

Selfie Culture and You

Don't Photobomb Your Credit Union



Really? Yes, Really.



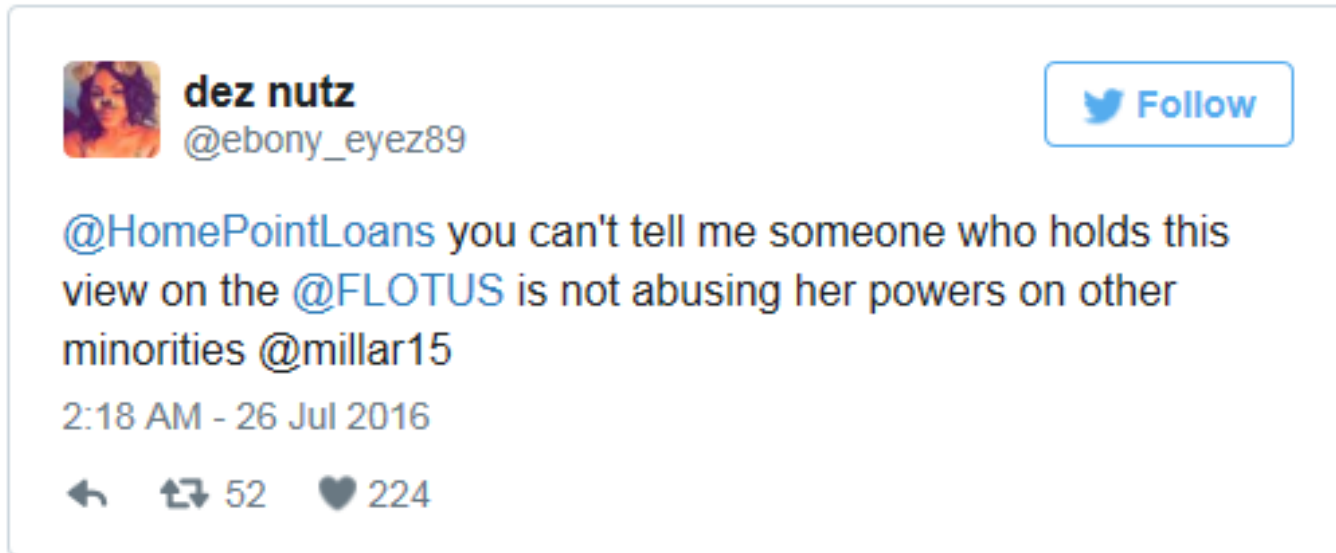
The information on these slides are actual screen shots of a Twitter comment and conversation. The names and pictures have not been changed as the tweets were in the public domain. The tweets on these slides are offensive and contain profanity. They do not represent the view or opinion of the presenter, the company or the association, but are being examined and discussed for educational purposes.

Really? Yes, Really.



