



HC

Boom!

Ten Creative Best Practices to Kick Up
the Effectiveness of Your Mortgage Lending

May 15, 2014



Stay with us for Q&A at the end of this presentation.

A video replay of this webinar will be sent to you within the next week.

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Bios



Kris Niblett, Creative Director

- 20+ years experience creating strategic, award-winning, multi-channel direct marketing communications for financial and other industries
- Drives results for brands including PNC Bank, TD Bank, KeyBank, Wachovia Bank, American Express, BB&T Bank, People’s Bank and Zions Bank, as well as many community banks and credit unions
- HC creative team has captured 70+ awards, including Hermes Awards, DMA Echo Awards, Graphic Design USA Awards and the London International Advertising Award



Stephen Nikitas, Senior Marketing Strategist

- 30+ years of experience in strategic planning, marketing, public relations and executive speechwriting
- Provides consultative services to banks and credit unions
- Crafts marketing and retail strategies and campaigns that take advantage of existing market and financial conditions in order to grow targeted portfolios

Today's Agenda

1. Mortgage Lending Trends
2. Strong Creative Gives You an Edge
3. Do It Right, Reap the Rewards
 - Creative Challenges
 - Key Mortgage Marketing Strategies
 - Direct Marketing Creative Fundamentals
4. 10 Creative Best Practices: Mortgage and Refi
5. How to Build It: Key Creative Elements
6. Legal Requirements
7. In-Market Examples
8. Beyond Mail
9. Q&A

Award-winning Creative for Financial **Boom!** Let's make an impact!

When it comes to **Creative Best Practices** for your marketing initiatives, you'll find everything you need right here:

- Financial industry expertise
- Direct marketing best practices
- Award-winning creative
- Integrated multi-channel execution

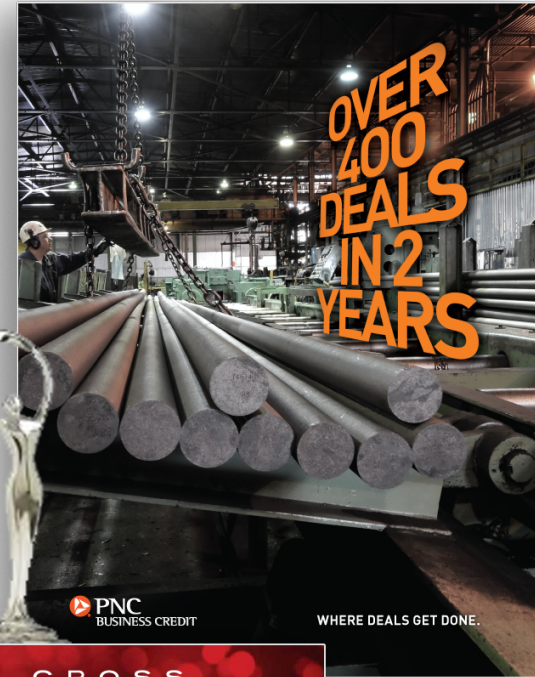
We live and breathe financial services. Design. Copywriting. Creative Strategy. Our creative team has experience in pulling it all together to drive results across the customer lifecycle.

- Acquisition, onboarding, activation/utilization, cross-sell, retention
- Consumer and business
- Lending, deposits, M&A
- Integrated across all channels: mail, email, mobile, web, ATM, branch
- Delivering a positive customer brand experience at every touch

Today, let's talk mortgage!

Award-Winning Creative 30 Awards in 2013-2014

- Platinum Marketing Effectiveness Award
- Platinum MarCom Award
- 2 Platinum Hermes Creative Awards
- 5 Gold Hermes Creative Awards
- 4 Honorable Mention Hermes Creative Awards
- 4 Gold MarCom Awards
- 4 Silver Communicator Awards
- 4 Graphic Design USA Awards
- Bronze Summit Creative Award
- 2 APEX® Awards of Excellence
- IABC Gold Pen
- IABC Gold Quill



Mortgage Lending Trends

1. Rising Rates

- 2012: rush to lend – mail volumes peaked
- 2013: scaled back on mail efforts as rates rose
- 2014: purchases exceed refinances
 - Originations will total \$1.1T in 2014; increase to \$1.2T in 2015
 - Purchase originations will total \$661B in 2014; increase to \$808B in 2015
 - Refinance originations will total \$419B in 2014; drop to \$411B in 2015

2. More Regulation

- CFPB mortgage regulations are causing pause among lenders
 - Investors have discontinued loans with interest rates that adjust after only three years
- Bigger banks pulled back, opening doors for smaller lenders

