



3 Year Loyalty Program



The Campaign

Keeping in touch with your customers is easier than ever.

American Financial Network, Inc. offers a 3 year loyalty communication campaign on every closed loan to help our sales people keep in touch with their customers in a fun, interesting, and easy way.

The communications cover a range of informative and valuable topics and each email and postcard comes from the Loan Officer, not from Corporate. There is no cost to the branch or the Loan Officer for this program.

This guide will cover the communications in detail as well as addressing questions you may have about this exciting program exclusively available to our AFN Branch Managers and Loan Officers.

What we ♥ about it:

- 6 Full Color Post Cards.
- 36 Dynamic Emails.
- It's Completely Automatic.
- Personalized For The Loan Officer.
- Compliance Approved Content.
- There Is No Cost To Our Branches.
- Content Is Unique To Afn.
- A Better Way To Ask For Referrals.
- Co-Branding With Realtors® Available.



The Cadence

Thank You Email

Year 1 -Emails

1. Opt out of excess spam
2. Success Story
3. Home Care Reminders
4. Increase Curb Appeal
5. Keep your FICO healthy
6. Success Story
7. Party Tips
8. Preventing Identity Theft
9. Keep Energy Bills Down
10. Success Story
11. Color Meaning Infographic
12. Mortgage Check Up!

Year 1 -Postcards

- 4th of July
- Thanksgiving

Year 2 -Emails

13. Money Saving Tips
14. Success Story
15. Find Good Local Services
16. Work & Life Balance
17. Homeowner's Insurance
18. Success Story
19. Saving Energy Infographic
20. Successful Budgeting
21. Home Improvement
22. Success Story
23. Small Space Decor
24. Mortgage Check Up!

Year 2 -Postcards

- St Patrick's Day
- Mortgage Check Up

Year 3 -Emails

25. Your Net Worth
26. Success Story
27. Energy Saving Tips
28. Better Mornings
29. Debt Consolidation
30. Success Story
31. Create Value Infographic
32. Home Values
33. Water Conservation Tips
34. Retirement Savings
35. Mortgage Check Up!
36. AFN Newsletter Sign Up

Year 3 -Postcards

- Memorial Day
- Thanksgiving

The Personalization

It's all coming from you!

Each postcard and email will feature the originator's contact information, including:

- Full Name
- Title
- NMLS #
- Phone number
- E-mail Address
- Website*
- Headshot*
- Address

It is very important to log into the system and verify the data in your profile as soon as possible. You have several optional items that we recommend adding such as photo, website, and cell phone number.

*Optional item to add in your profile



Celebrate Your Independence!

Friends, family, fine food and the great outdoors - this is what we work so hard for. Hope you're enjoying your summer. If you know someone looking to buy or refinance? Please feel free to refer them to me. As I hope you know, they won't be disappointed. Thanks.



Christopher Cross
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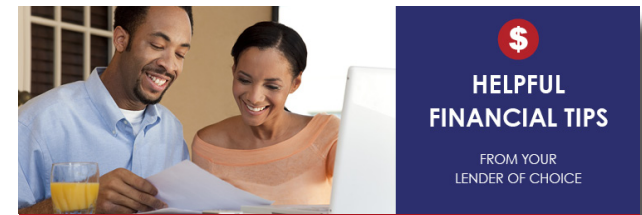


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American Financial Network Lorem Ipsum: Proin gravida nibh vel velit auctor aliquet. Aenean sollicitudin, lorem quis bibendum auctor, nisi elit consequat ipsum, nec sagittis sem nibh id elit. Duis sed odio sit amet nibh vulputate cursus a sit amet mauris. Morbi accumsan ipsum velit. Nam nec tellus a odio tincidunt auctor a ornare odio. Sed non mauris vitae erat consequat auctor eu in elit. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Mauris in erat justo. Nullam ac urna eu felis dapibus condimentum sit amet a augue.

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**HELPFUL
FINANCIAL TIPS**
FROM YOUR
LENDER OF CHOICE

Calculating Your Net Worth

Dear [Contacts>>C_First_Name],

There's something to be said for stepping back and taking the long view when it comes to finances. Determining your net worth is a good way to get your financial bearings and determine your overall financial health. **Your net worth is made up of three components:**

Liquid assets are those things that you own that can be readily converted into cash such as stocks, bonds, and money market accounts without losing their current value. You may include IRAs and retirement accounts in your calculation, but be sure you subtract the penalty for early withdrawal where applicable.

Fixed assets include possessions such as your home, car, jewelry, antiques, and other items that have a value that is determined by current market prices. Call me if you would like help determining the current value of your home. Consult with appraisers for antiques and jewelry and look to Edmunds or the Kelly Blue Book for automobile values. You can't go wrong if you stick with conservative estimates.