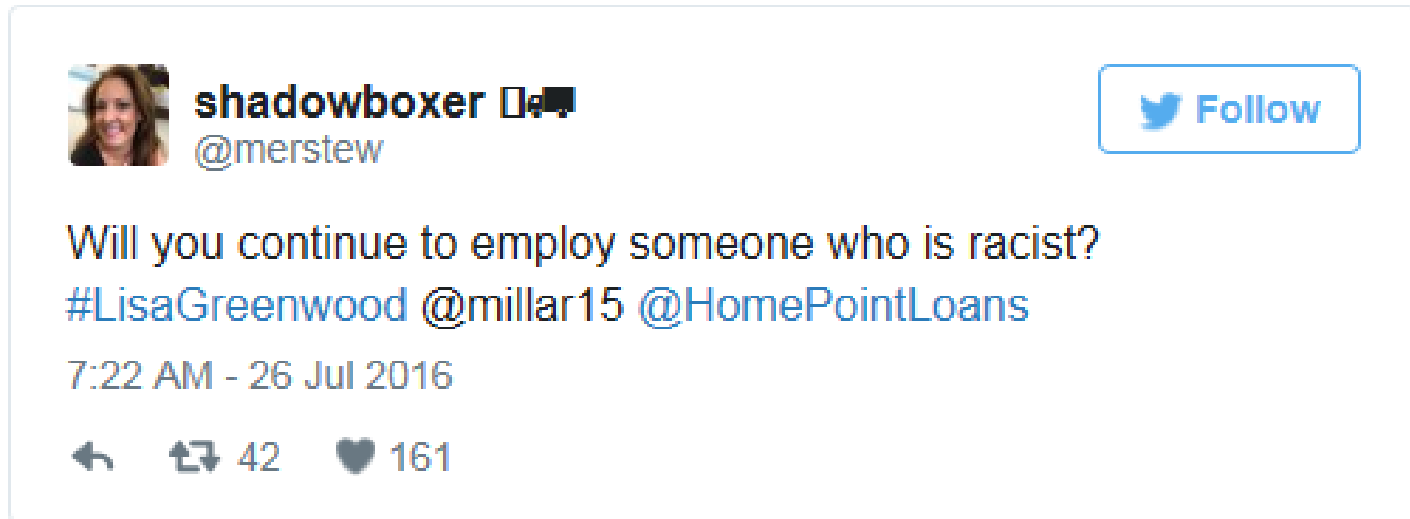
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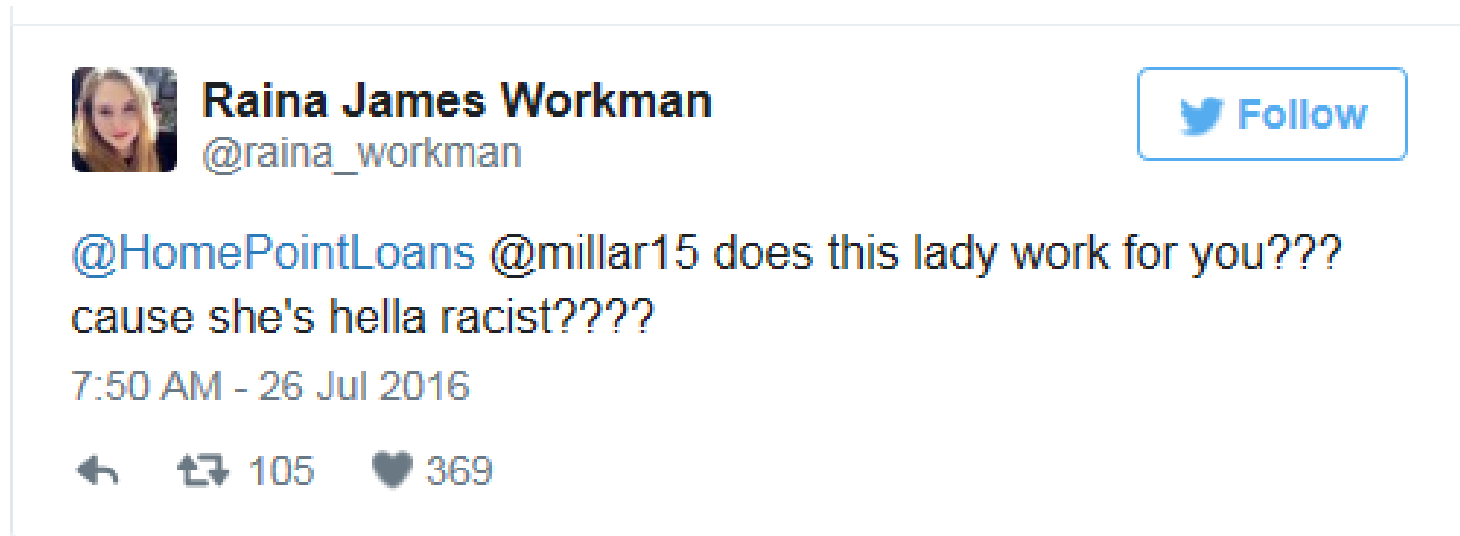
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