

Member Advantage Mortgage

Rates Drop Emails

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**MEMBER
ADVANTAGE
MORTGAGE**

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Campaign Overview and Purpose

When mortgage rates drop, it's the perfect opportunity for members with an existing mortgage (even if it's not through your CU) to refinance their loan to lower their payment, get a shorter term, switch to a fixed loan, or use their home equity.

- Raise awareness when rates drop
- Retain existing borrowers
- Encourage current members with an external mortgage to refinance through your CU



Rates Drop Emails

When rates drop by 1% or more, blast this email out to your current members to drive awareness:

- Email #1: A lower rate could be yours
- Email #2: Thinking about locking in a new low rate?

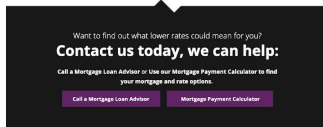


A lower rate could be yours

Mortgage rates have dropped and now may be the time to secure a lower rate for yourself. If you haven't explored your options recently, we should talk. Even if you took out your current mortgage within the past year or two, you may have had money-saving options:

With current low rates you may be able to:

- Lower your monthly payments with several options designed to fit your needs.
- Refinance to a shorter term so that your larger payments lead to long-term savings.
- Switch to fixed payments to reduce surprises impacting your budget each month.
- Use your home equity to pay for remodeling projects, large purchases, or debt consolidation.



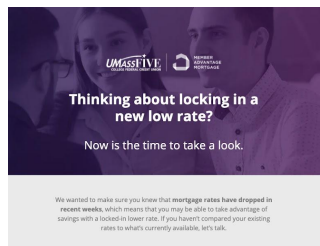
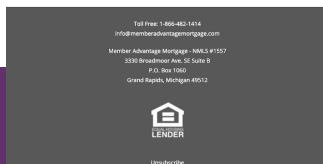
This can be an offer for extension of credit for a commitment to make. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all approvals will qualify.

Offered and subject to change based on your credit score in relationship with UMASFIVE.

Member Advantage Mortgage LLC (MAM) is a subsidiary of C20 Development Company (C20), which is owned and operated by credit unions for the benefit of credit union members. The bank-based credit union partners with MAM to assist its members in evaluating and selecting appropriate mortgage solutions and financing needs to qualified members. Member Advantage Mortgage LLC is a full-service mortgage company that operates in accordance with the Federal Fair Housing Law and is a Equal Housing Opportunity lender.

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EMAILS

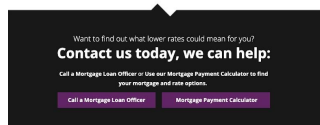


Thinking about locking in a new low rate?

Now is the time to take a look.

We wanted to make sure you know that mortgage rates have dropped in recent weeks, which means that you may be able to take advantage of savings with a locked in lower rate. If you haven't compared your existing rates to what's currently available, let's talk.

- Lower your monthly payments with several options designed to fit your needs.
- Refinance to a shorter term so that your larger payments lead to long-term savings.
- Switch to fixed payments to reduce surprises impacting your budget each month.
- Use your home equity to pay for remodeling projects, large purchases, or debt consolidation.



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Getting Started

Member Advantage Mortgage is here to make it easy for you to get started. Take the following steps:

1. If you have an internal or external graphic design resource - share the ZIP folder with them for any customizing. **Please follow all compliance rules and regulations.*
2. If you need our help customizing the assets for your credit union - download the JPGs or PDFs that fit your needs and click here to [email the MAM marketing team](#) to get the customization process started.



Thank you!



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