3. Lower Credit Score Acceptance

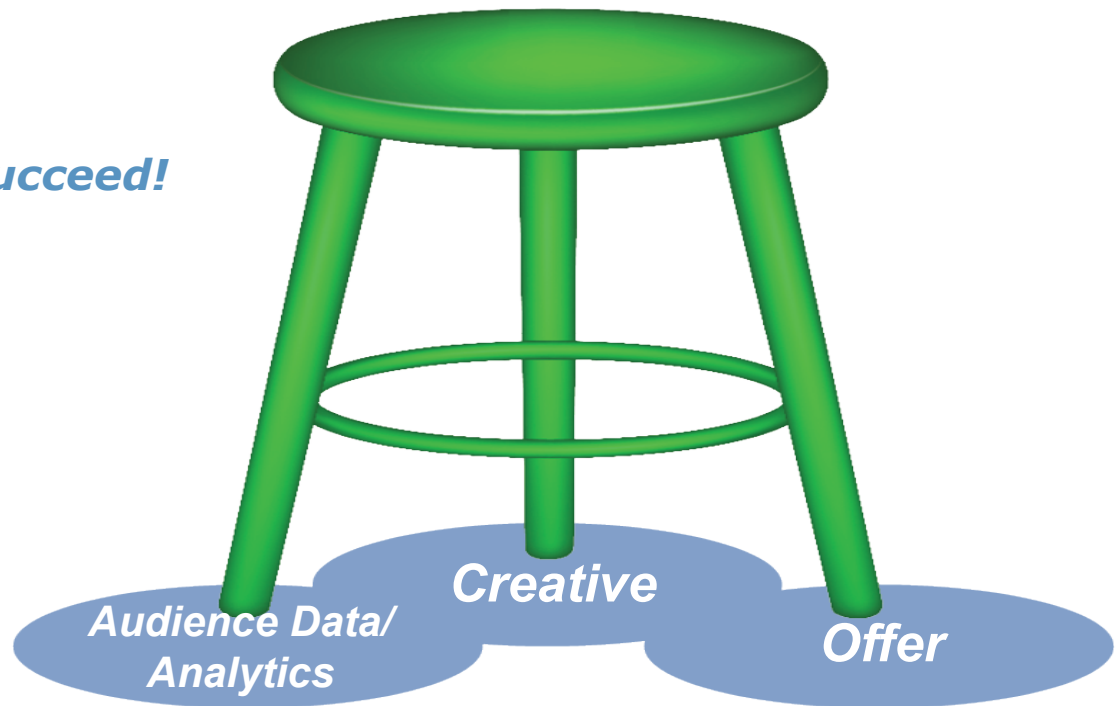
- Mortgage credit availability increased in Q1 despite the reduction in:
 - Interest-only products
 - Loans with terms greater than 30 years
 - 3/1 ARM loans
- Increase in credit availability was driven by:
 - Broader offering of jumbo loans
 - Streamlined refinance products
 - Additional 5/1 ARM offerings

Strong Creative Gives You an Edge

3 key elements for effective direct marketing of mortgage lending products

- Audience data/targeting
- Offer
- Creative

It takes all 3 to succeed!



Creative Challenges

1. Fierce competition

- How to stand out?
- How to elicit response

2. Product complexity

- Rate offers
- Rate structure (variable, fixed)
- Closing costs
- Rate locks

3. Legal requirements

4. Onerous disclosure, opt-out language

Key Mortgage Marketing Strategies

Key strategies from 2013

- Target renters/first-time home buyers
 - Easy
 - Affordable
- Cash incentives at beginning and end of process
- Reduced closing costs
- Relationship benefits for customers
 - Rate discounts
 - Cash credits
- Easy access to help
- Email for customer cross-sell
 - Focus on low rates
 - Easy process

Shift in messaging from late 2013 to 2014

- From "*Historically low rates*" to "*Hurry! Borrow before it's too late!*"

Direct Marketing Creative Fundamentals

1. **Stand out** by cutting through mailbox, inbox clutter
2. **Keep messaging relevant** to your audience and the economy
3. **Call out competitive rate offer** that interrupts rate shopping
4. **Make it urgent** with offer end date
5. **Emphasize key benefits and product features**
6. **Keep it readable** to keep prospect engaged
7. **Leverage brand** to strengthen value proposition
8. **Strong, clear call to action** makes it urgent
9. **Offer response channel options** for easy response

*Creative uses copy and design to serve it all up
in the **most relevant, compelling way!***