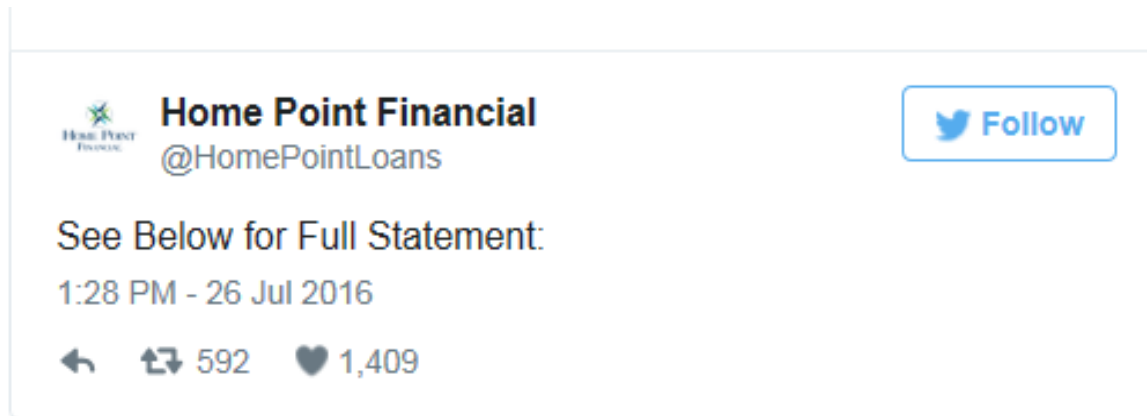
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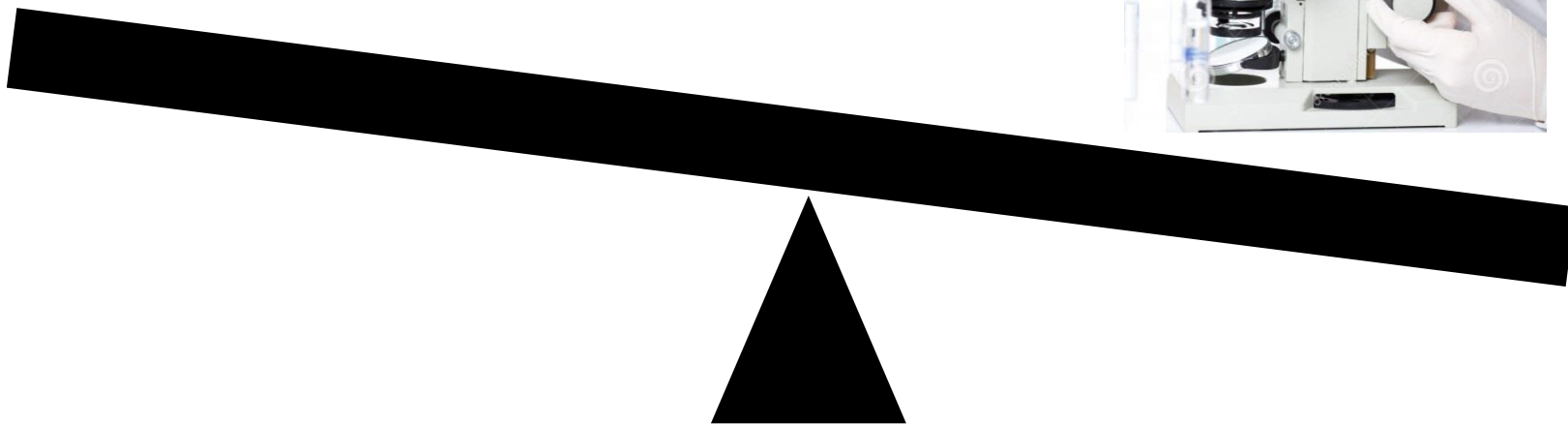
Really? Yes, Really.



