



Presentation materials and video replay will be provided within one week.

Have questions? Use the questions panel  - we'll field them as we go and during the Q&A recap at the end of the call. Click "Raise Hand"  to ask your question by phone.

## Ten Creative Best Practices to Boost Your Equity Lending Marketing

# Today's Speakers



**Kris Niblett,**  
**Creative Director, Harland Clarke Marketing Services**

- 20+ years experience creating strategic, award-winning, multichannel direct marketing communications for financial and other industries
- Drives results for major brands, including large financial institutions as well as 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 Strategy Director, Harland Clarke**

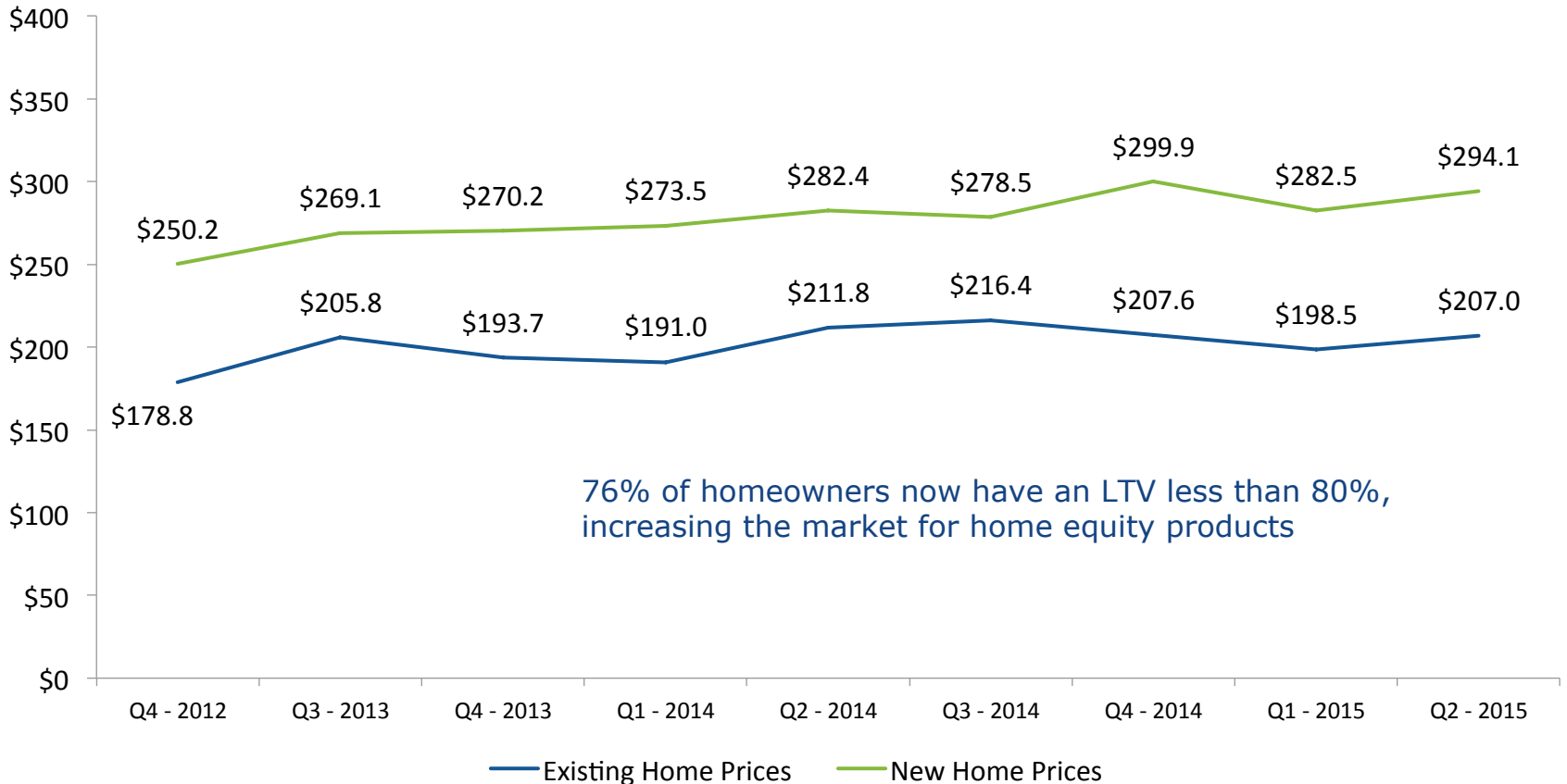
- 30+ years experience in strategic planning, marketing, public relations and executive speechwriting
- Provides consultative services to banks and credit unions
- Develops marketing and retail strategies, and campaigns to grow targeted portfolios

