



2022 Mortgage Campaign Reboot



Overview: The 2022 Mortgage campaign was created to test a variety of new strategies and ad themes to establish an ongoing campaign targeting home purchasers and refinancers.

Audience: The campaign targeted members exclusively focusing on the established trust relationship that they had with the credit union.

Offer: The campaign tested a variety of offers from specific rates to alternative promotions.

Campaign Launch Date: 7/1/22

|| Campaign Theme



Campaign Theme 1



There's no place like
HOME
with an NIHFCU Mortgage

NMLS #803678 



MORTGAGE RATES

As low as
3.25% APR
5-Year Adjustable

[CALCULATE SAVINGS](#)

Rates effective as of 6/1/22, see [NIHFCU.org](https://www.nihfcu.org) for details

NMLS #803678 



The no place
like home
mortgage

NMLS #803678 

Mortgage Rates Increased to 5.25%: Here's What Experts Forecast

Mortgage Interest Rates Forecast: How High Will They Go?

Mortgage rates are surging far beyond what was expected, prompting economists to predict that the Fed will raise interest rates again.

**The Fed Raises Rates Again!
Mortgage Rates Soon to Follow**

Rates Rise? Mortgage rates rise sharply after weeks of easing

new economic... rates hit 5 percent

Fed issues biggest rate hike in 22 years

MONEYWATCH

NMLS #803678 

Campaign Theme 5





MOVE UP ▲
MOVE DOWN ▼
MOVE IN ►
MORTGAGE

 NMLS #803678

The image features a family of three—a father, a mother, and a young girl—sitting on a light-colored sofa. They are all smiling and raising their hands to form a triangle above the text. The text is in a bold, sans-serif font, with the words 'MOVE UP', 'MOVE DOWN', and 'MOVE IN' in blue and yellow, and 'MORTGAGE' in blue. The background is a bright, indoor setting with a white wall and a yellow pillow on the sofa. At the bottom left, there is a logo for an Equal Housing Lender and the NMLS number #803678. The bottom of the image has a decorative bar with yellow, blue, purple, and green segments.

|| Campaign Ads




nih NIH Federal Credit Union Sponsored · 🌐

Been waiting ⌚ to purchase a home?

Here's the sign 🏠 you've been waiting for.

NIHFCU is offering up to \$2,000 in Mortgage Closing Credits*.

*Visit NIHFCUMortgages.com for the details.



nihfcumortgages.com
Get up to \$2,000 💰
 It's the sign 🏠 you've bee... [Learn more](#)

👍 Like 💬 Comment ➦ Share

Campaign Ad 1


nih NIH Federal Credit Union Sponsored · 🌐

Compared to most of our lifetimes, mortgage rates are still low

Act now and lock 🔒 in your historically low rate.

Plus, NIHFCU is offering up to \$2,000 💰 in closing credits*

*Visit www.NIHFCUMortgages.com for the details.



nihfcumortgages.com
Rates are Still Low !
 Get your personalized rate! [Get quote](#)

👍 5 2 shares

👍 Like 💬 Comment ➦ Share

Campaign Ad 2

nih NIH Federal Credit Union Sponsored · 🌐


Click those ruby slippers 🍷

Because there's no place like home when you get up to \$2,000 💰 in closing credits* on any new mortgage, or refinance, from NIHFCU.

With rates like this, you'll be able to follow your own yellow brick road, right to your front door 🏠

So, what are you waiting for? It's time to get started.

*Visit www.NIHFCUMortgages.com for the details.



nihfcumortgages.com
Up to \$2,000 💰 in credits*
 Plus, an incredible rate* 🔥 [Learn more](#)

👍 Like 💬 Comment ➦ Share

Campaign Ad 3

NIH Federal Credit Union Sponsored · 🌐

More Fed rate hikes mean mortgage rates are probably going up 📈

If you've been considering a new mortgage or a refinance, now's the time 🕒 to take action!

NIH Federal Credit Union offers super competitive rates, and up to \$2,000 💰 in closing credits*.