The individual who made reprehensible comments regarding last night's speech by the First Lady is no longer employed with Home Point Financial. Home Point Financial does not agree with nor condone such comments, which were made on the individual's Twitter account. We hold true to our We Care philosophy - our responsibilities extend beyond the workplace and into our communities.

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Balance



Social Media Policy



No Social Media

No Social Media Policy

Monitor

Don'ts

Do's

Training

Copycat

Recruiting

4 Must Haves

A Reason

A Strategy

A Message

An Audience

Reason

**Find New Customers OR Maintain Contact
With Existing Customers**

**Have People Find You OR Be Referred By
Friends**

**Tell People About You OR Discover What Is
Important To Others**

Measure ROI OR Keep Your Brand Relevant

**Everyone Else Is There OR My Customers
Are There**

Reviews

93% of millennials have made a purchase based on a recommendation from friends and family

89% of millennials trust these recommendations from friends and family more than claims by the brand.

Their
Social
Media
Pages

3rd Party
Review
Pages

Your
Social
Media
Pages

<http://www.forbes.com/sites/laurenfriedman/2016/02/25/5-ways-millennials-show-love-on-the-internet-and-why-your-brand-should-care/#1fcf2fac282f>



Alison Proffitt Flaig

✓ Friends ▾

✓ Following ▾

Message

...

Timeline

About

Friends 60 Mutual

Photos

More ▾

Intro

Lives in Raleigh, North Carolina

From Wilson, North Carolina

Photos

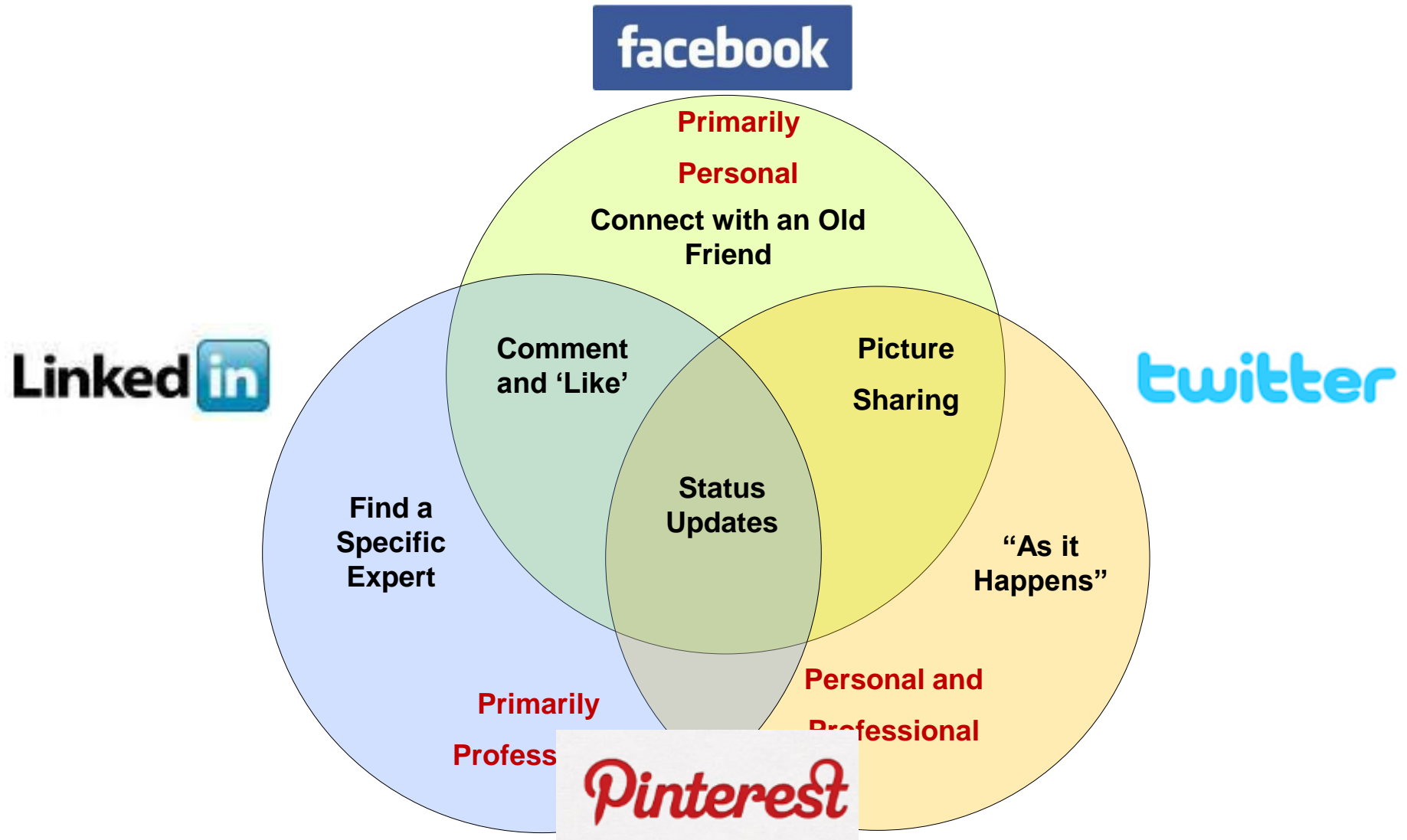
Congratulations on your new home. I know you are going to love it. You have a wonderful family and I wish you the best. Enjoy that big backyard.