# Agenda

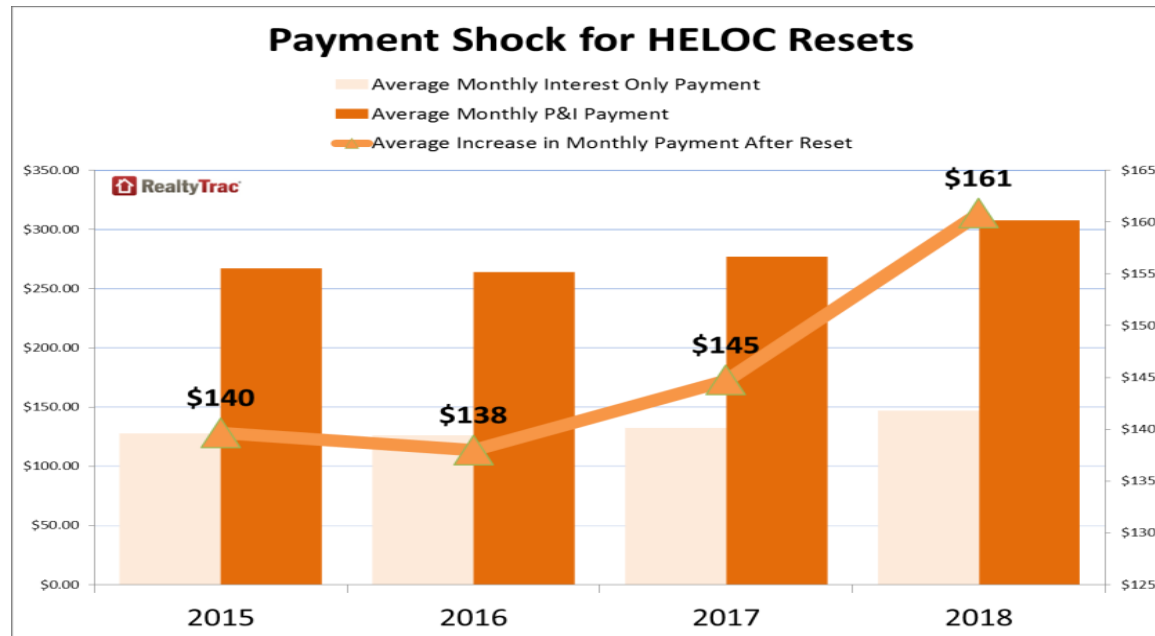
- Home Equity Lending Is Still Hot
- The Power of Creative
- Universal Truths About Creative for Equity Lending
  - Creative Challenges
  - Creative Fundamentals
- Allocating Real Estate
- Legal Requirements
- 10 Creative Best Practices for Equity Lending Marketing
- In-Market Examples
- Beyond Mail
- Harland Clarke Creative Awards
- Q&A

# Economic Trends – U.S. Mortgages

**Median Home Prices**  
(In Thousands)



# Payment Shock for HELOC Resets



## Equity Returns, Being Used

“As home prices rise, homeowners are wasting no time making use of their newfound, or regained, home equity.”<sup>1</sup>

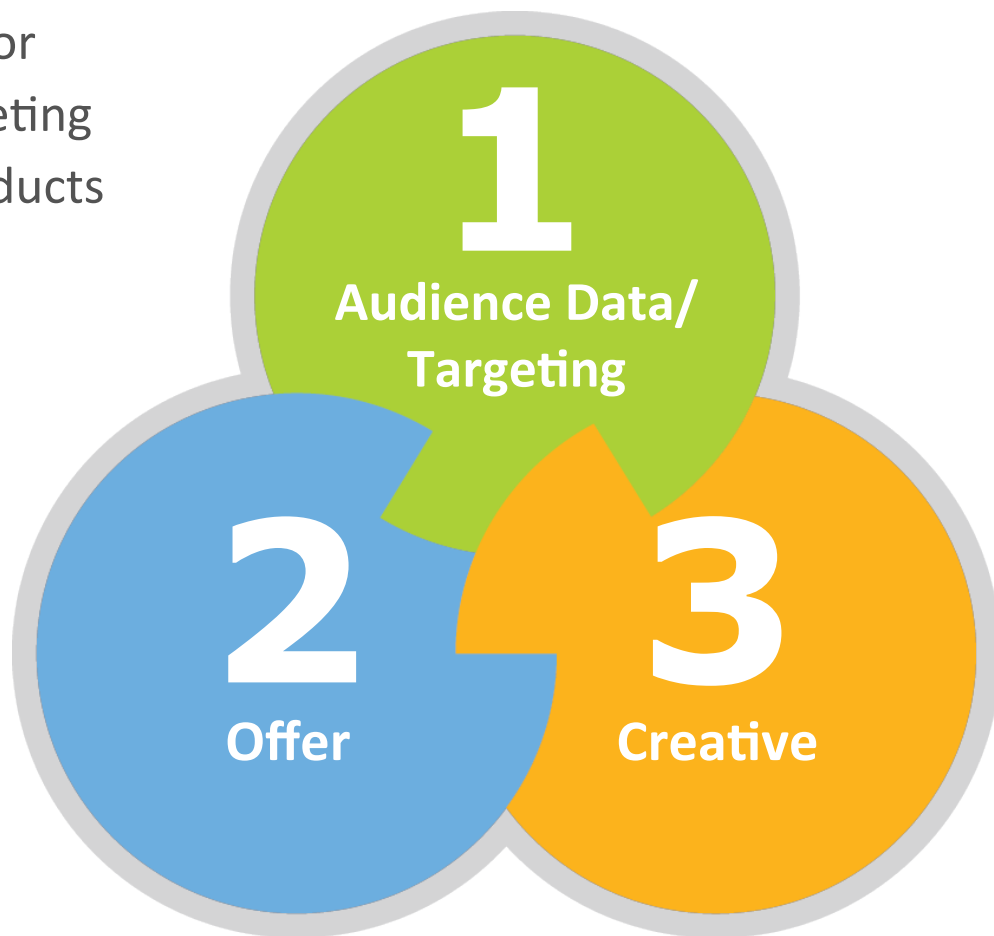
<sup>1</sup><http://www.cnn.com/id/102227326%2020140907-1297>