10 Creative Best Practices – Mortgage and Refinance

1. **FORMAT: #10 Envelope**

- Consultative approach for customers
- More promotional approach for prospects
- Enough real estate to tell a compelling story
- Ensures privacy
- Cost-efficient
- Use same format for all segments to reduce costs

2. **RATE is king:** Flaunt it if you've got it

- Firm offer of credit
- Low rate, waived or reduced closing costs
- High-profile Johnson Box

3. **PRE-SCREENED call out**

- Pre-Selected to avoid new reg issues
- Invitation To Apply (ITA) if not pre-selected

10 Creative Best Practices – Mortgage and Refinance

4. REASONS WHY

- **Origination mortgage loan** – A good deal with a company you trust!
 - Great rate, no or low closing costs
 - Confidence! We're here to help
- **Refinance** – It's smart!
 - Lower your monthly payments
 - Pay off your mortgage faster
 - Switch from adjustable rate to fixed rate
 - Consolidate and pay off debt (equity)

5. CUSTOMER VS. PROSPECT

- Customer: consultative tone; position offer as “customer bonus”
- Prospect: cash/deal sweeteners can make the difference

6. LEVERAGE BRAND

- Differentiating
- A trustworthy brand is part of the value proposition

10 Creative Best Practices – Mortgage and Refinance

7. URGENCY

- Reasons to get and use **now**: historically low rates
- Tie offers to specific end date
- Restate end date in letter postscript

8. FAST, EASY CLOSING – a good experience


- Make process feel easy
- You – a PERSON – are here for them every step of the way

9. CLEAR CALL-TO-ACTION

- Tell customer or prospect exactly how to apply
- Make it sound easy
- Make the offer pop – explain exactly how to get offer

10. EASY TO RESPOND


- Multiple, non-conflicting response channels: call, click, visit, QR code



FI MAILING ADDRESS

John Smith
(XFULLNAME2))
(XADDRESS1)
(XADDRESS2)
(XCITY), ((XSTATE)) ((XZIP))-(XZIP4)

Right Here, Right Now!
You're pre-selected¹
for a mortgage loan as low as
3.25% APR*



Dear John Smith,

It's the perfect time to get a mortgage—because as a YourFI Name customer/member, you're pre-selected¹ for an APR as low as X.XX%² to buy a new home or reduce the payment on the home you live in now. Plus we'll waive up to \$X,XXX.XX off your closing costs³.

Great Mortgage Rates—And Great Mortgage Options
At YourFI Name, you have lots of choices—whether you're buying new, refinancing, or just making a few improvements!

- ✓ Conventional fixed-rate first mortgage—same low rate for the life of your mortgage.
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Call The Lender You Know, Start Saving Now!
For local decision-making, a fast closing, and dependable service, work with the local lender you already know. We have convenient locations and a friendly, helpful staff ready to help you save money. Call 800-000-0000 before rates go up!

Sincerely,

Signatory Name
Signatory Name
Signatory Title

Home Sweet Home
Use your pre-selected YourFI Name mortgage to buy a bigger home, smaller home, or enjoy a lower payment on your existing home.

Act Now!
Accept this offer by ((Month XX)), ((Year)), and save up to \$XXX.XX more in closing costs.³

Locations

Branch Location1
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Phone Number

Branch Location2
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Branch Location3
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Pre-Selected for John Smith


Accept your YourFI Name Mortgage today.

CALL: 800-000-0000

CLICK: yourfiname.com/mortgage

COME IN: Convenient locations to serve you

HURRY—offer ends April 28, 2014!



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See [PRESCREEN & OPT-OUT NOTICE](#) on other side for more information about prescreened offers.

How to Build It

Key Creative Elements

Shopper Alert example

1. Mail and email trigger program targeting consumers shopping for credit products including Mortgage, HELOC, Home Equity Loan, Auto Loan, Personal Loan
2. Designed to interrupt shopping behaviors by communicating in market in super-fast fashion
3. Built on creative best practices for lending
4. Applicable to your mortgage lending initiative



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Hero Rate with Firm Offer of Credit


- Pre-selected
- Closing cost offer
- Urgency – there's still time
- Mortgage options
- Call-to-action
- Personalization
- FCRA-compliant disclosures



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Signature Name

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OFFER ENDS APRIL 30, 2014



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***PRESCREEN & OPT OUT NOTICE**
 This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not continue to meet our criteria and other factors bearing on your creditworthiness (including acceptable property collateral, income and employment history). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-567-8688; or write
 TransUnion Opt Out Request, P.O. Box 505, Woodland, PA 19094-0505
 Experian Consumer Opt-Out, P.O. Box 919, Allen, TX 75013
 Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