Always Respect Privacy

Reviews



Strategy





Personal OR Business Page



ThatMIGuy
5 hrs · 🌐

Never miss a learning opportunity
webinars here: <http://ow.ly/HUR>

enwo

Genworth Mortgage Insurance Webinars

You asked for goal oriented training m
investment, but lead to a mastery of th

ThatMIGuy
Published by Hootsuite [?] · Octo

Find and compare MI rates FAST w
share results today: <http://ow.ly/5gc>

Genworth Mortgage Insurance Rate Express

MORTGAGEINSURANCE.GENWORTH.COM

ThatMIGuy
Published by Steve Richman [?] · October 10 at 7:11pm · 🌐

ThatMIGuy

ThatMIGuy shared Habitat for Humanity of Greater Miami's album.

Published by Sarah Hardesty [?] · September 16 · 🌐

More pictures from today's build with Habitat for Humanity of Greater Miami!



NARNEWSLINE.BLOGS.REALTOR.ORG

and it is really awesome. Have
the tv is on, but you cant hear it?
one wants to go to sleep, but you
point your phone at the tv and

2 at 4:50pm · 🌐

, the good news is it's still an
ttXP

in August from a downwardly revised 5.30M in July. After last
line, sales are at their second-lowest pace of 2016, but are still
per (0.8%) than a year ago (5.29M).



er Home Prices for

st pace of 2016 (5.33 million). But
a very...

Facebook Page Content Planner

for real estate

Use the following guide to plan your real estate page content for the next month.

A key part of a Facebook page marketing strategy is having a steady stream of compelling content that supports your business objectives. Your posts, taken collectively over time, should highlight you as a knowledgeable real estate agent who is someone to know, like, and trust. Plan out your content one month at a time and schedule your posts to release on different days using Facebook's publisher or a 3rd party tool such as Hootsuite. Focus on phrasing all your posts in a way that generates engagement with your fans (likes, comments, and shares). This will increase the visibility of your page and brand in Facebook.