# Home Equity Focus Grows In Importance

Products your financial institution will concentrate marketing on most heavily in the next 12 months	2015	2014	Change
Mortgage loans/refinancing	65.1%	67.3%	-2.2%
Mobile banking solutions	62.2%	68.5%	-6.3%
Auto loans/refinancing	57.3%	50.0%	7.3%
Credit cards	52.3%	43.5%	8.8%
<b>Home equity loans/lines</b>	<b>51.5%</b>	<b>50.8%</b>	<b>0.7%</b>
Online banking/bill pay	41.9%	48.5%	-6.6%
Business lending	40.7%	46.9%	-6.2%
Free checking accounts	38.6%	50.8%	-12.2%
Business banking services	32.8%	44.2%	-11.4%
Financial education	25.7%	25.8%	-0.1%

# Strong Creative Elevates Success!

Three key elements for effective direct marketing of equity lending products



# Creative Challenges

1

Product complexity

2

Legal requirements for rate offers

3

Standing out from your competition

4

Disclosures/opt-outs are onerous

5

Effective use of timing



# Creative Fundamentals for HELOC/Home Equity

**Stand out** by cutting through mailbox, inbox clutter

**Keep messaging relevant** to your audience and the economy

**Call out competitive rate offer** that interrupts rate shopping

**Make it urgent** with offer end date

**Emphasize key benefits and product features**

**Motivate** with seasonal “thought starters” (emotion)

**Keep it readable** to keep prospects engaged

**Leverage brand** to strengthen value proposition

**Strong, clear call to action** makes it urgent

**Offer response channel options** for easy response

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

# Allocating Real Estate: HC Loan Magnet™ Example

1. Clearly branded
2. Competitive rate offer
3. Preapproved
4. Full offer
5. Deal sweetener
6. Thought starters
7. Urgency
8. Call to action
9. Response channels
10. Short notice terms and conditions
11. Long notice terms and conditions (back of letter)

11

**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-OPT-OUT (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

No loan transfer fee will be assessed to each refinanced vehicle loan. Other rates and terms available. Ask for details.

<sup>1</sup> 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 based on creditworthiness or if you do not provide

**1 YourFI**  
 FI MAILING ADDRESS  
 ((XFULLNAME1))  
 ((XFULLNAME2))  
 ((XADDRESS1))  
 ((XADDRESS2))  
 ((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))

**2 Say Yes To Getting Things Done!**  
 You're pre-approved<sup>1</sup> for a Home Equity Loan as low as **X.XX% APR<sup>2</sup>**

**4** Dear ((XFullName)),  
 Your business is important to us. That's why we have pre-approved<sup>1</sup> you for a Home Equity Loan with a fixed rate as low as X.XX% for XX years.<sup>2</sup>

**6** **Our Home Equity Loan is a Smart Choice**  
 ✓ Consolidate higher-interest debt into one lower monthly payment  
 ✓ Make home improvements, upgrades, or repairs  
 ✓ Pay tuition or medical bills  
 ✓ Cover unexpected expenses  
 ✓ Make other large purchases

**5** **Home Sweet Home Equity**  
 Use your pre-approved Home Equity Loan to pay off high-interest debt, improve your home, or for any other smart reason!

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

**Other Smart Reasons To Use An Equity Loan**  
 ✓ No annual fees  
 ✓ Potential tax benefits (consult with your tax advisor)  
 ✓ Low predictable payments each month

**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 today ... your special equity rate expires on ((Month XX)), ((Year))!

Sincerely,  
*Signature Name*  
 Signatory Name  
 Signatory Title

**Locations**  
**Branch Location1**  
 Address  
 Phone Number  
**Branch Location2**  
 Address  
 Phone Number  
**Branch Location3**  
 Address  
 Phone Number

MEMBER FDIC EQUAL HOUSING LENDER

**3** **Pre-Approved for ((XFullName1))**  
 Accept your **YourFI Name** Home Equity Loan today.

**8** **CALL:** 800-000-0000  
**9** **CLICK:** yourfi.name.com/mortgage  
**7** **COME IN - Convenient locations to serve you**  
**HURRY—offer ends ((Month XX)), ((20XX))!**

**10** 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<sup>1</sup> on other side for more information about prescreened offers.

**YourFI**

# Legal Requirements

## Requirements

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

## Disclosure guidelines from the Fair Credit Reporting Act (FCRA)

**Note:** Prescreened offers require 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 point 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 point font

Harland Clarke does not offer legal advice. Information contained within this document does not constitute legal advice. Please consult with an attorney.

# Checklist: Top 10 Creative Best Practices for Equity Lending Marketing

## 1. Format: #10 envelope

- Consultative approach for customers
- More promotional approach for prospects
- Ensures privacy
- Cost efficient
- Can include educational insert/Q&A to clarify value proposition and difference in lending products
  - Focus content on lead product, not equal comparison of all products
- Use the same format for all segments to reduce costs

## 2. SHOWCASE RATE

- Entice with competitive rates “as low as”
- High-profile Johnson Box or sidebar
- Call-out on envelope
- Consider balance transfer rate, waived or reduced closing costs, relevant premium such as home improvement gift card

## 3. PRESCREENED call out

- Preselected/Prequalified/Preapproved
- Translates to easier buying process

# Checklist: Top 10 Creative Best Practices for Equity Lending Marketing

## 4. Smart financial tool:

- HELOC: position as smart and flexible

**Note: Educate the customer or prospect on the benefits**

- Super low rate based on prime
- Easy access to low-interest cash
- Smart way to pay less interest
- Finance all sizes of projects/expenditures
- Low commitment
- Ready reserve – there when you need it; emergencies; revolving LOC – pay only for what you use, renewable resource for additional funding
- Rate lock feature to lock in low rate (sometimes built into product)

