

# WE BELIEVE IN YOU

## DELIVERABLES

### WEBSITE REDESIGN

- Campaign messaging prominently featured throughout site.
- **We Believe In You** page to provide overview
- Financial Literacy Knowledge Base powered by Banzai

Projected Completion Date = 6/1/2020

### PRINT MATERIALS

- **We Believe In You** Overview Booklet
- Checking Brochure
- Loans Brochure
- Savings Brochure
- Business Solutions Brochure

Projected Completion Date = 7/1/2020

### SIGNAGE

- Pop-up banners to replace digital banking banners
- Billboard designs to be used as necessary

Projected Completion Date = 6/1/2020

### DIGITAL ADVERTISING

- Checking Ads
- Loan Ads
- Savings Ads
- Business Solutions Ads
- Financial Literacy Ads

Projected Start Date = 6/1/2020

### RADIO ADVERTISING

- Checking Ads
- Loan Ads
- Savings Ads
- Business Solutions Ads
- Financial Literacy Ads

Projected Completion Date = 8/1/2020

### VIDEOS

- Campaign overview video
- Customer Success Stories

Projected Start Date = 7/1/2020

### EMAIL CAMPAIGNS

- On-boarding journey built on campaign theme
- Checking triggered campaign
- Loan triggered campaign
- Savings triggered campaign
- Business Solutions triggered campaign
- Financial Literacy triggered campaign

Projected Start Date = TBD [pending software]

### TRAINING MATERIALS

- Campaign overview presentation [Power Point]
- How our campaign translates to service guide
- Sales guides for checking, loans, savings, & business solutions

Projected Start Date = 7/1/2020 [will partner with Michelle]

### TALENT ACQUISITION

- Team Member Testimonial Videos
- Mentoring Overview Booklet
- Financial Freedom Program Overview Booklet
- Team Care Overview Booklet

Projected Completion Date = 6/1/2021 [will partner with HR]

# WE BELIEVE IN YOU

## SAMPLES

### FINANCIAL LITERACY: BUYING A HOME



Start by defining your goals. Consider where you want to live, the features you're looking for, what you can afford, and a realistic date for having the money you'll need. Then apply your knowledge to making this key decision.

#### THE COST OF BUYING

The actual amount you'll spend to buy a home depends on the part of the country you live in and the type of home you want. While the dollar amount will vary, certain guidelines apply whenever you buy.

It's likely that you will need cash for a down payment and will get a mortgage—a long-term loan you use to buy a home. Traditionally the down payment has been between 10% and 20% of the sale price, though there are some government sponsored programs that let you put a smaller amount down. But the less you put down, the larger your mortgage payments will be and the greater the risk that you will default, or not be able to make your payments.

What a mortgage costs depends on three factors: the principal, or amount you borrow, the finance charge you pay for using the money, and the term, or length of time the mortgage lasts. You should also expect to pay an up-front interest charge to

your lender, of one or more points. A point is usually 1% of the mortgage amount.

A screenshot of a web-based calculator interface. At the top, there are four numbered steps (1, 2, 3, 4) and a 'RESET' button. The main heading is 'CAN YOU AFFORD A MORTGAGE?' in bold. Below it, a smaller line of text says 'Give us a little information and we'll tell you how realistic it'd be to pay a monthly mortgage on your income.' The main question is 'What is your projected monthly mortgage payment?' followed by a dollar sign (\$) and a horizontal input line. At the bottom, there is a 'NEXT' button.

#### MORTGAGE REQUIREMENTS

When you apply for a mortgage, you will have to qualify to be able to borrow. Typically, lenders require you to spend no more than 28% of your monthly income to repay the combined total of your mortgage loan, property taxes, and homeowners' insurance. For example, if your gross pay is \$54,000 a year, or \$4,500 a month, your housing expenses could be up to \$1,260.

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Most lenders also consider your other financial responsibilities, including car payments, personal loans, college loans, and other debts. They don't want these expenses—plus your housing costs—to be more than about 36% of your monthly income. In short, they want to be sure you'll be able to pay your mortgage before they let you borrow.

### USING A REAL ESTATE AGENT

A real estate agent can provide valuable assistance in buying a home. An agent knows what's available in a particular neighborhood, what the price trends are, and how current asking prices relate to actual sales prices.

MOST LENDERS ALSO CONSIDER YOUR OTHER FINANCIAL RESPONSIBILITIES, INCLUDING CAR PAYMENTS, PERSONAL LOANS, COLLEGE LOANS, AND OTHER DEBTS.

You can look for an agent the same way you look for a financial planner or other professional. Ask your friends and family for recommendations, check out your local resources and various real estate websites, and interview several people before you decide on the person to work with. It could turn out to be an extended relationship, and you want it to be a productive one.

Traditional real estate agents and the real estate firms that list homes for sale are paid by the seller and represent the seller's interest. That doesn't mean that, as a buyer, you can't establish a good relationship with sellers' agents or use them to find a home at a price you can afford. Some buyers, though, prefer to hire buyers' agents to represent their interests and negotiate the sale price and contract terms.

### RENTING VERSUS BUYING

Because purchasing a home is a huge investment, you need to take the time to weigh the benefits of renting versus buying a residence.



