

BCEFCU 2022 Home Equity Campaign

Situation In 2022, both new home purchases and refinancing were down significantly when compared to 2020-21. Due to this, Baltimore County Employees Federal Credit Union (BCEFCU) set out to promote its home equity line of products, more specifically its line of credit and fixed rate home equity loans. Since home values increased, and the housing market cooled, people were more inclined to utilize the equity in their homes rather than moving.

It's been well-documented that BCEFCU members have a higher degree of home ownership and have been in their homes for a good deal of time, so it was likely they were sitting on a good deal of equity. Because of this, the campaign focused on the enticing things that people typically use their home equity for (dream luxury vacations, school/college, weddings, home renovations, purchasing a second or vacation home, etc.). The campaign ran from September 1 – October 31, 2022.

Solution Leaning on its successes with this same target for previous BCEFCU campaigns, Channel developed a bright, energetic creative concept to propel the campaign's look and feel. The Channel team applied the seamless branding to the tactical deliverables, which included website hero images, e-blast template, a variety of in-branch signage, a direct mail postcard, Facebook and Instagram ads, a series of animated banner ads for display retargeting and geofencing efforts.

Results Over the course of just two months, the campaign generated over 1.6 million impressions, more than 4,400 clicks and nearly 2,500 site visits. Due to the engagement and ROI, BCEFCU and Channel are planning the continuation of the home equity campaign in the spring of 2023.

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What are you waiting for? Cash in on your home's value to make your dreams come true. Apply today for our eye-opening **Home Equity Loan or Line of Credit with NO CLOSING COSTS!***

*Subject to credit approval. If loan is paid off within 24 months of the original note date, closing costs must be reimbursed to the Credit Union by the borrower. Home equity and real estate taxes are available on properties located in Maryland, Delaware and Pennsylvania.

BaltimoreCU.com/Equity

Insured by NCUA
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Dreams shouldn't stay dreams forever. Cash in on your home's value to make your dreams come true.
What are you waiting for?

Home Equity Line of Credit (HELOC)

- 2.90% APR* for the first year
- 10-year draw period for advances
- No Closing Costs**

or

Fixed Rate Home Equity Loan

- 2.90% APR* for the first five years
- Low rates for the remainder of the loan
- No Closing Costs**

Membership eligibility required. It's easy to join!

Want to buy or refinance your home?
Our 15/15 Adjustable-Rate Mortgage is our most popular with a low intro rate for 15 years.
Call us today to learn more!

*Subject to credit approval. **Not for cashing out equity. APR - Annual Percentage Rate. Loan or Credit Line features and interest rates are subject to credit review. Closing Costs (CC) include origination, processing and underwriting fees.
**Closing costs are waived on HELOCs and Fixed Rate Home Equity Loans. Closing costs must be reimbursed to the Credit Union by the borrower.

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410-828-4730 • mortgages@bcfcu.com
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Contact a Loan Counselor at 410-828-4730 or email us at mortgages@bcfcu.com for more information.

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