- HELOAN: Position as fixed low rate = predictable monthly payments

- Low interest means low monthly payments every month that don't fluctuate so budgeting is easy
- You always know what to expect!
- Smart tool to finance larger purchases at a low rate
- Tax deductible (ask your tax advisor)

# Checklist: Top 10 Creative Best Practices for Equity Lending Marketing

5. Tax deductibility (ask your tax advisor)

6. Uses “thought-starter” copy

- HELOC

- Great for small or large expenditures
- Debt consolidation always #1/pay off higher-interest debt
- Home improvements/making home energy efficient – adds to value of your home
- Seasonal focus
  - Summer – school tuition or school expenses
  - January – pay off higher-interest holiday debt
  - Fall – home improvements
  - Spring – home remodel or pay off taxes

- HELOAN

- Ideal for large expenditures
- Debt consolidation/low interest cash to pay off higher-interest debt
- Home improvements/make home energy efficient – add to home value

7. HELOC Easy access

- Transfer funds into your checking account, use convenience checks, plastic

# Checklist: Top 10 Creative Best Practices for Equity Lending Marketing

## 8. URGENCY

- Tie offers to specific end date
- Restate end date in letter postscript

## 9. EASY TO APPLY

- Fast response, easy closing

## 10. 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
- QR Code

# US Federal Credit Union – Home Equity Line of Credit

- ITA
- Prospects & Member cross-sell
- Offer: *Low intro rate of 1.49% APR for 6 months with auto-pay from interest bearing checking*
- PLUS: *\$350 off closing costs*
- Format: Personalized Letter
- Distribution: Minnesota
- Focus: *Get cash you need to transform your home into your dream home – seasonal. Also includes “as low as” rate offer for Home Improvement Loan*
- Consider: *Adding offer end date for urgency and pumping up call to action options*
- Call to Action: Call or online

Note: *Tells a story about how home improvement is life improvement!*

**US FEDERAL**  
CREDIT UNION  
1400 Riverwood Dr.  
Burnsville, MN 55337

PRESORTED  
STD-CLASS MAIL  
U.S. POSTAGE  
PAID  
PERMIT NO. 2749  
DALLAS, TEXAS

just imagine ...

**IMAGINE.**

<b>New Backyard Deck</b> Estimated Average Cost <b>\$9,539</b>	<b>New Entry Door</b> Estimated Average Cost <b>\$1,162</b>	<b>Fresh Landscaping</b> Estimated Cost <b>\$2,500</b>
--	---	--

Dear

What would it take to turn your current home into your dream home? A home loan from US Federal Credit Union could make it easy. And with warmer weather finally arriving, now may be a great time to get started.

**The sky's the limit.**  
A home loan from your credit union is a great solution for financing a relaxing backyard oasis, energy-efficient windows, or smaller touch-ups like landscaping or paint. The benefits are endless:

- Very competitive rates
- We'll pay up to \$350 of your closing costs on a new HELOC<sup>4</sup>

**Apply today!**  
Your dream home may be closer than you think; imagine how much you would enjoy it. Contact us or visit [www.usfed.org](http://www.usfed.org) today to apply.

**HELOC<sup>4</sup>**  
Special Introductory Rate  
**1.49% APR\***  
for 6 months with auto-pay  
Current Variable Rate  
**4.50% APR\***

**HOME IMPROVEMENT LOAN**  
Rates as low as  
**7.99% APR**

**US FEDERAL**  
CREDIT UNION  
952.736.5000 | 800.345.2733 | [contacts@usfed.org](mailto:contacts@usfed.org)



# BMO Financial Group – Home Equity Line of Credit

- ITA
- Customer cross-sell
- Offer: Rate discount of .25% with auto-pay from interest-bearing checking

PLUS: waive monthly maintenance fees, no application fees, no or low closing costs, Promo Code

- Format: Personalized Letter
- Distribution: Illinois
- Focus: Yet another way to benefit from your relationship with BMO. Highlights best practice uses for HELOC. Incorporates sense of urgency without end date
- Consider: Adding offer end date for even more urgency
- Call to Action: Visit branch, call or apply online

Note: Waived/no fees position this as a great value for customers

**BMO Harris Bank**  
111 West Monroe Street  
Chicago, IL 60603

PRESORTED  
STANDARD  
US POSTAGE PAID  
MAILED FROM ZIP  
CODE 60699  
PERMIT NO. 4184

keep a good thing growing.

Apply today and get a **0.25%**<sup>1</sup> interest rate discount on a **BMO Harris® Home Equity Line of Credit**  
When you set up Auto Pay from your BMO Harris interest-bearing checking account<sup>2</sup> at closing.

If you're looking for more from your banking relationship, BMO Harris Bank® has a special offer to help make your next step with us a real step up.

**Apply today and get a 0.25% interest rate discount** on a BMO Harris Home Equity Line of Credit<sup>1</sup> if you set up Auto Pay for your line from a BMO Harris Portfolio Checking® or BMO Harris Select Checking® account at closing. We'll also waive the monthly maintenance fee on your checking account.<sup>2</sup>

**A line that can make big things possible.**  
You can use a home equity line of credit for:

- Home improvements
- Debt consolidation
- Education costs
- Unexpected expenses
- Appliances, furniture and more!