- 1 We used information on you that we obtained from a consumer reporting agency in connection with this "Pre-Approved" offer. You were selected to receive this offer because you satisfied certain criteria for creditworthiness which we previously established. The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness, or if you do not provide the required collateral. Terms and conditions apply. Income verification required and your total monthly debt-to-income ratio (i.e. total monthly debt payments divided by your monthly gross income) cannot exceed 43%. Not all applicants will qualify for the lowest rate.
- 2 APR-Annual Percentage Rate effective (Month), (Day), (Year), and may change based on market conditions and borrower eligibility. Subject to credit approval, residence, Property insurance required amount is \$XX,XXX.XX. Quoted XXX over the term of the loan. Payments calculated based upon a purchase of closing costs. Payment example was required.
- 3 Limited-time offer. YourFI Name will cash out.

YourFI
 FI MAILING ADDRESS

John Smith
 (XFULLNAME2)
 (XADDRESS1)
 (XADDRESS2)
 (XCITY), (XSTATE) (XZIP)-(XZIP4)

Right Here, Right Now!
 You're pre-selected*
 for a mortgage loan as low as
3.25% APR*

Plus, save up to
\$500
 in closing costs!



Dear John Smith,

It's the perfect time to get a mortgage—because as a YourFI Name customer/member, you're pre-selected* for an APR as low as X.XX%* to buy a new home or reduce the payment on the home you live in now. Plus we'll waive up to \$XXXXXX off your closing costs*.

Great Mortgage Rates—And Great Mortgage Options

At YourFI Name, you have lots of choices—whether you're buying new, refinancing, or just making a few improvements!

- ✓ Conventional fixed-rate first mortgage—same low rate for the life of your mortgage.
- ✓ Adjustable-rate mortgage (ARM)—lower rate for the first few years of your loan.
- ✓ Home Equity Line—a variable-rate credit line that's available when you need it to make home repairs, upgrades, or improvements.
- ✓ Home Equity Loan—like an equity line, but with a fixed rate and predictable monthly payment.
- ✓ FHA Loan—lower down payment and closing costs, easier to qualify.

Call The Lender You Know, Start Saving Now!

For local decision-making, a fast closing, and dependable service, work with the local lender you already know. We have convenient locations and a friendly, helpful staff ready to help you save money. Call 800-000-0000 before rates go up!

Sincerely,

Signature Name

Signature Name

Signature Title

Home Sweet Home

Use your pre-selected YourFI Name mortgage to buy a bigger home, smaller home, or enjoy a lower payment on your existing home.

Act Now!

Accept this offer by (Month XX), (Year), and save up to \$XXXX.XX more in closing costs.*

Locations

Branch Location1
 Address
 Phone Number

Branch Location2
 Address
 Phone Number

Branch Location3
 Address
 Phone Number

Pre-Selected for John Smith

Accept your YourFI Name Mortgage today.

CALL: 800-000-0000

CLICK: yourfi.com/mortgage

COME IN: Convenient locations to serve you

HURRY—offer ends April 28, 2014!

YourFI

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE*** on other side for more information about prescreened offers.

- Hero rate with firm offer of credit
- Pre-selected
- Closing cost offer
- Urgency – there's still time
- Mortgage options
- Call-to-action
- Personalization

FCRA-compliant disclosures

Legal Requirements

Requirements

- Equal Housing Lender logo
- Opt-out box (for pre-approved offers)

Disclosure guidelines from the Fair Credit Reporting Act (FCRA)

Note: Any pre-screened offer requires both the short opt-out notice on the front of a piece and long opt-out notice on the back or front of a piece

- Opt-out box graphic requirements are:

Short notice

- Front of the mail piece
- Type must be distinct
- At least 12-pt. font
- Inside a border

Long notice

- Back or front of the mail piece
- Must begin with "Prescreen & Opt-Out Notice"
- Typeface must be distinct
- At least 12-pt. font

Dutch Point Credit Union® Mortgage Refinance

- Customer cross-sell
- **Hero Rate:** Pre-Selected for 3.25% APR with 8-year term
- **USP:** Credit Union “not for profit” positioning to credibly provide lowest rates available
- **Format:** Letter package
- **Call-to-Action:** Call

Did Well: Well branded, attractive rate and motivating “Fast Track: pay off your mortgage early and save thousands” messaging; scannable features in sidebar; clear call to action

Next Time: Consider waiving closing costs, savings chart

Dutch Point CREDIT UNION
195 Silas Deane Highway, Weathersfield, CT 06099

YOU'VE BEEN PRE-SELECTED!
Pay off your mortgage with a low
3.25% APR*
8-YEAR TERM

Dear ((Name)),

Are you spending too much on your mortgage? With our Fast Track 8-year Home Equity Loan, you can pay off your mortgage early and save thousands of dollars. And it's only available from Dutch Point Credit Union.

