

Overview: The 2022 Mortgage campaign was created to address the ongoing conditions in the market where many consumers were sitting on the sidelines.

Audience: In an effort to maximize exposure, a generic campaign theme was selected and used to target existing members, bio-medical professionals, and healthcare professionals.

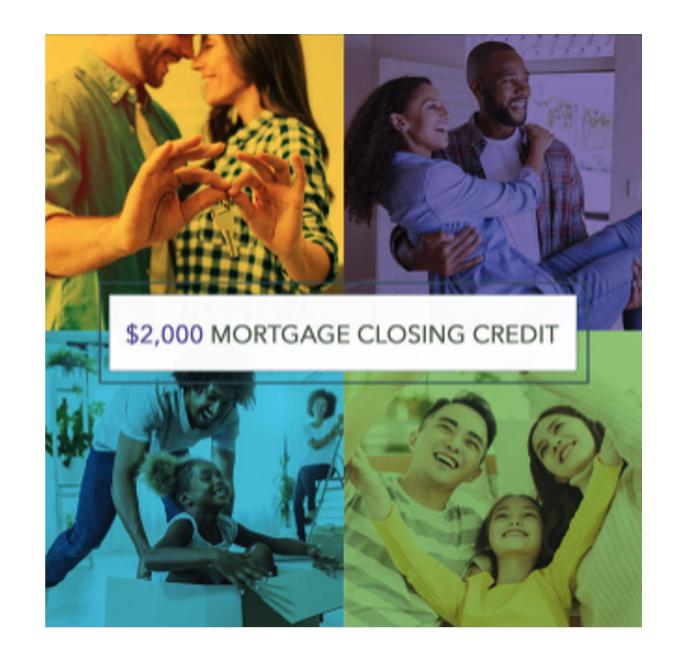
Offer: The campaign focused on the \$2,000 closing credit that was being offered on all new mortgages.

Campaign Launch Date: 3/1/22

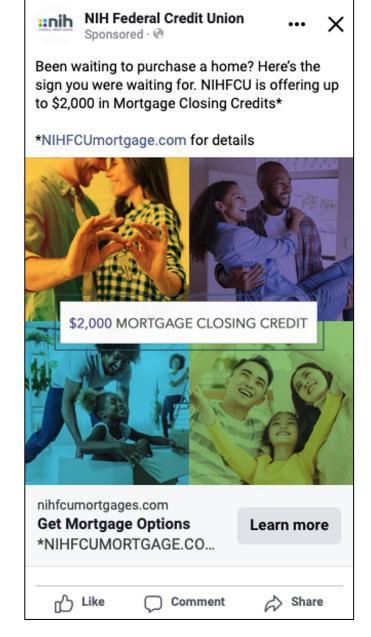




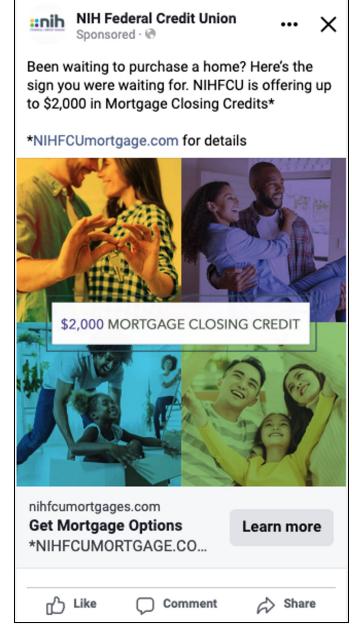
Campaign Theme

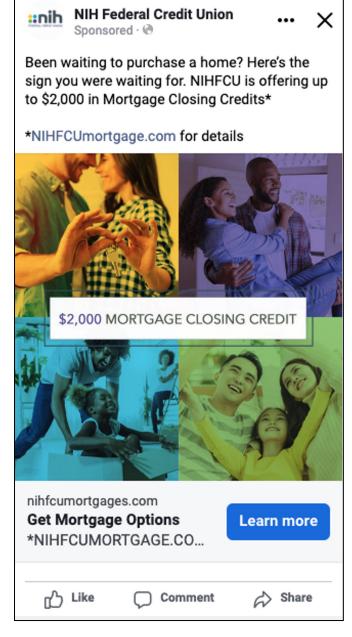






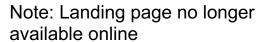
Members







Campaign Landing Page









Get a closing credit of up to \$2,000 and get 20% off of your agent's commission*

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





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 apportunity 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, 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