Liabilities are any outstanding debts including the balance on your mortgage, car note, credit cards, and student loans.

Now add both liquid and fixed assets together. Subtract your total liabilities and you get your current net worth. Hopefully this information is useful to you and, as always, keep me in mind if you or anyone you know needs mortgage financing assistance.

All the best,

[Users>>Profile_Image]

[Users>>First_Name]
[Users>>Last_Name]
[Users>>Title]
[Users>>License_Number]

[Users>>Phone1_Type]:
[Users>>Phone1_Area_Code]-
[Users>>Phone1_Prefix]-
[Users>>Phone1_Number]
[Users>>Phone2_Type]:
[Users>>Phone2_Area_Code]-
[Users>>Phone2_Prefix]-
[Users>>Phone2_Number]
[Users>>Email_Address]
[Users>>Web_Address]



The Co-Branding

Include your Real Estate Partner.

Take the time to load up your referral partner's photo and information and they can be included on all the communications that are sent out on deals that they referred to you. It is a great way to keep them in front of the customer and it's just one more way we provide service to our customers and referral partners.

Include your referral partners:

- Name
- Photo or logo
- Phone number
- E-mail Address



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BANKER®



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FINANCIAL TIPS**
FROM YOUR
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All the best,

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The Emails

The email cadence is segmented into 4 types of series. The series are listed below. Each segment provides value in different ways. From financial tips to success stories, the content of these emails are unique and professional. The value of the content keeps your readers interested.




**HELPFUL
FINANCIAL TIPS**
FROM YOUR
LENDER OF CHOICE

Financial Tips

This series covers various financial tips and advice to assist your borrowers with everything from budgeting to retirement planning.




**HELPFUL
HOME CARE TIPS**
FROM YOUR
LENDER OF CHOICE

Home Care Tips

This series covers an array of home care reminders and tips to help your borrowers keep their home safe and comfortable.




**HELPFUL
LIFESTYLE TIPS**
FROM YOUR
LENDER OF CHOICE

Lifestyle Tips

This series contains light-hearted and fun tips for everything from home decor to party ideas and garden planning.




**CUSTOMER
SUCCESS STORIES**
FROM YOUR
LENDER OF CHOICE

Customer Success Stories

This series tells your borrowers about wonderful true success stories from our own case studies here at AFN.

The Postcards

Full Color Glossy Postcards

As part of this unique loyalty program, we include one full color jumbo postcard per quarter. These glossy postcards are 8.5"x 5.5" in size and feature full color front and back. The cards feature your information as well as any co-branding that has been added.

Include your referral partners!



FAQ

Is there any cost to the branch or the loan officer for this?

No. There is no cost for the program if you are an AFN branch or Loan Officer. We cover the costs starting in December 2014 as part of the benefit of being with AFN.

Will the referrals come to me or to corporate?

You. The communications all come from you with your return information, reply email, phone number, and website. Any referrals that result from the campaign go to you.

Where does my profile data feed from?

Your iConnect Profile. The content on each of the pieces pulls directly from your iConnect profile, so please confirm that this data is correct.

Can I see what has been sent on my behalf?

Yes. You can login to your iConnect account and look under "Marketing History" to see what has been sent out via this campaign. Need help, [Email: iconnect@afncorp.com](mailto:iconnect@afncorp.com)

Can I co-brand with my Real Estate Agent on the deal?

Yes. iConnect can add the Realtor's info to the pieces, however, you must make sure their data and headshot or logo is loaded up properly. [Learn more: iconnect@afncorp.com](mailto:iconnect@afncorp.com)

Can I choose not to use this dynamic new program?

Yes. If you already have a follow up program you are using or you do your follow ups manually and do not want the system, you may opt-out: [Email: iconnect@afncorp.com](mailto:iconnect@afncorp.com)

Will this program start automatically?

Yes. This program will run on every loan closed with American Financial Network, Inc. unless the Branch Manager or the Loan Officer opt-out of the program.

Where did the success stories come from?

Our Branches. The success stories used came from our Loan Officers and Branch Managers and each one has been verified and is on record with marketing and legal.

Can I change content or copy and use my own?

Yes with a cost attached. If you want your own custom loyalty program, this option is available, but it will not be part of the free program. There will be fees attached.

What if I want to put old data or past clients on the program & what loans are covered by AFN?

You can. The program is paid for by the company on all loans closed starting in September of 2014 forward. You can add past clients to the program or older loans not covered by corporate using the Free "Email Only" campaign. Loans closed in Sept, Oct, Nov and Dec will all begin on the cadence number that corresponds with the loan closing date - so you won't have borrowers who closed months ago receiving a Thank you email at this point.