Own your home free and clear — faster and for less.
Simply refinance your existing mortgage from another lender with our Fast Track loan and get a shorter term and lower your costs. As a not-for-profit financial institution, we can offer you the lowest rates available. You won't find better terms.

You're pre-selected. Just call today to accept this offer.
It's easy to Fast Track your mortgage. Just call **800-842-1778** to speak with a loan specialist. It's that easy!

Contact us today so we can help you save money and own your home sooner.

Sincerely,
Francis R.N. Proto
Francis R.N. Proto
President and CEO

FAST TRACK YOUR MORTGAGE:

- Rates as low as 3.25% APR
- Borrow up to \$250,000
- Save money and own your home sooner
- No mortgage refinance hassle
- May be tax-deductible**
- Easy to apply
- Quick to close

APPLY TODAY!
Call **800-842-1778**
Visit **your local branch**
(for branch locations, see reverse)

P.S. Don't wait, call now to accept this offer.
Promotion only available for a limited time.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

New York Community Bank® Mortgage Loan or Refinance

- Customer cross-sell
- **Hero rate:** 2.38%/2.93% APR Adjustable-rate mortgage
- **Offer:** PLUS earn a \$250 Mortgage Cash Bonus
- **Urgency:** “Historically low rates won’t last forever”
- **Format:** Letter package
- **Call to action:** Call

Did Well: Great urgency, attractive rate and appealing, rich cash bonus

Next Time: A lot of hurdles to get \$250 Bonus, but says it’s easy; no firm offer of credit

Earn a **\$250** Mortgage Cash Bonus!

Two Ways to Earn \$250!

1. Open a new mortgage and a qualifying checking, money market or savings account with us. Plus, enroll to make your loan payments automatically.
2. If you already have an account with us, move your mortgage to us and enroll to make your loan payments automatically.

The Process is Easy!

- First, apply for a new mortgage for the purchase or refinance of real property in any state where we have a branch.¹
- If you don't have a checking, money market or savings account with us, contact your local branch or visit myNYCB.com to find a branch near you.
- Once the mortgage closes, enroll in our automatic mortgage payment service.²

we'll deposit \$250 in your NYCB banks checking, money market or account!³

The NY Family of Banker
New York Community Bank • Member FDIC and its Divisions •
Queens County Savings Bank • Baiton Savings Bank • Richmond County Savings Bank
Rensselaer Savings Bank • Garden State Community Bank • Ohio Heritage Bank • Another Bank
New York Commercial Bank • Member FDIC
and its Atlantic Bank Division

The NY Family of Banker
New York Community Bank • Member FDIC and its Divisions •
Queens County Savings Bank • Baiton Savings Bank • Richmond County Savings Bank
Rensselaer Savings Bank • Garden State Community Bank • Ohio Heritage Bank • Another Bank
New York Commercial Bank • Member FDIC
and its Atlantic Bank Division

28 June 2013

Welcome home. Fido is waiting.

Now's the Time to Lock in a Low Mortgage Rate and Earn a \$250 Cash Bonus!¹

As a valued customer, we want you to be aware of our incredibly low mortgage rates and an exciting opportunity to earn a \$250 mortgage cash bonus.

Historically low mortgage rates won't last forever, so now is the right time to refinance your existing mortgage or to buy a new home with a mortgage from New York Community Bank (NYCB).

Great Rates and a \$250 Cash Bonus!

As a special incentive, we'll deposit \$250 in your NYCB Family of Banks checking, money market or savings account when you refinance or purchase a home with an NYCB mortgage, and enroll to make your loan payments automatically from your checking, money market or savings account. If you don't have one of these accounts with us, now is the perfect time to open one.

The process is easy:

- First, apply for a new mortgage for the purchase or refinance of real property in any state where we have a branch.¹
- If you don't have a checking, money market or savings account with us, contact your local branch or visit mynycb.com to find a branch near you.
- Once the mortgage closes, enroll in our automatic mortgage payment service.³
- After your first automatic mortgage payment is posted, we'll deposit \$250 in your NYCB Family of Banks checking, money market or savings account!⁴

For more information, and to receive a free loan consultation - without obligation - call us today at (866) 789-7878. Don't wait - with mortgage rates still at historical lows, now's a great time to purchase a home or refinance your mortgage. And with the promise of receiving a \$250 cash bonus, you will benefit even more with a mortgage from New York Community Bank!

