

# DEM Expansion Pack

## Grow your business and provide a better customer experience with expanded content designed with our Deposit E-Forms Module (DEM) users in mind.

Providing disclosures is a required and critical function of banks and credit unions as part of the account opening and servicing process. Regulators require financial institutions to maintain disclosures that are consistent, comply with current regulations, and are easy for consumers to understand. Wolters Kluwer's DEM allows banks and credit unions to meet these goals while giving customers the technology and formats that they want.

Designed to complement your existing deposit e-forms, the DEM Expansion Pack helps you make the most of your deposit content. With new features and functionality, the DEM Expansion Pack allows you to tailor disclosures to your specific policies and ensures that you are able to offer your institution's branding to your new account owners. The DEM Expansion Pack lets your disclosures do your compliance work, so you can focus on building your business and growing your customer relationships.

**With the DEM Expansion Pack, you'll have access to one of the most effective deposit disclosure development processes in the industry, plus the following:**

- ✔ Highly customized compliance content.
- ✔ Ability to use content in any channel.
- ✔ Consistent disclosure language across delivery methods.
- ✔ Multi-jurisdictional documents.
- ✔ Discounts on printed materials.



**As a current DEM customer, you know our number one priority is to help you stay in compliance.**



Our warranted deposit disclosure solutions allow you to streamline your documentation processes, ensure compliance, maximize internal resources, and reduce turnaround times.

### DEM Expansion Pack: three levels to fit your business

	Plus	Premium
Tailored disclosure language	✓	✓
Multi-jurisdictional documents	✓	✓
Multiple mediums	✓	✓
Ongoing compliance monitoring and updates	✓	✓
Access to product support	✓	✓
Industry-leading warranty	✓	✓
Consistent language	✓	✓
Spanish language disclosures		✓
Change notices		✓
Expansion of license rights for DEM content*	✓	✓
Expansion of license rights for IEM content*		✓

\*This feature is not available in all programs. Contact your Wolters Kluwer Account Manager for more information.



At Wolters Kluwer, our focus is compliance. For more information on how we can help, call 800-397-2341 or visit [wolterskluwer.com](http://wolterskluwer.com).