	Real Estate <i>(Show you are in tune with your industry)</i>	Agent Insight <i>(Getting to know you)</i>	Picture of the Week <i>(Highlight the communities you serve)</i>	Local & Community <i>(Show you are a local)</i>	Farm Factoids <i>(Showcase your detail knowledge of your market areas)</i>	Gratitude & Resources <i>(Be likable and helpful)</i>	Activity Based Marketing Updates <i>(Show you are working)</i>
WEEK 1	National Real Estate News	Favorite Quote	Beautiful Area Sunset	Upcoming Community Event	Neighborhood Overview	Affiliate Recognition [Thanks to xyz escrow for ___]	Congratulations to Clients [Closed transactions]
WEEK 2	Mortgage Rates	Photo of Your World [Office, pet, family, car while showing property]	Community Life Photo	Tag A Local Restaurant	Did You Know ... [Little known community fact]	Vendor Praise - [Best handyman]	Previewing Houses Post
WEEK 3	Local Market Stats	Did You Know ... [Favorite food, year you started in real estate]	Fan of the Week	Promote A Local Business	Welcome to [...the new neighbors on Sycamore Street]	Cable Hook Up Phone Numbers	Showing Property Post
WEEK 4	Local Real Estate News	Team Bio: *Meet [Agent/affiliate/TC/etc]*	Oldest House in the Community	Photos From A Recent Event	Who Can Guess... [The exact number of homes in (your farm)]	Fan of the Month	Sitting at an Open House Post

Content Sources:

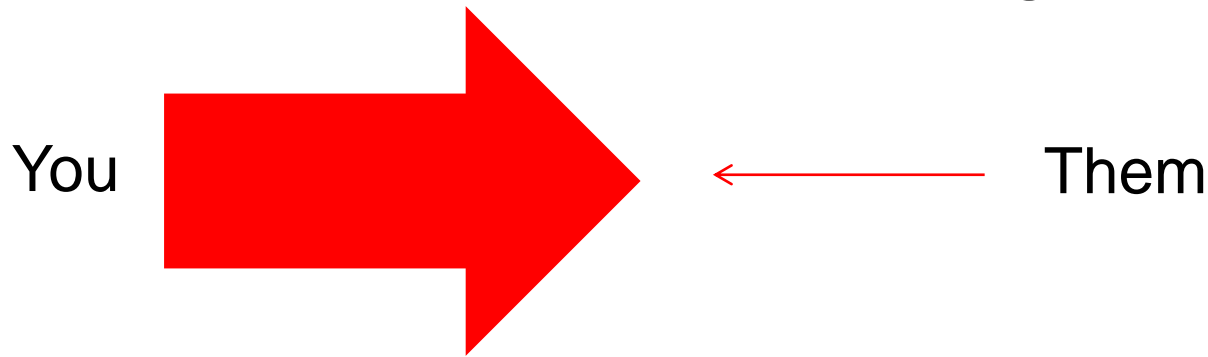
- www.facebook.com/CarolynLoweMarketing
- www.realtor.org
- Your local association
- Facebook Page Marketing: Content Strategies for Real Estate - Book by Stacey Harmon
- www.inmannext.com
- Your local newspaper or www.patch.com



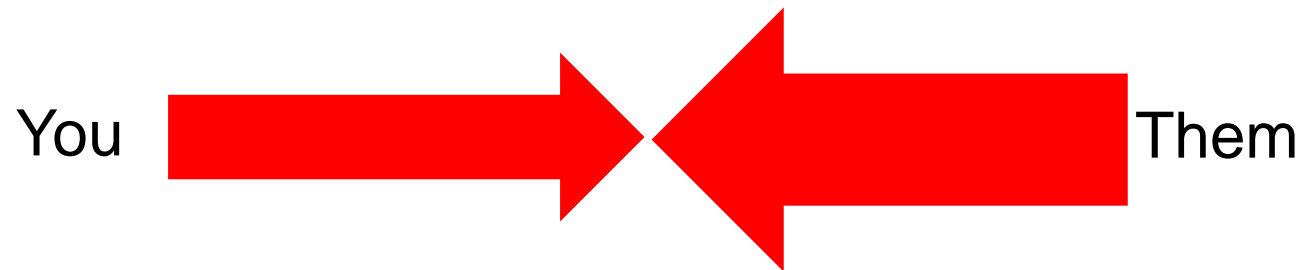
appy Monday	tuesday talk	webby Wednesday	Social Thursday
waze	Should you start your presentations with a joke? It depends. Are you funny?	fhfa.gov	Have you explored facebook.com/marketplace? It is a free online marketplace where Realtors can list their homes for sale.
zillow	The number one tip about public speaking - be yourself	bls.gov/lau	The number one most underutilized tool on Facebook - the "Share" button. Likes are nice, but Shares make you go viral. (If you like this post - click share)
zite	How do you establish credibility when you begin a presentation? A) Spend 10 minutes reviewing your bio and your company's history. B) Provide interesting and useful information immediately.	city-data.com	The number two most underutilized tool on Facebook - "Lists". Lists allow you to segment your friends so you decide who sees what. Yes, it takes a bit to set them up, but it is time well spent. Click here to learn how to make and use lists - http://www.facebook.com/help/search/?q=making+lists