Plus there are no application fees and no or low closing costs.<sup>3</sup> And the interest you pay may be tax deductible.<sup>4</sup>

get a special offer and a great opportunity.  
Take advantage of this special offer today. Simply bring this letter to your nearest BMO Harris branch, call 1-800-546-6101 or apply at [bmoharris.com/addonheloc](http://bmoharris.com/addonheloc) today. Use **Promo Code**

Sincerely,  
*Thomas J. Parrish*  
Thomas J. Parrish  
Head of Retail Lending Product Management

**BMO Harris Bank**  
We're here to help<sup>®</sup>

HELOC8

Apply Today  
30087

**Get a 0.25%**<sup>1</sup>  
interest rate discount on  
a home equity line of  
credit when you set up  
Auto Pay from your BMO  
Harris interest-bearing  
checking account.<sup>2</sup>

Apply today.  
Use Promo Code:

- 📞 1-800-546-6101
- 🌐 [bmoharris.com/addonheloc](http://bmoharris.com/addonheloc)
- 🛑 Stop in today

Continued

# Prospera Credit Union – Home Equity Line of Credit

- Pre-approved/pre-qualified
- Member Cross-sell
- Offer: Low rate offer of 2.65% APR locked in for 5 years, \$50,000 minimum

PLUS: *No closing costs, auto pay, no pre-payment penalties, no annual fee*

- Format: Personalized Letter
- Distribution: Wisconsin
- Focus: Rate offer and refinancing your higher rate HELOC to Prospera's low rate locked in for 5 years, PS sweetens the deal with Lifestage personal guidance for credit union members
- Consider: Adding specific offer end date for even more urgency
- Call to Action: Easy - call, visit or online

Note: *Idea here is to capture competitive HELOC business*

**Prospera CREDIT UNION**  
849 Warsaw St., P.O. Box 635  
Menasha, WI 54952-0635

ADDRESS SERVICE REQUESTED

**you're pre-approved for a low loan rate!**

**your pre-approved low rate is 2.65% APR locked in for five years**

**plus, no closing costs!**

Dear \_\_\_\_\_,

We are proud to announce that you have been pre-qualified to refinance your Home Equity Line of Credit (HELOC) with us for as low as 2.65% APR locked in for five years. Plus, no closing costs!

Refinancing your HELOC from another financial institution is quick, easy and could save you a lot of money each month. This could add up to hundreds of dollars over the life of your loan. With rate increases on the horizon, our HELOC product provides the comfort and security of a fixed rate for five years plus the advantages of a line of credit – you can use it when you need it for a vacation, new vehicle, consolidation of credit card and/or other bills, financing your child's secondary education and more! Refinance in the next 30 days, bring this letter with you and receive the following great deals:

- Rates as low as 2.65% APR\* locked in for five years
- No closing costs\*\*
- Automatic payment transfer
- No pre-payment penalties
- Tax deductibility\*\*\*
- No annual fee

In addition to all this, ask how you can keep low monthly payments and add payment protection to your loan. Take a look at these:

- Optional Credit Life, Disability Coverage and Involuntary Unemployment Coverage

**It's So Easy!**  
To take advantage of this great offer, call our Loan Department today at 920.882.4786 or stop by any of our convenient locations. As with any great offer, we can only extend this for a limited time, so call, click or stop by today!

Sincerely,  
Prospera® Credit Union

P.S. As a credit union member you're not only eligible for HELOC rates as low as 2.65% APR, but also access to LIFEstage® personal guidance, a special program for our valued members. Visit us online at [www.myprospera.com/LIFESTAGE](http://www.myprospera.com/LIFESTAGE) for more information.

**You may choose to stop receiving "prescreened" credit offers by calling toll-free 1-888-567-8688. See "PRESCREEN & OPT OUT NOTICE" below for more information.**

\*APR is Annual Percentage Rate. 2.65% APR is available on member occupied single family properties up to 20% Loan-To-Value (LTV). Rate is locked in for 5 years then set to Prime (weekly at 3.25%) or a 10% whichever is higher. APR is subject to change after 60 months from closing date, and thereafter on the first business day following any change in the Prime Rate as published in the Wall Street Journal but will not exceed 18%. Interest rate requires an active checking with Prospera Credit Union with each pay. The initial APR would be 0% higher with no checking. During the draw period, your minimum monthly payments will be equal to 1% of the outstanding balance at the time you obtain an advance, or \$50.00, whichever is greater. Your payment will remain the same unless you obtain another credit advance.  
\*\*No closing costs unless an appraisal is needed. Estimated cost of the appraisal is \$350. Verification of income will be required.  
Property insurance is required. Minimum credit line is \$10,000 and maximum credit line is \$100,000.  
\*\*\*Consult your tax adviser.  
Limited time offer expires May 3, 2015.  
Membership eligibility requirement.

**call** 920-882-4786 **click** [www.myprospera.com](http://www.myprospera.com) **visit** Appleton Darby Neenah Menasha

**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 meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of credit or insurance from this and other companies, call TransUnion at 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com); or write TransUnion Opt Out Request PO Box 305, Woodlyn, PA 19094-0305.

