

Capture More Homebuyers From Your Website

Like the rest of the world, real estate has gone digital—from the way consumers research the market, search for homes, shop for agents and apply for loans, it's all online. According to the National Association of Realtors®, 9 in 10 home buyers today rely on the internet as one of their primary research sources, and 53 percent turn to the web as their first step. While some prospective buyers first look online to learn about the home-buying process itself, for many it starts as a fun search to see what homes are selling for in a certain area, or to click through photos of homes currently on the market. Either way, the earliest stages of purchasing a home usually begin online as a form of entertainment. And it's in this stage that your credit union has a big opportunity with HomeAdvantage®.

DID YOU KNOW?

25% of HomeAdvantage closings in 2018 came from members that found out about and registered for the program via our credit union partners' websites. That's 25% of business you could be missing if your real estate offerings are not positioned effectively on your website. Does your credit union have an online strategy for capturing these members? **Read on to learn how!**

Best Practices to Maximize Your Online Reach and Revenue:

1. Positioning: With HomeAdvantage, your members have everything they need to start their search and create entertainment. But is it easy to find? The most successful websites position the credit union as a one-stop-shop for real estate and prominently feature its “easy button” for real estate as a member service—not just as a mortgage cross-sell. Some credit union partners want to feature HomeAdvantage only in the Home Loans or Mortgage sections of their website, which means that the only members finding out about your program are those looking at loan options.

HomeAdvantage is intended to help front-load your mortgage pipeline. It's designed to expand your reach to members who are considering but have not yet committed to buy or sell a home, much less think about a mortgage. Credit unions who work to position HomeAdvantage in front of as many members as possible can build mortgage lead pipelines with members looking to buy not only in the next 3 months, but as far out as 12 to 24 months.

Best Practices: To ensure your website is primed for success, we suggest the following:

- 1 Add an easy-to-find “Home Buying Center” or “Real Estate Center” to your website in a prominent place where members can—in one click and on one page—learn more about your full real estate services.
- 2 Add a web banner or button on your home page that allows members to quickly access your “Real Estate Center”.
- 3 Be sure to cross-promote your “Real Estate Center” in anything related to member services, financial planning and mortgage.

2. Messaging: Once you've caught their initial attention, make sure your message is strong and effective. Promote key messages on your website that create an important shift in your members' mindset—that you are no longer just a lender. You're now a resource that can help guide them as they make one of the largest financial decisions possible—from finding a home to financing it. Make it clear that—through the HomeAdvantage program—your credit union can now address all their needs as buyers (and sellers), including help them find the perfect home, connect with the right agent, find the best mortgage and save a significant amount of money at closing. So no matter where in the homeownership journey your members are, they will find a reason to connect with you!

Best Practices: Attract buyers and sellers with messages that promote the many features of HomeAdvantage:

- Receive a free property valuation
- Download the current Market Trends report
- View active property listings
- Research recently sold homes
- Find a trusted, certified HomeAdvantage agent
- Save money with HomeAdvantage Cash Rewards

Ensure that your Real Estate Center is easily accessible from your home page.

HOME SALE PRICE	CASH REWARDS*
\$100,000	\$600
\$200,000	\$1,200
\$300,000	\$1,800
\$400,000	\$2,400
\$500,000	\$3,000
\$600,000	\$3,600
\$700,000	\$4,200
\$800,000	\$4,800
\$900,000	\$5,400
\$1,000,000	\$6,000

*The HomeAdvantage program is made available to you through a relationship between ABC Federal Credit Union and CU Realty Services. Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using ABCFCU for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commission paid to the agent. ABCFCU may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.

Ready to get started? View the example website pictured above at www.mycuhomeadvantage.com/abcfcu, and visit our Resource Center to download customizable email, web and social media templates with a variety of messaging you may use to engage with your home-buying and selling members. **Questions? Email us at marketing@curealty.com.**