Message

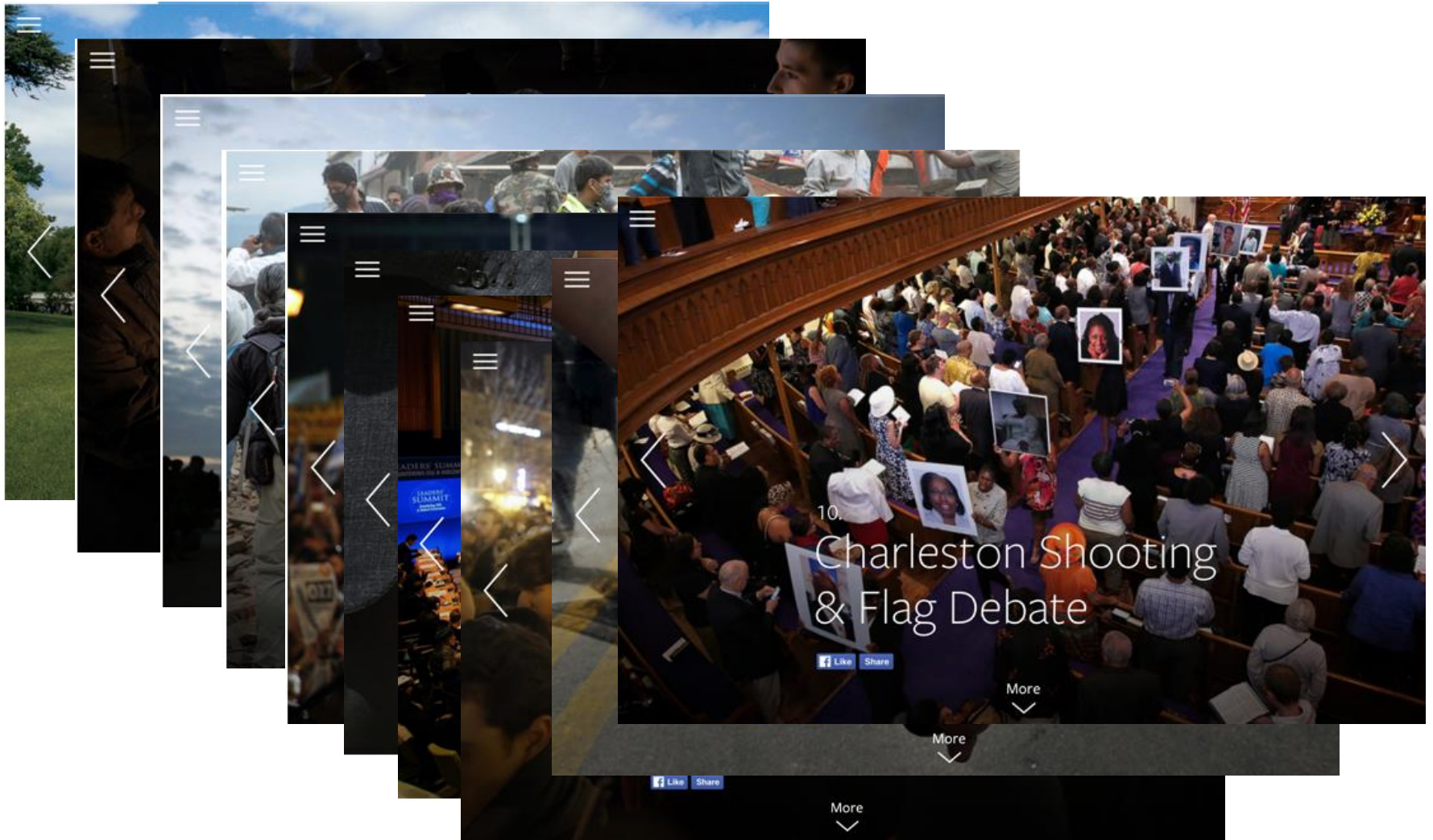
Traditional Advertising



Social Media



Top 10 Facebook Topics 2015



What Do You Do on Social Media?

Research Insurance Rates

Look Up Car Loans

Stock Tips

Follow Favorite Sports Teams

Wish People Happy Birthday

See What Your Friends Are Up To

Guaranteed Way To Get People To Notice You

**Sign This Petition and We Can Destroy
the CFPB**

Frank and Brian

Audience



Audience

The screenshot shows a Facebook post interface. At the top, there are buttons for "Update Status", "Add Photo/Video", and "Create Photo Album". Below these is a text input field with the placeholder "What's on your mind?". A navigation bar contains icons for adding friends, emojis, location, and a "Friends" dropdown menu, followed by a "Post" button. The "Friends" dropdown is open, showing a list of options: "Public" (Anyone on or off Facebook), "Friends" (Your friends on Facebook), "Only Me" (Only Me), "Custom", "Family", "Genworth Mortgage Insurance", "Pikesville High", "TEP", "University of Maryland, College P...", and "camp". The background shows a post by "Kelley Alred-Force and Brenda P..." with a photo of a child in a pool.

The "Custom Privacy" dialog is shown, allowing for more granular control over the post's audience. It is divided into two main sections: "Share with" and "Don't share with".

- Share with:** This section includes a text input field containing "Friends", a checked checkbox for "Friends of tagged", and a note: "Anyone tagged will be able to see this post."
- Don't share with:** This section includes an empty text input field and a note: "Anyone you include here or have on your restricted list won't be able to see this post unless you tag them. We don't let people know when you choose to not share something with them."