920-882-4786 [www.myprospera.com](http://www.myprospera.com)

Member of **LIFEstage** PERSONAL GUIDANCE

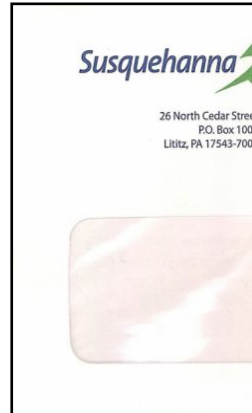
# Susquehanna Bank – Home Equity Line of Credit

- Prequalified
- Prospect & Customer Cross-sell
- Offer: Low rate offer of 3.5% APR up to \$100,000

*PLUS: No closing costs, no application fee, no origination fee, no annual fee*

- Format: Personalized Letter
- Distribution: Pennsylvania
- Focus: Rate offer and focuses on savings, convenience, flexibility benefits
- Consider: Adding specific uses in addition to home improvement (debt consolidation)
- Call to Action: Apply today – online, call, visit – uses end date to add urgency!

Note: *Graphics communicate seasonal home improvement visually*



This is a direct mail piece for Susquehanna Bank's Home Equity FlexLine of Credit. The top right corner features a blue box with the text "HOME EQUITY FLEXLINE OF CREDIT" and a large "3.50% APR\*" in blue, with "REGULAR VARIABLE RATE" in smaller text below it. The main headline reads "Bring your plans to life. You're prequalified for a Home Equity FlexLine of Credit up to \$100,000." Below this, a "Dear" salutation is followed by a paragraph of introductory text. A section titled "The time is now!" highlights the current low-rate environment. A list of benefits includes "No Closing Costs\*\*", "No Application Fee", "No Origination Fee", and "No Annual Fee". The piece also mentions "Our competitive rates provide you with:" and lists "Savings" and "Flexibility" as key benefits. A ruler and a tape measure are placed horizontally across the middle of the letter. The letter is signed by Chad M. Clabaugh, Senior Vice President, Chief Retail Officer. At the bottom, there are instructions to "APPLY ONLINE" at susquehanna.net/heloc, "CALL US" at 800.311.3182, and "VISIT US" at the nearest branch. The Susquehanna Bank logo is at the bottom right, and the tagline "Doing what counts. | susquehanna.net | Member FDIC" is at the bottom left. A disclaimer at the very bottom states: "You can choose to stop receiving 'prescreened' offers of credit from this and other companies by calling toll-free 1.888.567.8688. See PRESSCREEN &amp; OPT-OUT NOTICE on reverse side for more information about prescreened offers."



# Summit Credit Union— Home Equity Line of Credit

- ITA
- Member Cross-sell
- Offer: \$100 Visa Gift Card and low intro rate offer of 1.99% APR for 6 months, go-to rate of 3.99%

PLUS: *No or low closing costs, rate lock option, interest only payment option*

- Format: Postcard
- Focus: Home improvement angle and low interest cash of HELOC, “It’s your money!”
- Consider: Adding contact info
- Call to Action: Come in

Note: *Clean, branded graphic approach stands out in mailbox*

**Borrow some of your equity back and make the kind of changes you want.**

*For the kind of money you can afford.*

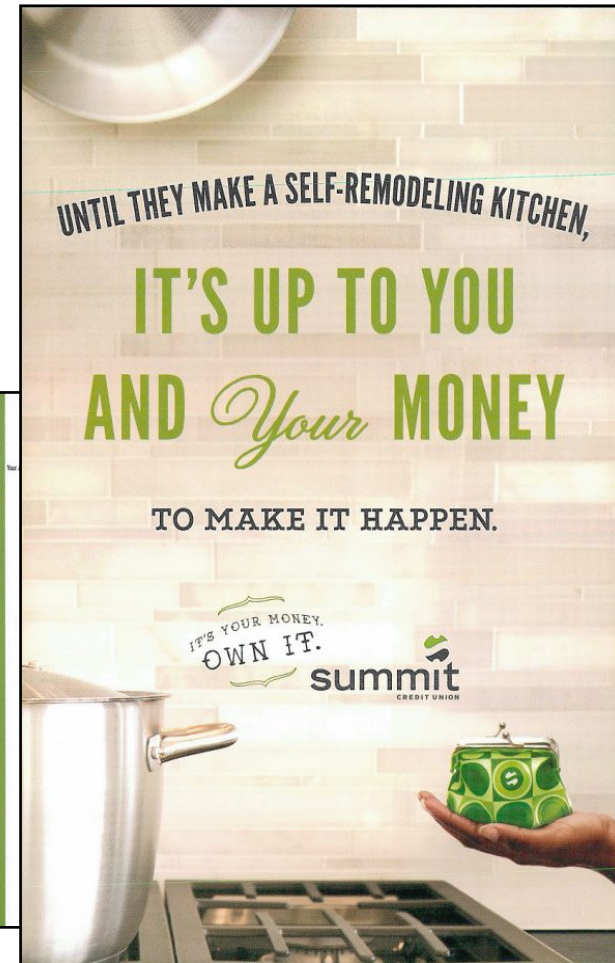
There are lots of smart ways to use a Home Equity Line of Credit, from home improvements to paying off higher-interest debt.

Right now, get Summit's Home Equity Line of Credit with:

- Low 1.99% APR intro rate for six months; 3.99% variable rate thereafter\*
- No or low closing costs\*
- Option to lock in a low fixed rate\*
- Interest-only payment options†
- Tax-deductible interest‡
- \$100 VISA gift card to get your project started‡

Come on in and let's talk about how to turn your "icks" and "blahs" into "oohs" and "aahs."

