

## Baltimore County Employees Federal Credit Union

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**Situation** Baltimore County Employees Federal Credit Union (BCEFCU) was seeking to promote its mortgage products, offering a full range of both fixed and adjustable mortgages, and refinancing with terms up to 30 years. For this campaign, BCEFCU was focused on its new 15/15 Adjustable-Rate Mortgage (ARM). This product was unique in the region and more attractive than a traditional ARM. The interest rate was fixed for the first 15 years, then adjusts once in year 16. In addition, BCEFCU wanted to highlight its personal touch and strong customer service by spotlighting a specific mortgage loan counselor.

Channel had three marketing objectives to focus on: (1) Generate awareness for BCEFCU's line of mortgage products, (2) Promote the new 15/15 ARM product and (3) Provide multiple CTAs to drive leads by phone, email or visits to the website to schedule a no-obligation call from a BCEFCU Mortgage Counselor and/or call the Perry Hall or Towson branch directly. The campaign timeline was March 1 – May 31, 2021.

**Solution** Channel developed a series of tactical elements that carried a branded and seamless look and feel. These elements included two website hero images, email marketing/e-blast template, in-branch signage, direct mail postcard, Facebook and Instagram ads as well as a series of display ads for a retargeting effort.

**Results** BCEFCU had 21 closed loans between March and April 2021 at \$5.1 million and had an additional \$8 million in May and June 2021. With over \$13.1 million in closed loans, we surpassed our goal by 325%.

Due to this immense success and record-breaking year, BCEFCU and Channel are working towards a second wave of mortgage marketing with a targeted campaign timeline of early September through Thanksgiving 2021.

**OUR 15/15**  
adjustable-rate mortgage is a home run!

Your Finances. Our Promise.  
**Baltimore County Employees**  
Federal Credit Union

Nationwide Mortgage Licensing System: NMLS # 410315

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**15/15 LOAN** Our adjustable-rate mortgage is a home run!

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# OUR 15/15

## adjustable-rate mortgage is a home run!

**Better than** a traditional Adjustable-Rate Mortgage! The interest rate is fixed for the first 15 years, then adjusts once in year 16 and remains fixed for the remaining years.

**Payments amortized** over 30 years

**FREE 120-day rate lock\***

**0% down payment** for qualifying borrowers\*\*

\* From the date of loan application. \*\*Restrictions and limitations apply.



bcefcu.com

Talk with a Loan Counselor for more information, or to apply, email us at [mortgages@bcefcu.com](mailto:mortgages@bcefcu.com).

[bcefcu.com/credit-union-home-loan](http://bcefcu.com/credit-union-home-loan)

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**Baltimore County Employees Federal Credit Union**

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# OUR 15/15

## mortgage loan is a home run!

Contact a Loan Counselor at 410-828-4730 or send us an email at [mortgages@bcefcu.com](mailto:mortgages@bcefcu.com) for more information or to apply for a loan.



bcefcu.com

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**Baltimore County Employees Federal Credit Union**

## Score big with our 15/15 adjustable-rate mortgage to buy or refinance a home.

- **Better than** a traditional Adjustable-Rate Mortgage! The interest rate is fixed for the first 15 years, then adjusts once in year 16 and remains fixed for the remaining years.
- **Payments amortized** over 30 years
- **FREE 120-day rate lock**
- **0% down payment** for qualifying borrowers\*\*
- Also...our knowledgeable mortgage counselors are dedicated to personalized customer service to help you every step of the way.

Not looking to buy or refinance right now? A home equity loan or line of credit will help you achieve your goals. BCEFCU offers members and non-members a complete line of home loan products, both fixed and variable rates, with terms up to 30 years.

bcefcu.com/mortgages/home-equity-loans

\* From the date of loan application. \*\*Restrictions and limitations apply.

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**Baltimore County Employees Federal Credit Union**

Baltimore County Employees Federal Credit Union  
23 W. Susquehanna Ave.  
Towson, MD 21204

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Contact a Loan Counselor at 410-828-4730 or email us at [mortgages@bcefcu.com](mailto:mortgages@bcefcu.com) for more info or apply for a loan!



Nationwide Mortgage Licensing System, NMLS # 410316

[BCEFCU.COM/MORTGAGES/15/15 Adjustable-Rate](https://BCEFCU.COM/MORTGAGES/15/15-Adjustable-Rate)  
Apply Today!

[Learn More](#)

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**Baltimore County** Employees  
Federal Credit Union

# YOUR BUYERS CAN SCORE BIG with our 15/15 mortgage!

- ▶ **Better than a traditional Adjustable-Rate Mortgage!** The interest rate is fixed for the first 15 years, then adjusts once in year 16 and remains fixed for the remaining years.
- ▶ Starting rate as much as **3/4% lower** than a 30-year fixed
- ▶ **Payments amortized** over 30 years
- ▶ **FREE 120-day rate lock\***



Our knowledgeable mortgage counselors are dedicated to personalized customer service to help you every step of the way.

\* From the date of loan application.