Just tap this post or visit [*www.NIHFCUMortgages.com](http://www.NIHFCUMortgages.com) for the details.

nihfzumortgages.com
Mortgage rates are going Learn more

👍 Like 💬 Comment ➦ Share

Campaign Ad 4

NIH Federal Credit Union Sponsored · 🌐

Get the HomeAdvantage with a mortgage from the NIH Federal Credit Union

1. Up to \$2,000* in closing credits*💰
2. Super competitive rates*🔥
3. Loans up to \$1.5 Million*

Plus, up to 20% of your agents commission* with HomeAdvantage®🔥.

Sound too good to be true? It's not.

*Visit www.NIHFCUMortgages.com for the details.

nihfzumortgages.com
Get an NIHFCU Mortgage+ the HomeAdvantage 🏠 Learn more

👍 Like 💬 Comment ➦ Share

Campaign Ad 5

NIH Federal Credit Union Sponsored · 🌐

Step UP ⬆️ to something bigger, Step DOWN ⬆️ to something smaller, or Step INTO ▶️ your first new home with a mortgage from the NIH Federal Credit Union.

For a limited time, you can get up to \$2,000 in closing credits*, and a cash 💰 reward of up to 20% of your agent's commission*.

Plus, our mortgages offer super competitive rates*, a range of down payments options, rapid closing 🕒, and up to 90-day rate lock ups🔒

Just tap this post or visit [*www.NIHFCUMortgages.com](http://www.NIHFCUMortgages.com) for the details.

nihfzumortgages.com
Ready to Make your Move Learn more

👍 Like 💬 Comment ➦ Share

Campaign Ad 6

|| Landing Page





1-855-203-4747



1→ What type of mortgage are you looking for? *

- A Home Refinance
- B Home Purchase

Rates as low as 5.068%APR* Discover your rate today.



This Mortgage questionnaire is for informational purposes only, and is not a loan application, an offer of credit, and it will not affect your credit score.

*APR = Annual Percentage Rate. Interest Rates, APRs, and other offers in effect as of June 21, 2022, are subject to change without notice and for new mortgage applications only. Other restrictions apply. A prequalification is an estimate of how much you can borrow to purchase a home and is not a commitment to lend. Before a commitment to lend will be issued, a loan application and a credit check must be completed. All lending decisions are subject to NIHFCU's underwriting guidelines. Equal opportunity lender.

NIHFCU Up to \$2,000 Mortgage Credit Terms and Conditions

Offer applies to first lien mortgage loan purchases and refinances (home equity loans/lines are excluded) in NIHFCU's service area. In order to qualify for the NIHFCU Mortgage Credit, application must be received by August 31, 2022 and then close and fund by October 31, 2022. If the mortgage does not close and fund by October 31, 2022 there will be no reward. All rewards will be provided in the form of a closing cost credit of 0.125% of the total loan amount, to a maximum possible amount of \$2,000. Example: \$300,000 loan X 0.1250% = \$375 closing credit. Offer subject to change or cancellation at any time.

HomeAdvantage Reward (20% of agent's commission) Terms and Conditions

Buyers and sellers who select and use a real estate agent in the HomeAdvantage network can opt to receive a HomeAdvantage reward as a closing credit or as cash after settlement. Homebuyers or sellers are not eligible for the HomeAdvantage reward if they use an agent outside of the HomeAdvantage network. Reward amounts are dependent on the commissions paid to the HomeAdvantage network agent. An example reward amount of \$2,600 is based on receiving 20% of an agent's 3% commission and is calculated using the average home sale price in the DC metro area (approximately \$432,000). Your agent commission or home sale price may differ. Rewards are available in most states; however, are void where prohibited by law. The HomeAdvantage program is administered by a third party that is unaffiliated with NIHFCU. NIHFCU members are not required to participate in the HomeAdvantage program to obtain a loan from NIHFCU.

Your information is confidential, safe, secure and adheres to our Privacy Policy.

NMLS#803678



NCUA - Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
EHO - We do business in accordance with the Fair Housing Act and Equal Credit Opportunity Act.

Note: Landing page no longer available online



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