We thank you, as always, for choosing to bank with us, and look forward to providing you with even more of the exceptional service you deserve!

Sincerely,

Mark Beausoleil
Mark Beausoleil
First Senior Vice President
Director Retail Sales & Service

1801 East Ninth Street • Suite 200 • Cleveland • Ohio • 44114

1801 East Ninth Street • Suite 200 • Cleveland • Ohio • 44114

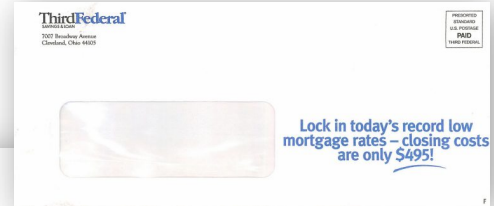
PRESENTED BY HARLAND CLARKE
US POSTAGE PAID 5000

ThirdFederal Savings & Loan® Mortgage Loan

- Prospect acquisition
- **Hero rate:** 2.85%/3.13% Adjustable-rate mortgage
- **Offer:** Get a \$100 Home Depot® gift card on closing
- **Message:** "Smart Rate Adjustable Mortgage now available in your area"- brands product to create interest; insert educates, establishes ThirdFederal as proven provider
- **Format:** Letter package with insert
- **Call to action:** Stop by branch or call

Did Well: Leads with rate, gift card coupon makes offer stand out, invitation code creates perception of exclusivity, end date for urgency

Next Time: Use header over letter to call out urgency, savings

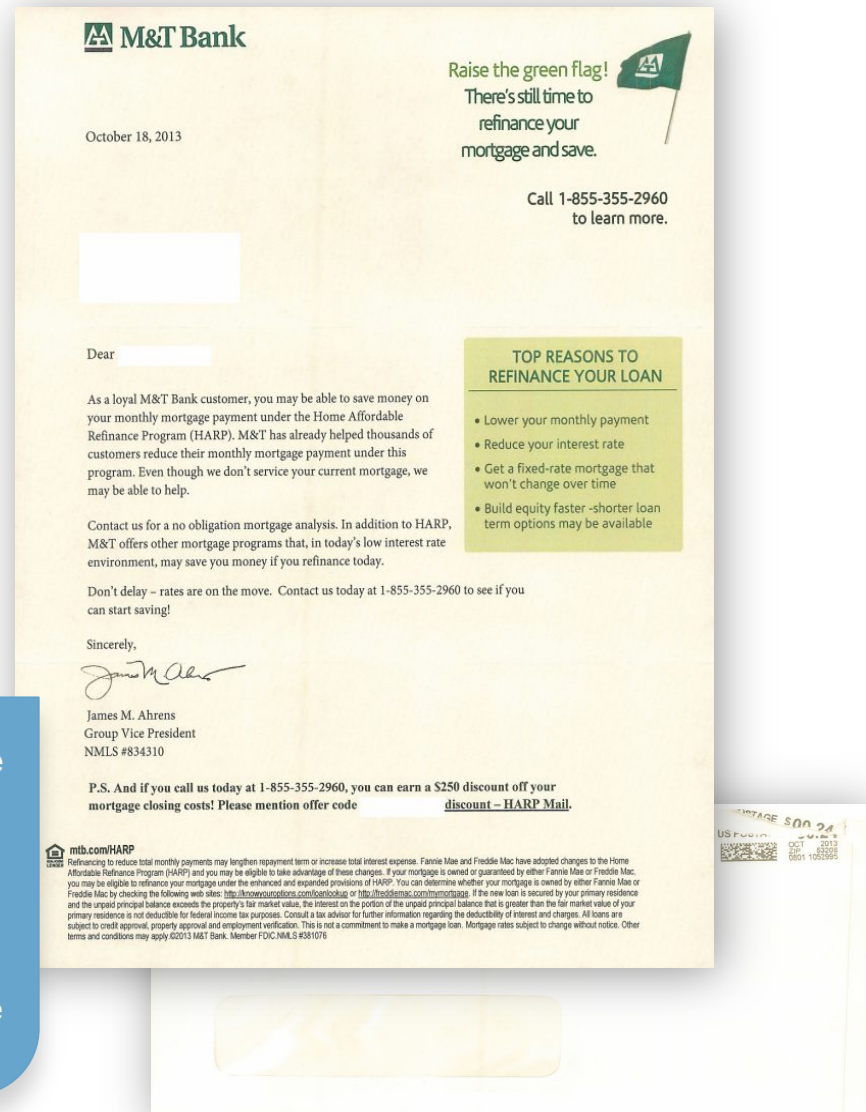


M&T Bank® Mortgage Refinance

- Customer cross-sell
- **Offer:** \$250 off closing costs
- Home Affordable Refinance Program (HARP)
- **Format:** Letter package
- **Call to action:** Call today