\*APR is Annual Percentage Rate. After the six-month introductory period the rate will reset to the floor rate of 3.99% or the Prime Rate as published in the Wall Street Journal plus one percent, whichever is higher. Your actual rate will be based on your creditworthiness and can be as low as 3.75% if the variable rate without the discount would be 3.99% A/C Floor. The APR will not vary above 19% APR for below 1.99% A/C. Prime rate as of 1/28/15 is 3.25%. Maximum TV is 95%. Property insurance is required. Offer only applies to new Home Equity Lines of Credit opened on or after 1/28/15. Funding times: Funds from Credit are not eligible for the promotional rate. Offer is subject to change without notice. †No or low closing costs for new HELOC only. Appraisal fee and title insurance, if required, is not included and is an additional charge. ‡Lock in up to low fixed rate amounts at one time. First cash lock is free. \$25.00 for each additional. \*Minimum cash score of 650 is required to qualify for interest only. Close period: 10 years. †Interest payment during the interest only period will equal the interest due on the HELOC principal during the preceding month. ‡Consult your tax advisor regarding deductibility of interest. †Advance \$100 from your Home Equity Line of Credit. The first day funds are available to be advanced after loan closing to receive the \$100 Visa gift card. Offer valid for Home Equity Line of Credit opened March 16-April 30 only.



# Dollar Bank – Home Equity Loan

- ITA
- Prospects
- Offer: Low rate offer of 2.49% APR with 7-year fixed rate, \$50,000 minimum
- PLUS: *No closing costs, Promo Code*
- Format: Personalized Letter
- Distribution: Illinois
- Focus: Rate and engages with best practice uses, differentiates by positioning “loan experts” as helping find the right credit solution
- Consider: Adding offer end date for even more urgency
- Call to Action: Applying is easy, call, visit or apply online

Note: *Messaging around refinancing or consolidation to save thousands in interest vs your current loans*

**Dollar Bank.**  
Since 1855  
Three Gateway Center, 9 North  
Pittsburgh, PA 15222

**Dollar Bank.**  
Since 1855  
Three Gateway Center, 9 North  
Pittsburgh, PA 15222

**LOCK IN A LOW RATE NOW AND SAVE!**

April 1, 2015

Dear \_\_\_\_\_

What's on your to-do list?

Consolidating high interest debt, remodeling your kitchen, or even refinancing your current mortgage? A home equity loan can be the best way to borrow the money you need for whatever is on your list.

**Act now and lock in a rate as low as 2.49% APR on a Dollar Bank 7-Year Fixed Rate Home Equity Loan.** We also have other low rate loan options to fit your needs.

Refinancing or consolidating may be able to help you save thousands in interest compared to your current loans.

Our loan experts can assess your situation and help you find the credit solution that's right for you. Applying for your loan from Dollar Bank is easy – just call 1-800-242-BANK (2265), visit any Dollar Bank office or loan center or apply online at [dollarbank.com/homeequity](http://dollarbank.com/homeequity). When you apply, use promo code 427 to get the no closing cost offer.

Sincerely,  
  
 Daria L. Forsythe  
 Vice President

**2.49% APR**  
Home Equity Term Loan

- 7-Year Fixed Rate
- \$50,000 Minimum Loan Amount
- No Closing Costs

Contact us today:  
1-800-242-BANK (2265)  
[dollarbank.com/homeequity](http://dollarbank.com/homeequity)

**Dollar Bank.**  
Since 1855

\*Annual Percentage Rate (APR) shown is accurate as of 4/1/15 for loan amounts from \$50,000 to \$400,000, a term of up to 60 months, a loan-to-value (LTV) ratio of 80% or less and a debt-to-income ratio of 40% or less. APR includes a 14% discount with any one of several qualifying checking accounts and is not available for the refinancing of an existing Dollar Bank loan, line, or mortgage unless the refinancing includes \$10,000 or more of new money available or advanced. Qualifying checking accounts are subject to certain terms and conditions that may change after account opening. Available for one to four family owner-occupied property only. Home Equity Loan transaction must result in first lien mortgage and cannot be a purchase money mortgage. The monthly payment per \$1,000 borrowed is \$12.98 for 7 years. Payment does not include taxes and insurance. Actual payment will be greater. Other rates and terms are available. Rate and offer subject to change without notice and cannot be combined with any other offer. Property insurance is required. An appraisal may be required if repaid, you will be charged the cost of the appraisal that will range from \$75 - \$400. Subject to Dollar Bank underwriting guidelines.  
No closing cost offer expires May 15, 2015.

Equal Housing Lender. Member FDIC.

# Community First Credit Union – Home Equity Loan

- No firm offer of credit
- Prospects
- Offer: \$100 Home Depot Gift Card  
PLUS: *no closing costs up to \$150,000, 10, 15, 20 year fixed terms*
- Format: Letter
- Distribution: Florida
- Focus: Don't wait to start home improvement projects- "low rate loan" - no specific rate offer call out; emphasized fixed
- Consider: Pumping up benefit of fixed rate ("no surprises, easy to manage"), add personalization, firm offer of credit
- Call to Action: 3 easy ways – online, call or stop by; QR code to learn more

Note: *An effort to stimulate interest*

**COMMUNITY FIRST**  
Credit Union  
Love Where You Bank

P.O. Box 2600 • Jacksonville, FL 32232-0077

PRST STD  
US POSTAGE  
PAID  
JACKSONVILLE, FL  
PERMIT NO. 1111

**COMMUNITY FIRST**  
Credit Union  
Love Where You Bank

**Start your home projects sooner**

At Community First we know there is no place like home and we want to help you do all of the projects you've been waiting to do to make your home even better. Now's the time to upgrade to new appliances, add that deck you've been wanting, update outdated bathrooms and do anything else you need to. With our newly lowered rates on Fixed Equity Loans, you can finally get more done sooner. **Plus you'll get a \$100 gift card to The Home Depot® so you can get more of what you want.\***