### Renting may be a smart financial move for these reasons:

- You probably won't pay property taxes and upkeep directly though your rent may reflect these expenses.
- With no money tied up in real estate, you should have more cash or savings to invest, producing more growth in value than owning real estate.
- You run no risk that the value of your property will decline.
- Renting gives you more mobility to take advantage of a job opportunity in a different area.

### WHICH MORTGAGE IS RIGHT FOR YOU?

Select a mortgage on the left to learn more.

<b>Conventional Mortgage</b> <small>Traditional and lowest cost</small>	<b>CONVENTIONAL MORTGAGE</b> <small>No bells, whistles, or fine print here. A conventional mortgage is a standard loan that isn't backed by the Federal Housing Administration (FHA). It's the most straightforward type of loan that gives you the money you need to buy a house, which is paid back over the life of the loan, usually during 15, 20, or 30 years.</small>
<b>Fixed-Rate Mortgage</b> <small>Stable interest rate</small>	<small>Conventional loans usually require you to purchase private mortgage insurance. It's basically an insurance policy that covers your lender in case you can't pay the money back. That can increase the overall cost of your loan, but conventional loans usually require less borrowing and lower closing costs than other types—even if the interest rate is slightly higher.</small>
<b>Adjustable-Rate Mortgage</b> <small>Interest rate adjusts with the market</small>	<b>PROS:</b> <ul style="list-style-type: none"> <li>• Simple, straightforward terms</li> <li>• Lower closing costs</li> <li>• Rewards good credit with good rates</li> </ul>
<b>Government-Insured Mortgage</b> <small>FHA, VA, USDA</small>	
<b>Jumbo Mortgage</b> <small>Bigger mortgage, high-end home</small>	

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### Buying a home has its advantages as well:

- You can deduct the interest on your mortgage and your local property taxes on your tax return, which can reduce your taxes and free up cash for investing.
- You build equity as you pay off your mortgage, increasing your share of the property's value.
- You may be able to borrow against your equity and deduct the interest payments on the loan.
- If your house increases in value over time, you may make a profit when you decide to sell.
- While the effects are harder to measure, owning a home has enormous emotional and psychological advantages.

### Disclaimer

While we hope you find this content useful, it is only intended to serve as a starting point. Your next step is to speak with a qualified, licensed professional who can provide advice tailored to your individual circumstances. Nothing in this article, nor in any associated resources, should be construed as financial or legal advice. Furthermore, while we have made good faith efforts to ensure that the information presented was correct as of the date the content was prepared, we are unable to guarantee that it remains accurate today.

### RELATED CONTENT



#### HOUSING

### **MORTGAGE TYPE ACTIVITY**

Which mortgage is right for you?



#### HOUSING

### **MORTGAGE CALCULATOR**

A small difference in the parameters of your mortgage can make a big impact on how much you pay for your home.



#### BORROWING AND CREDIT

### **DEALING WITH A LENDER**

Finding a mortgage lender isn't as hard or scary as it seems.

[VIEW ARTICLE AND TOOLS ONLINE](#)

WE BELIEVE IN YOU  
SAMPLES

SIGNAGE: BILLBOARD



RADIO ADVERTISING: SAVINGS

We get it. Saving money is hard. At First Southern National Bank we make the hard stuff easier with straight forward savings accounts and innovative solutions that fit your life. Features like Round Up Savings and flexible withdrawals, make it simple

to begin your path to saving regularly. We believe in you and we know you want to save, so we are there to support you every step of the way. Visit us online at [fsnb.net](http://fsnb.net) or stop by one of our branches to learn more. Member FDIC. Equal Housing Lender.

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### DIGITAL ADVERTISING: SAVINGS



At First Southern National Bank, we believe your future is worth saving for, so we make saving easy. We offer straight forward savings accounts and innovative solutions that fit your life. Features like Round Up Savings and flexible withdrawals, make it simple to begin your path to saving regularly. Start your saving journey at [fsnb.net](https://fsnb.net). Member FDIC. Equal Housing Lender.

### DIGITAL ADVERTISING: BUSINESS SOLUTIONS



At First Southern National Bank, we believe in your business because we know you have the plan, the patience, and the drive to be successful. First Southern is here to empower your business with solutions for working capital, loans, online services, checking, and treasury management. Best of all our fast, local decisions give you the flexibility you need to move at the speed of business. Learn more at [fsnb.net](https://fsnb.net). Member FDIC. Equal Housing Lender.

### DIGITAL ADVERTISING: TRUE WEALTH



At First Southern National Bank, we believe that true wealth is built by balancing wise spending, saving regularly, and giving generously. We want you to experience that kind of life for yourself, so we provide solutions, resources, and advice to help you along the way. Whether you need help with savings or checking or loans, our team members would love the chance to show you how we are different. Get to know us by stopping by a branch or visiting at [fsnb.net](https://fsnb.net). Member FDIC. Equal Housing Lender.

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### TALENT ACQUISITION: VIDEO



### WE BELIEVE IN OUR TEAM MEMBERS

Chief Operations Officer Suzanne Short shares her journey from teller to COO at First Southern Bancorp and how a culture of believing in our team members and equipping them to succeed made all the difference.