Nationwide Mortgage Licensing System: NMLS #410816

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***You do not need to be a Baltimore County government employee to join or apply!***

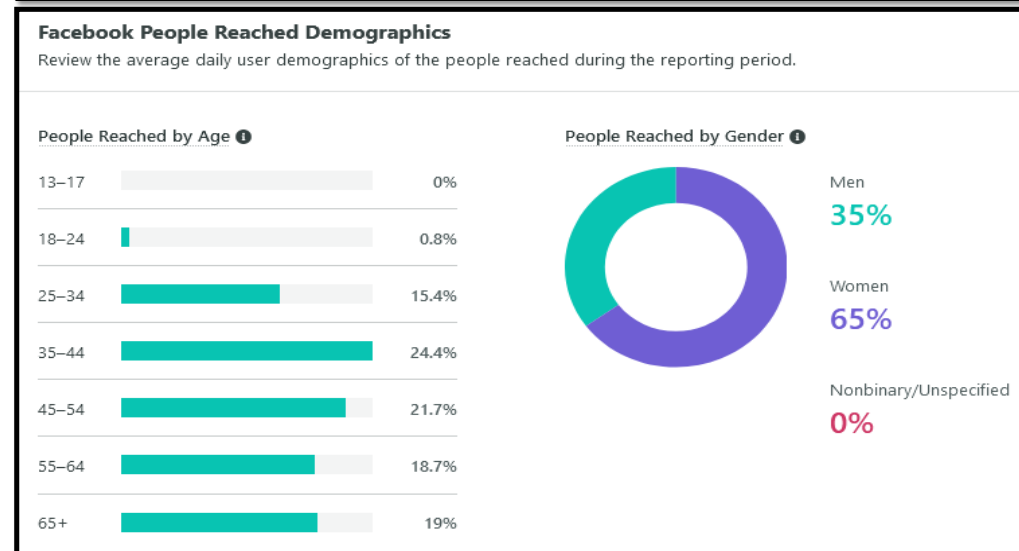
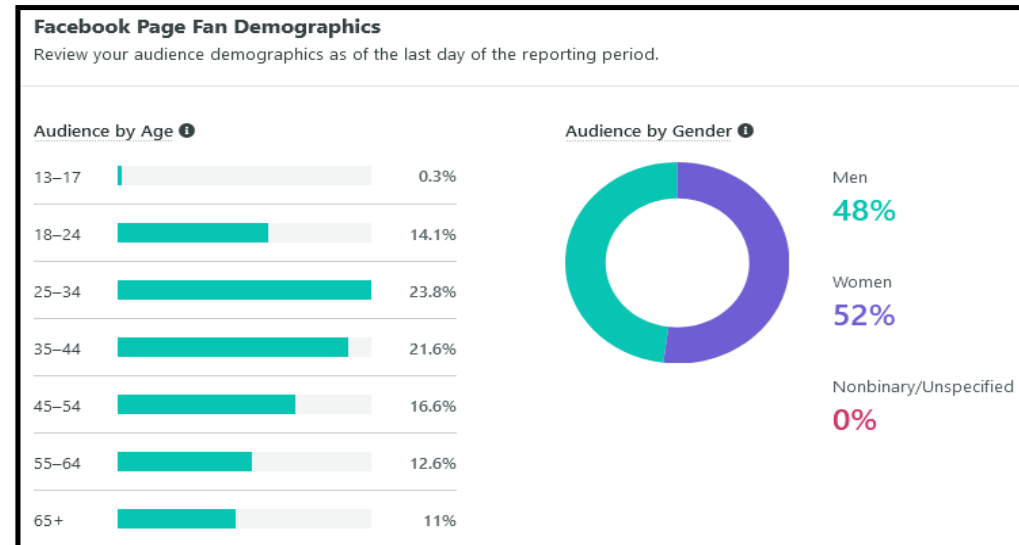
**To learn more  
or to apply,  
please contact**

**Adam Chase**  
adam.chase@bcefcu.com  
410-828-4730 x7032

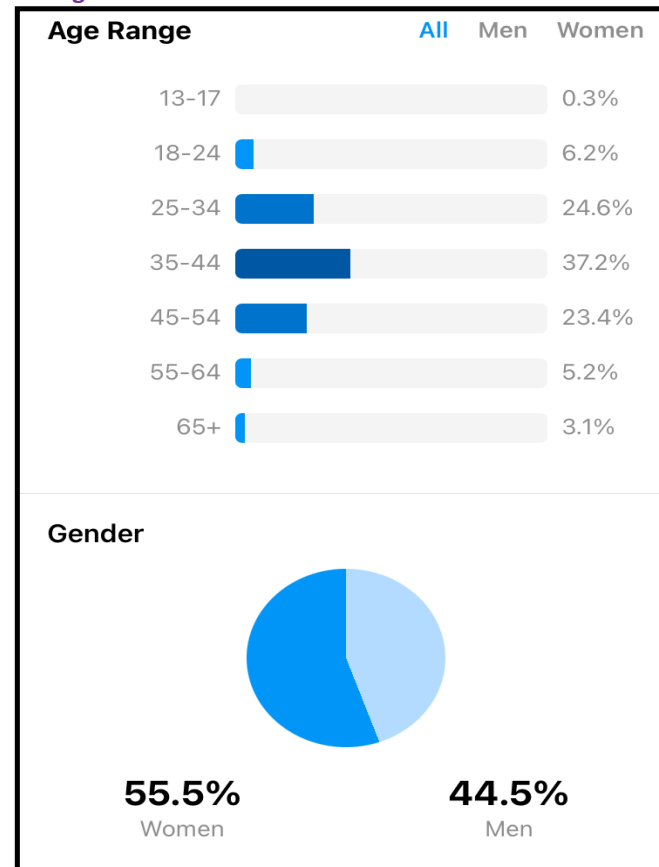
**bcefcu.com/mortgages**  
**mortgages@bcefcu.com**

## Social Channel Insights

### Facebook:



### Instagram:



**4,632**  
Results: Link Clicks

**141,619**  
People Reached

Custom

