on married, became parents, changed careers, and more

<90
days to ROI

Delivering value and impact out of the gate

"I can tie 10% of my 2024 volume directly to Total Expert Customer Intelligence."

—Matt Sawyer, Senior Loan Officer, Synergy One Lending

PLATFORM INNOVATIONS

Helping You Win Customers for Life

Engage SMS

Our new two-way, conversational messaging tool enables loan officers to communicate with customers in real time from their desktop or mobile device.

37K Engage SMS helped drive over 37K new loan applications in the first 90 days.

Partner Ecosystem

Total Expert partnered with MAXA Designs to provide customers with a self-service design suite to create compliant, dynamic, data-rich marketing assets.

We expanded our curated technology marketplace to 10 partners, including InGenius, Capacity, Birdseye, and DirectMatters.

10 marketplace partners



WEBINARS + EVENTS + MEETINGS

We Were Here, There, and Everywhere

Leading the Conversation

35+ Total Expert hosted or joined 35+ webinars, podcasts, and interviews covering the biggest topics and trends of 2024, along with our customers, partners, and independent industry experts.

On the Road Again

The Total Expert team traveled from coast to coast this year, making in-person visits to 100+ customer offices all while attending the biggest industry events like Financial Brand Forum, ICE Experience, ACUMA, and TMC.



Accelerate Customer Conference

320+
attendees

Accelerate 2024 in Minneapolis welcomed 320+ attendees—our biggest Accelerate turnout yet!

"Accelerate is one of the best user conferences I've attended. The energy at the event and the willingness to collaborate make it outstanding."

—Bucky Houser, Consumer Direct Lending Manager, Centennial Bank

Psst! Accelerate 2025 is headed to Denver

AWARDS + RECOGNITION

Don't Take Our Word for It

The #1 Mortgage CRM on G2

Total Expert has been recognized as the Mortgage CRM Leader on G2 for 13 consecutive quarters



Customers Love Us

"Within the first five months of 2024, using Total Expert, we've already seen about \$16 million in funded volume and \$17 million in pending closing—outpacing our expectations and delivering impressive ROI."

—Meg Dunn, Chief Retail Officer, Lake Michigan Credit Union



Founder & CEO Joe Welu named a Tech Trendsetter by HousingWire



Chief Lending Officer Dan Catinella named a Thought Leader by Progress in Lending Association

New Financial Landscape

**Otaviano Canuto, Catiana Garç??a-
Kilroy, Anderson Caputo Silva**

New Financial Landscape:

The New Financial Landscape H. J. Blommestein, Karsten Biloft, Organisation for Economic Co-operation and Development, 1995 On cover title page OECD documents

The World's New Financial Landscape: Challenges for Economic Policy Horst Siebert, 2001-09-28 This book will be of particular relevance for readers interested in a thorough analysis of international capital flows their determinants and their macroeconomic implications It also provides information about the origins of international financial crisis and assess proposals to overcome and avoid financial crisis in the future The book is an outcome of a conference held at the Kiel Institute of World Economics The papers cover the track record of financial integration the changing structure of financial markets and the implications for macroeconomics and growth Particular emphasis is placed on the various financial crises of the 1990s and on proposals for a reform of the international financial system

The New Financial Landscape Otaviano Canuto, Catiana Garcia-Kilroy, Anderson Caputo Silva, 2014 As the year 2012 unfolds its main legacy will be its game changing impact on global financial markets Waning global growth along with central banks bold monetary easing policies in advanced economies AEs to try to reverse it are changing market dynamics in unexpected ways across both AEs and emerging market economies EMEs The combination of monetary stimulus fiscal austerity and hesitant structural economic policy reforms in AEs particularly in Europe is taking the global financial system into increasingly uncharted territory How the European Union will address the future of the euro zone including uncertainties over its banking sector as well as how the United States handles its Fiscal Cliff will weigh heavily on economic balances across all economies worldwide This seems to be a significant point of inflection on the speed of the rebalancing of economic relevance of AEs in favor of EMEs taking place over the last 12 years Under this scenario the ability of EMEs to handle their own fiscal financial and real economy weaknesses is critically tied to their ability to weather external shocks and take advantage of growing global savings while searching for yield and growth opportunities

Financial Landscape Transformation Manjit Kour, Sanjay Taneja, Ercan Özen, Kiran Sood, Simon Grima, 2025-03-06 Financial Landscape Transformation collects chapters to present the current and probable future state of banking and money with the advent of fintech

New Financial Landscape Otaviano Canuto, 2012 *Institutional Investors in the New Financial Landscape* OECD, 1998-10-07 This publication gives a comprehensive overview of the major driving forces behind recent trends future prospects financial market implications as well as regulatory and supervisory challenges related to the rise in institutional assets

