

BCEFCU 2023 Home Equity Campaign

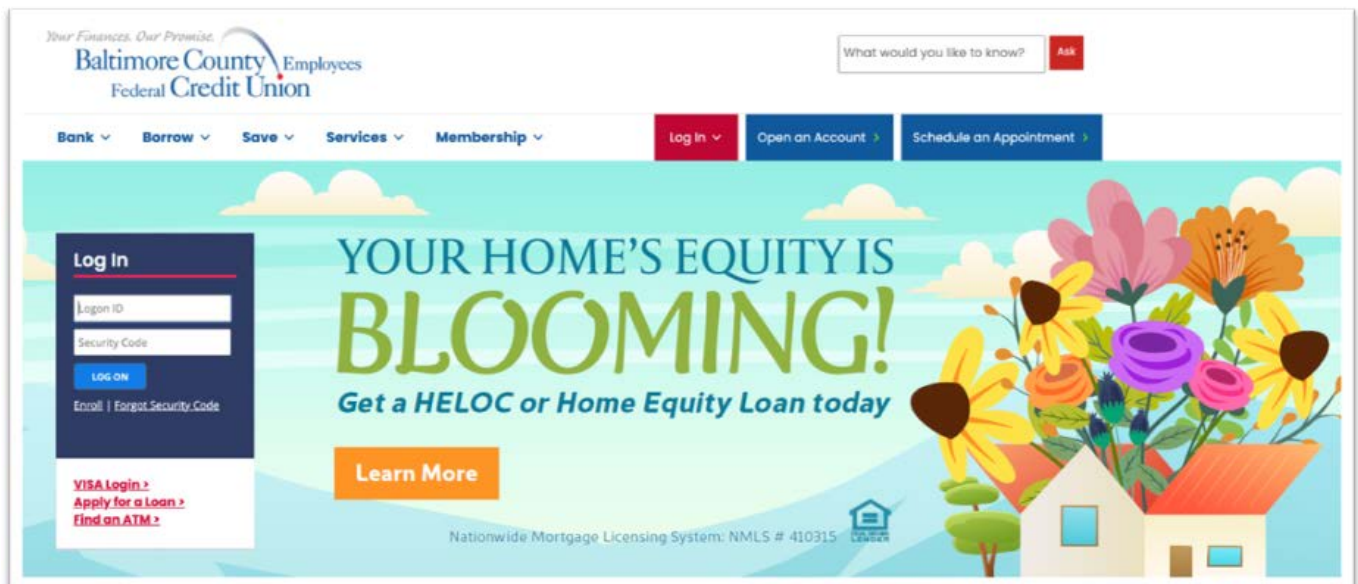
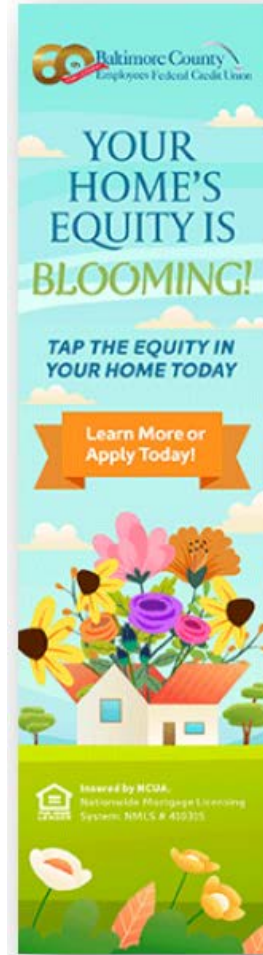
Situation In early 2023, the purchasing of homes and refinancing were still down significantly when compared to 2020 through 2022. Because of this, Baltimore County Employees Federal Credit Union (BCEFCU) opted to keep its focus on promoting its line of home equity products, specifically its line of credit and fixed rate home equity loans. The extension of this strategic decision sparked from the market rates continuing to increase, inventory remaining low, and refinancing staying stagnant. For these reasons, the trend of home equity loan applications from members continued to pour in.

Knowing this, the spring home equity campaign focused on the enticing things that people typically use their home equity for (e.g., luxury vacations, school/college, weddings, home renovations, purchasing a second or a vacation home, etc.). It was a key decision to include a message that stressed a sense of urgency since home equity and housing market demand are closely tied. The campaign ran from March through April 2023.

Solution Keeping the momentum going from the previously successful fall 2022 home equity campaign, Channel developed a cheerful, eye-catching, spring-focused creative concept to propel the campaign's look and feel with a core message of *Your Home's Equity Is Blooming*. 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, social media ads as well as a series of animated banner ads for display retargeting and geofencing efforts.

Results In just two short months, the spring 2023 campaign secured 900,000 impressions, more than 1,000 clicks and approximately 1,750 site visits, which led to 23 home equity applications for over \$2 million.

*banner ads
*website hero



*in-branch signage
*direct mail postcard

60th Baltimore County Employees Federal Credit Union

YOUR HOME'S EQUITY IS BLOOMING!

Why not tap into it to finance a home improvement project, take a dream vacation, or buy a second home?

Home Equity Line of Credit (HELOC)

- 3.90% APR* for the first year
- 10-year draw period for advances
- No closing costs**

or

Fixed Rate Home Equity Loan

- 4.50% APR* for the first five years
- Low rates for the remainder of the loan
- No closing costs**

*Subject to credit approval. Check for qualifying details. APR = Annual Percentage Rate. Rates are subject to change without notice and may vary based on loan term and credit qualifications. Home loans are available for properties located in Maryland, Delaware, and Pennsylvania.
**If loans paid off within 24 months of the original note date, closing costs must be reimbursed to the Credit Union by the borrower.

Inferred by NCUA, Nationwide Mortgage Licensing System, NMLS # 410315

BaltimoreCU.com/equity

Your home is bursting with equity! Why not tap into it to finance a home improvement project, take a dream vacation, or buy a second home?

Our home equity line of credit or home equity loan is a smart way to tap the equity in your home to accomplish your goals.

BUYING OR REFINANCING?

Our 15/15 Adjustable-Rate Mortgage is our most popular with a low intro rate for 15 years.

Call us today to learn more!

410-828-4730
mortgages@bcefcu.com
BaltimoreCU.com/mortgages

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Membership eligibility required. It's easy to join!

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60th Baltimore County Employees Federal Credit Union

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

60th Baltimore County Employees Federal Credit Union

YOUR HOME'S EQUITY IS BLOOMING!

BaltimoreCU.com/equity

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

Baltimore County Employees Federal Credit Union Sponsored

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YOUR HOME'S EQUITY IS BLOOMING!

Get a HELOC or Home Equity Loan today


Learn More or Apply Today!

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Home Equity Loans
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