**Our fixed home equity loan features:**

- No closing costs for loans up to \$150,000
- 10, 15, 20 year fixed terms
- Among the lowest rates around

**So get started on those home projects you've been waiting to do now and enjoy an affordable low rate loan using the cash available in your home.**

**Apply today by completing one of these easy steps**

1. Apply online at [CommunityFirstFL.org](http://CommunityFirstFL.org)
2. Call 904.354.8537 or 800.342.8416
3. Stop by one of our 17 branches

**Scan to Learn More**

Federally insured by NCUA. An initial deposit of \$5 to be held in your Community First share account is required for membership. Member is open to anyone who lives or works in Baker, Clay, Duval, Flagler, Nassau, Putnam or St. Johns counties. \*Fixed Second Mortgage - Terms are 10, 15 and 20 years. Minimum loan amount is \$10,000. Home Equity Loan example: \$60,000 borrowed for a 10 yr. term at 4.83% APR would equal a payment of \$631 a month. Community First Credit Union is not affiliated with The Home Depot®. The Home Depot® is a registered trademark of Home Depot, Inc. The Home Depot® is not a sponsor of this promotion. Terms & Conditions. Valid toward purchase of merchant/services at any The Home Depot® store in the U.S., Canada and online at HomeDepot.com. Gift Card carries no implied warranties and is not a credit/debit card. Not redeemable for cash (unless required by law) and cannot be applied to any credit or loan balance, Tool Rental deposits, or for inhome/phone purchases. Gift Cards will not be canceled and replaced without proof of purchase. Except as required by law, Gift Cards purchased with cash will not be replaced and any Gift Card may be deactivated or rejected in connection with fraudulent actions. Check your balance at any The Home Depot® store or online. Reload card value at any The Home Depot® store. ©2014. HOMER TLC, Inc. All rights reserved. Redeemable in local funds at The Home Depot's® then applicable exchange rate.

6528

# SunTrust® – Home Equity Loan

- ITA
- Customer cross-sell
- Message focuses on home improvement/home repairs
- No upfront fees, reduced closing costs
- Format: #10 OE + 8.5 x 11 letter
- Distribution: Virginia
- **Did Well: Calls out rate and set monthly payments, easy app process, clear response channels, recognizable warmth of brand, plain OE**
- **Consider: Calling out product before 4th paragraph, call out that rates won't stay this low forever**
- Call to Action: Call, Visit, Go online

Note: *seasonal home improvement sell*

How can we help your house feel more like a home?

.....

January 15, 2013

Dear \_\_\_\_\_

Thank you for choosing SunTrust. We're glad to have you as a client, and we want you to know we're here when you need a flexible financial solution.

Home repair problems are more than a minor inconvenience...they can be a major disruption. We can help you get things back to normal sooner with a SunTrust affordable home equity loan.

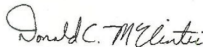
**Be ready for anything.**  
We invite you to apply for this attractive fixed rate loan with set monthly payments. You can get the cash you need for home repairs and improvements like:

- Replacing a furnace or air conditioner
- Repairing leaks and other plumbing problems
- Fixing roofing or siding issues
- Replacing damaged or non-working windows

**Problem solved.**  
Eliminate the stress and worry that comes with needing to fix something in your home. Just knowing that you can use your affordable home equity loan for the things you need makes everything easier to deal with.

**We're ready when you are.**  
You can call or come in to talk with us anytime. Our experienced team will guide you through the process of applying - so you can take care of those repairs and improvements and enjoy your home even more.

Sincerely,

  
Donald C. McClintic  
Senior Vice President

**5.00% APR\***  
For up to 120 months  
This rate includes a 0.25% interest rate reduction for a qualifying SunTrust deposit relationship and a 0.25% interest rate reduction for enrolling in the SurePay™ (ACH) payment program.


Take advantage of:

- Low monthly payments
- No upfront fees, and limited if any closing costs\*
- Easy application process

**CALL**  
800.422.2975

**STOP BY**  
your local SunTrust Bank branch

**OR VISIT**  
suntrust.com/equity



Please see reverse side for important information.



# Beyond Mail

## Integrated multichannel campaigns surround your customers with your lending message

### Mail

- QR code (if sensible 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

- Blogs



Channel integration creates synergies



# Award-Winning Creative Quality



48 Creative Awards in 2014!

39 Creative Awards so far in 2015!

- 6 Platinum Hermes Creative Awards
- 2 Platinum MarCom Awards
- 15 Gold Hermes Creative Awards
- 6 Gold MarCom Awards
- 15 Hermes Honorable Mentions
- 5 MarCom Honorable Mentions
- 4 Gold Communicator Awards
- 19 Silver Communicator Awards
- 1 Silver Summit Creative Award
- 3 Bronze Summit Creative Awards
- 3 APEX Awards of Excellence
- 8 Graphic Design USA Awards



# Q&A Wrap Up

Type your question in the questions panel   
Raise your hand to ask questions by phone 

**Kris Niblett**, Creative Director  
**Stephen Nikitas**, Senior Strategy Director

Presentation materials and video replay will be provided within one week.

Visit [www.HarlandClarke.com/Webcasts](http://www.HarlandClarke.com/Webcasts) for this and previous events.

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