Did Well: Good use of urgency, helpful tone to customer clearly outlining “Top Reasons to Refinance Your Loan,” consistent branding and tone is consultative

Next Time: Very general with no rate or firm offer of credit, strong rate offer would make it more competitive



The Bank of Greene County® Mortgage Refinance

- Prospect acquisition
- **Hero rate:** Low fixed 2.99% APR
- **Offer:** PLUS get iPad® on closing
- **Message:** Refinance, save and pay off your mortgage and other debt faster, build equity faster
- **Format:** Self-mailer
- **Call to action:** Stop by branch or call

Did Well: Good hero rate, iPad offer is eye-catching, great urgency with end date for offer, lists branches near you

Next Time: Clarify and play off “save on closing costs” to increase appeal and credibility

Refinance your mortgage & save!
 Low Fixed Rate! 2.99% APR*
 And get this Apple® iPad

A Faster Finish for your Mortgage!
 Shorten the time until you pay off your loan... at a great rate...
 Save time. Save money. Save closing costs.
 Low Fixed Rate! 2.99% APR*
 Plus, get this Apple® iPad when you close on your loan.
 Details inside...
 THE BANK of GREENE COUNTY
 Banking at its Best!

Refinance Your Mortgage Loan Today!
 Does it feel like your mortgage finish line is too far off? You can eliminate your mortgage and other debt faster with a 10 years or less fixed rate home refinancing loan.
 Besides the great low rate, look at these advantages...
 • Save thousands on closing costs compared to a conventional mortgage
 • Build home equity faster
 • NO escrow required
 • NO prepayment penalty
 • Fixed rate, so it never goes up
 Don't wait! This is a limited-time offer — only available until August 31, 2013 — so get started today.
 A Faster Finish
 Low Fixed Rate! 2.99% APR*
 Get this Apple® iPad
 Once your mortgage loan is approved and you sign the closing papers, you get — absolutely FREE — this valuable gift!
Here's your next step
 To apply for your mortgage or for more information... Stop by one of our convenient branches. Or call our Lending Department at (518) 943-1424.
 *Promotional rate and offer are effective March 1, 2013. Promotional rate on your loan is offered on the condition that you maintain a tracking 30/20 interest on the payment is deducted. An add-on is required for promotional rate. No other discounts apply. No closing costs at annual opening spread standard 95% mortgage fee and appraisal fee. This insurance may be required. Minimum loan amount is \$20,000. Maximum loan amount is \$200,000 or less money required to obtain the Bank offer. Payment is automatic. Payment date is due of 15th. This applies to a family home, owner occupied. Other rates and terms are available. This offer may not be used for other mortgage and cannot be purchased more than once. Payments are \$100 per thousand for 30 years. Application must be received before August 31, 2013. Subject to credit approval.
 APR - Actual Percentage Rate.
 ©2013 The Bank of Greene County. All rights reserved. The Bank of Greene County and their associated banks are not eligible for the gift. This offer may be discontinued at any time without notice. Offer ends August 31, 2013. Apple, iPad logo and iPad are registered trademarks of Apple Inc. 2013 Apple Inc. All rights reserved.

Offices near you

Cairo 230 Matthew Simons Rd. 518-622-2662 Route 23, across from Stewarts	Catskill-Main St. 425 Main St. 518-943-3700 Corner of Main & Church, across from police station	Catskill-Commons 100 Catskill Commons 518-719-8360 in the Wal-Mart & Loews plaza	Chatham 2431 Route 66 518-392-9600 Across from Price Chopper Plaza	Coscahrie 2 Technology Dr. 518-731-2731 Across from United Stationers	Germanatown 4566 State Route 9G 518-537-5596 Next to Germanatown school entrance	Greenport 100 Fairview Ave. 518-697-3421 in Fairview Plaza, across from CVS	Greenville 4 Garland Ln. 518-946-2000 Next to Rite Aid	Hudson 21 N. 7th St. 518-697-3311 in Proprietor's Hall, across from St. Charles Hotel	Revere-Coeysmans 2424 US Route 9W 518-750-3003 South of Faith Plaza	Tannersville 6016 Main St. 518-589-0800 Next to Colonial Oil	Westerlo 393 Route 143 518-797-3934 Next to the post office
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THE BANK of GREENE COUNTY
 Banking at its Best!
 www.tbogc.com

