

Talk Track Tool -- Speaking with members about your HomeAdvantage program.

## WHAT IS HOMEADVANTAGE?

HomeAdvantage is a money-saving benefit available to your members at no cost. With online tools and an expansive real estate agent network, members have the opportunity to earn Cash Rewards when they close on a home (buy or sell) through the program. Once registered, a HomeAdvantage Concierge connects members with real estate agents and is there to assistance throughout the process.

**GOAL** 100% presentment to those thinking about buying or selling a home.



Use this tool to help present your program--how it works and the benefit to the member. Pro-tip: if a member says they have an agent, inquire if they are under contract. As a courtesy, let them know how the program works in the event something changes.

## WHEN IS IT A GOOD TIME TO TALK ABOUT HOMEADVANTAGE WITH A MEMBER?

### Listen for these cues:



- Mentions they are looking to move, buy a house or sell a house
- Mentions a family member/friend who is moving
- Inquires about purchase mortgages (rates, fees or products)
- Asks about how to apply for a mortgage/starts a mortgage application

**Below are example conversation starters.** Try different approaches to see what works best for you and pair it with the program description on the reverse side. Make your message compelling and above all else, make it your own! If you have a best practice, we'd love to hear it. Please share with us at [partnersupport@homeadvantage.com](mailto:partnersupport@homeadvantage.com).

- Since you (are asking about rates, mentioned looking to buy a home, etc.), have you heard about our HomeAdvantage program?
- We've helped members save, on average, \$X,XXX when they've bought and sold homes through our HomeAdvantage program.
- I'm glad you asked about (rates, application, etc). We also have a great member benefit called HomeAdvantage. Have you heard of it?
  - > Yes - Great! I can register you for all of the benefits and help connect you with an agent
  - > No - Great! Let me tell you more, it's another way you can save with the credit union.
- I'd love to help you save money on your home purchase. Are you aware of our HomeAdvantage program? Members, on average, earn \$X,XXX in Cash Rewards when working with one of the real estate agents in the HomeAdvantage network.
- Along with our competitive rates, low fees and great mortgage products, you can couple all these benefits with our HomeAdvantage program and earn Cash Rewards. Have you heard of it?"
  - > Yes - Great! Are you working with an agent in our network? I can get you connected with one.
  - > No - Great! I'm excited to tell you another way you can save with the credit union.
- We've given over \$XM in Cash Rewards to our members through the HomeAdvantage program.

## PROGRAM DESCRIPTION

At no-cost, the HomeAdvantage program gives you online access to search active property listings, research market trends, even set up property listing notifications, so you stay up to date on what comes on the market.

And, we connect you with an in-network, highly-experienced, member-service focused real estate agent who is a local expert in your market and will guide you through the process. Not only will you benefit from their market and negotiating expertise, you will also earn Cash Rewards when you close! On average, our members receive \$X,XXX when they buy OR sell. If you do both, you can earn two Cash Rewards.

## OR

Our HomeAdvantage program has three great benefits:

1. Online access to MLS information to help you find a home and research areas of interest.
2. An agent network of over 850 real estate agents (across the country).
3. Cash Rewards (20% of the agent's commission) when you close.

## OTHER TALKING POINTS

- If you were to buy a home priced at <\$Xxx,xxx>, you would get a cash reward of about <\$Xxxx> by participating in our HomeAdvantage program. Have you heard of our program?
- On average, member save <\$X,xxx> (customize with your credit union's average Cash Rewards, found on your HomeAdvantage website) when they sell or buy a home.
  - > Cash Rewards are paid by check after closing, so you can use your savings any way you choose.
  - Or, you can apply your Cash Rewards at closing (if your credit union allows for the amount to be used towards closing costs)
- When you work with an experienced real estate agent in the network to sell and/ or buy a home, you get 20% of the agent's commission in the form of Cash Rewards. Cash Rewards are earned on both buy and sell transactions.
- Once registered, a member of the HomeAdvantage Concierge Team will reach out, answer questions, help you navigate the site and connect you with a local, experienced real estate agent.

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## REGISTERING MEMBERS

I can quickly get you registered now. Once registered:



You'll receive an email with your username for the website, where you can search for properties, estimate your Cash Reward, check out real estate agent profiles and more.

A member of our HomeAdvantage Concierge Team will call you to answer any questions and connect you with a great real estate agent for you to work with so you can earn Cash Rewards.

### **Quick Tip on finding Cash Rewards information:**

To find your credit union's average Cash Reward amount, refer to your co-branded HomeAdvantage website. Use the Cash Rewards calculator there to help members estimate their savings!