

QUICK MARKETING
GUIDE FOR
YOUR INSTITUTION

FIXED RATE HOME LOANS

THANK YOU FOR PARTICIPATING
IN THE MPF® PROGRAM.

FHLBANK TOPEKA IS
PLEASED TO OFFER OUR
VALUED MEMBERS THESE
MARKETING MATERIALS,
DESIGNED TO COMPLEMENT
YOUR EXISTING INITIATIVES
THAT PROMOTE FIXED RATE
HOME LOAN PRODUCTS.

For additional marketing kits, contact
the MPF department at 866.571.8171.

www.fhlbtopeka.com/mpf



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BUILDING BRAND EQUITY

Branding is the process of identifying what makes your institution different from others and translating it into a meaningful concept for your consumer. The actualization of your concept becomes your brand promise, and keeping this promise creates a bond with your customer. Every ad and each personal contact should reflect the values of your brand.

YOUR BRAND IS YOUR CLAIM OF DISTINCTION, OR UNIQUE SELLING POINT.

YOUR BRAND SHOULD:

- Start as a CEO level initiative
- Take time, research and analysis
- Impart your personality

DEVELOP A STRATEGY

In developing your brand strategy, first determine your goals and how your progress will be measured. Create a consumer profile of those most likely to need your services and then choose the media that best delivers to your target audience. Develop a simple message that communicates the appeal of your product(s) to your target audience. Assess your results and, if necessary, be flexible in altering your message.

TARGET MARKETING

- Who is most likely to need your services?
- What is their gender and age?
- What is their education and location?

The answer to these questions will provide a profile that will help direct you to the proper media to reach your consumer with your message. Knowing your target makes it easier to craft your message. Targeting can be as precise as marketing to one person. For example, some institutions create PURLS (Personalized URLs) on their Web sites to communicate directly to their individual customers. Another concept in target marketing includes providing customer education geared toward specific product use – consider offering a “Guide to Homebuying 101” course to promote your mortgage products.

KNOWING YOUR MEDIA OPTIONS

All media can be effective when used properly. Each has an audience that is measurable. To determine which media is best to reach your audience, ask who they reach, how many and the coverage areas. Media examples include:

- Newspaper
- Outdoor Advertising
- Radio
- Television
- Yellow Pages

ONLINE MARKETING

With more and more customers conducting business online, your Web site is one of your most important marketing tools. Here are some questions to keep in mind:

- Is your Web site consumer-friendly?
- Is it informative and attractive?
- Does it impart your brand?
- Does it reflect your current marketing campaigns?
- Do your marketing materials direct consumers to your Web site?
- Does your Web site offer a reason to return?

Strengthen your relationship with your customers by engaging them online. Your Web site can be as dynamic as you choose with streaming video, eNews, blogs, contact information, quizzes and online applications.

YOUR WEB SITE WORKS LONG AFTER THE BUSINESS DAY IS OVER.

AS PART OF YOUR MARKETING KIT FROM FHLBANK TOPEKA, VISIT OUR WEB SITE AT www.fhlbtopeka.com/mpf TO DOWNLOAD A WEB BANNER TO PLACE ON YOUR HOME PAGE AS A LINK TO YOUR PUBLISHED MORTGAGE PRODUCTS OR RATES.

INTERNAL MARKETING

Signage is your first opportunity to communicate with your customers. Consider key messages for your lobby doors and drive-through windows to draw customers in. Once inside, posters and videos can extend your message while collateral materials offer in-depth reasons

for them to respond. Monthly statement stuffers can also reinforce current services and promote new ones as they are introduced.

INCLUDED IN YOUR MARKETING KIT ARE DECALS FOR YOUR LOBBY DOORS AND DRIVE-THROUGH WINDOWS, AS WELL AS LOBBY TABLE TENTS THAT ASSIST IN SELLING FIXED RATE HOME LOANS.

NETWORKING

Develop networks of influence that not only assist in the growth of your institution but also your community.

- Encourage officers and employees to serve on local boards and committees
- Build relationships with contractors and realtors
- Know your local media - have them tour your branches
- Offer your services as a source of information on financial issues

MARKETING ON A LIMITED BUDGET

Partner with other businesses or retailers to help share marketing expenses. Seek co-op dollars from vendors to reduce out-of-pocket costs. Use press releases when appropriate for free media exposure. Don't forget to tap into your trade organizations - they can be a valuable resource. It costs six times more to make a sale to a new customer than to a current customer, so consider the potential of your current customers when marketing.

EMPLOYEES AS MARKETERS

Employees that are well-informed on each campaign can be your most critical and cost-effective marketing resource.

- Share marketing goals and materials with employees
- Ask employees to offer opening lines and sales tips that align with your campaigns
- Consider incentives for new business creation

CREATE AN ENVIRONMENT WHERE EMPLOYEES ARE EMPOWERED TO SHARE THEIR KNOWLEDGE.