Chase® Mortgage Refinance

- Customer cross-sell
- **Hero rate:** Low fixed 3.96% APR
- Prequalified app
- **OFFER:** Up to \$500 cash back annually with auto deduct from checking – for the life of your loan! (branded Mortgage Cash Back)
- **Key message:** Lower your mortgage payment and save year after year
- *No-closing-fee option, no origination fees and no application fee*
- **Format:** Letter package
- **Reply:** Call, visit, online

Did Well: Positions loan as easier to get due to relationship, example savings chart makes savings tangible (calls out annual savings in chart and sidebar), great urgency with end date and “rates change daily”

Next Time: Call-to-action is to call branch, but needs to include branch phone number



May 1, 2012

YOU ARE PREQUALIFIED FOR A CHASE MORTGAGE. REFINANCE NOW AND SAVE UP TO \$2,520 A YEAR.

Dear

Congratulations! You are prequalified for a mortgage from Chase. You can lower your monthly payments and save money year after year—and as a Chase customer, it will be easier to get the loan you want. But note, rates change daily—so act now.

Here’s an example of how much you could save if you refinanced a \$267,258 mortgage balance into a new fixed-rate loan.

Current Monthly Payment	New Monthly Payment 30-Yr Fixed Estimated 3.957% APR ¹	Monthly Savings Estimate	Annual Savings Estimate
\$1,470	\$1,260	\$210	\$2,520


APR shown is estimated as of 04/13/12 and may vary as rates change daily. Payments shown do not include amounts for taxes and insurance. This APR includes the borrower paying approximately 1 point at closing, which is generally 1% of the loan amount (ask us about other rate and point options). See reverse side for important program information.

Plus, save thousands with **Mortgage Cash Back**. Have your new mortgage payment automatically deducted from a Chase personal checking account and get cash back, up to \$500 annually for the life of the program.

Our experienced Loan Officers are available to meet with you at your convenience. Taking a few minutes now could save you money every month for the life of your mortgage.

But, remember, your rate is not locked and mortgage rates change daily. Your mortgage prequalification **expires on May 16, 2012** — so contact your local Chase branch today.

Sincerely,



Lisa M. Foradori
Senior Vice President

LOWER YOUR MORTGAGE PAYMENT WITH CHASE

SAVE UP TO \$2,520
in just one year²

LOW FIXED RATE
Just 3.957% APR¹
This is an estimate and rates change daily.

MORTGAGE CASH BACK
Get a new mortgage and earn cash back annually!³

EASY APPLICATION

Reservation Number:

APR and savings shown are estimates. Actual APR and savings may vary.

*See important information on the reverse side of this page. Visit us at chase.com/MortgageCashBack for full program details.
You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll-free 888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.

HomeStreet Bank® Mortgage Referral

- Customer Referral
- **Offer:** \$400 off closing costs on next loan or refi when you refer a friend
- **Message:** Now's a good time to buy, rates are still low and home prices are good, help a friend save and get \$ off your next loan or refi
- **Format:** Postcard
- **Call to action:** Pass along referral card

Did Well: Comes from Mortgage Loan Origination (MLO) and includes card to pass along, simple process

Next Time: No specific rates mentioned, but this does allow for postcard usage, personalization to customer would be good in messaging



Beyond Mail

Integrated multichannel campaigns surround your customers with your mortgage message

Mail

- QR code
(if makes sense to drive to app page)

Email

- Customer cross-sell
- Great channel for relationship-based offers and more
- Piggyback onto regular e-newsletter streams

In-branch

- Take-ones
- Posters
- Tent cards
- Banker sheets

Web

- Online banking pop-ups
- Drive to landing page

ATM

- Promotional messaging and offer coupons

Mobile

- Integrated promotional messaging to customers

Social Media

- Challenging for many financial institutions
- Build awareness of your financial institution as actively lending
- Positive exposure for good customer experiences
- MLO discussions, blogs, first-time home buyer tips



Channel integration creates synergies

Q&A

Press *1 on your phone
- or -
use the chat window and
send your question to
"All Panelists"

Kris Niblett, Creative Director

Stephen Nikitas, Senior Marketing Strategist

A video replay of this webcast will be sent to you within the next week.

www.HarlandClarke.com



[linkedin.com/company/Harland-Clarke](https://www.linkedin.com/company/Harland-Clarke)



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plus.google.com/+HarlandClarke



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