Corporate Governance, Financial Markets and Global Convergence Morten Balling, Elizabeth Hennessy, Richard O'Brien, 2013-11-11 for many years been heavily dependent on bank financing and this situation has not changed fundamentally In his paper on stock exchange governance in the European Union Guido Ferrarini discusses the relative merits of member and investor ownership and compares stock exchange regulation in a number of EU countries Faced with increasing competition amongst themselves and against other enterprises that offer transaction services such as proprietary

trading systems it is essential for European stock exchanges to improve their efficiency and to generate volume Large investments in new information technology are necessary in order to preserve competitiveness in a global financial market The implementation of the ISD has accelerated cross border transaction activity of member firms and investors and strengthened the pressure for convergence of national stock exchange laws in the EU In their paper Francesco Giavazzi and Marco Battaglini look at the role played by banks in privatization processes Banks can be involved in such processes in several ways They may themselves be the objects of privatization since in many countries a significant fraction of the banking industry is publicly owned This is the case in France Spain and Italy But banks can also be important buyers of the equity of industrial firms sold by the government if they are allowed to do so The authors characterize privatizations as a very good opportunity to set up the right environment for the development of new financial intermediaries and in general for a sound corporate governance system

China's Financial Interlinkages and Implications For Inter-Agency Coordination Min Liao, Tao Sun, Jinfan Zhang, 2016-09-07 China's financial system has become very large diversified and interconnected This changing financial landscape could potentially produce systemic risks arising primarily from growing financial interconnectedness The paper argues that to address the potential systemic risks Chinese authorities should further strengthen internal coordination notably by institutionalizing better information collection and sharing among regulators as well as enhancing coordinated and comprehensive analysis of systemic risk

Money Reimagined Barrett Williams, ChatGPT, 2025-02-09 Unlock the Future of Finance with Money Reimagined In a world where technology evolves at lightning speed understanding the financial landscape is not just advantageous it's essential Money Reimagined is your gateway to the revolutionary changes reshaping how money works in today's digital age and beyond Dive into the fascinating evolution of financial systems beginning with traditional models and moving through to the most cutting edge developments in blockchain decentralized finance and cryptocurrencies Explore the transformative power of digital payment systems and discover how digital wallets are redefining transactions across the globe Blockchain technology no longer belongs to the exclusive dominion of tech enthusiasts This book breaks down its complexities explaining its mechanics and introducing you to the key players in this dynamic ecosystem Learn about the rise of Decentralized Finance DeFi and how it stands as a bold alternative to traditional banking systems promising both thrilling opportunities and heightened risks Cryptocurrencies are more than just Bitcoin they are digital gold for a new era Explore their history major players and the heated debates about their volatility and regulation Take a step into the future with insights into NFTs the tokenization of assets and Central Bank Digital Currencies CBDCs each reshaping the concept of ownership and governance Money Reimagined also tackles critical topics such as cybersecurity privacy concerns and ethical considerations in artificial intelligence Discover how fintech startups are revolutionizing financial services with groundbreaking innovations and understand the regulatory challenges they face Prepare yourself for the rapid technological changes in finance and the new job roles emerging in this sector This

eBook will equip you with the knowledge to navigate this unparalleled transformation ensuring you re ready to embrace and thrive in the upcoming financial paradigm shift Demystify the future unlock it with Money Reimagined *The Changing Financial Landscape* Goran Karanovic,Persefoni Polychronidou,Anastasios Karasavoglou,2022-01-01 This book offers new insights and perspectives on the financial and banking sector in Europe with a special focus on Central and Southeastern European countries Through quantitative and qualitative analysis of primary sources and datasets the book examines both the financial development and performance of the real sector of the economy and the impact and involvement of the banking sector The contributions offer new insights into current financial innovations and discuss best practices in innovative financial solutions They also highlight new perspectives in finance and analyze characteristic problems in the real and banking sectors in various European countries The insights and financial solutions presented in this book will be of interest to scholars of finance and financial economics as well as practitioners in the financial industry and policy makers

Uncover the mysteries within is enigmatic creation, **New Financial Landscape** . This downloadable ebook, shrouded in suspense, is available in a PDF format (PDF Size: *). Dive into a world of uncertainty and anticipation. Download now to unravel the secrets hidden within the pages.

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1 website official website william ernest mckibben born december 8 1960 1 is an american environmentalist author and journalist who has written extensively on the impact of global warming he is the schumann distinguished scholar at middlebury college 2 and leader of the climate campaign group 350 org

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