At the bottom right, there are "Cancel" and "Save Changes" buttons.

Audience

The image shows two side-by-side screenshots of a help center interface. Both screenshots feature a dark blue header with a user profile picture, the name 'Steve', and the word 'Home'. To the right of the header are icons for a group of people, a speech bubble, a globe, and a lock with a dropdown arrow.

The left screenshot shows a search bar with the placeholder text 'Search for help'. Below the search bar is a list of help topics: 'Manage Your News Feed', 'Sharing', 'Notifications', 'Ticker', 'Privacy', and 'Search Basics'. At the bottom of this list, there is a section titled 'Don't see your issue above?' with links for 'Visit the Help Center', 'Report a Problem', and 'Support Inbox 1'.

The right screenshot shows the same interface but with search results for the query 'create list'. The search bar contains 'create list' and has a clear button (X). Below the search bar is a list of search results, each preceded by a right-pointing triangle icon: 'How do I create an Acquaintances list?', 'How do I create a new list to organize my friends?', 'What's the difference between a list and a group? Which one should I create?', 'How do I create my own interest list?', 'What are lists?', 'How do I delete a list?', 'What are interest lists?', and 'Lists'. At the bottom of the results, there is a link 'See more results for create list' and the text 'Displaying top 8 results'.

Fact V Fiction



**What
Happens
In Vegas...
Ends Up
On
Facebook**

If I Learn From My Mistakes, I Should Be A Genius By Now

**I no u can reed this but wot
dose it reely say bout u**

Resource



NATIONAL
ASSOCIATION *of*
REALTORS®

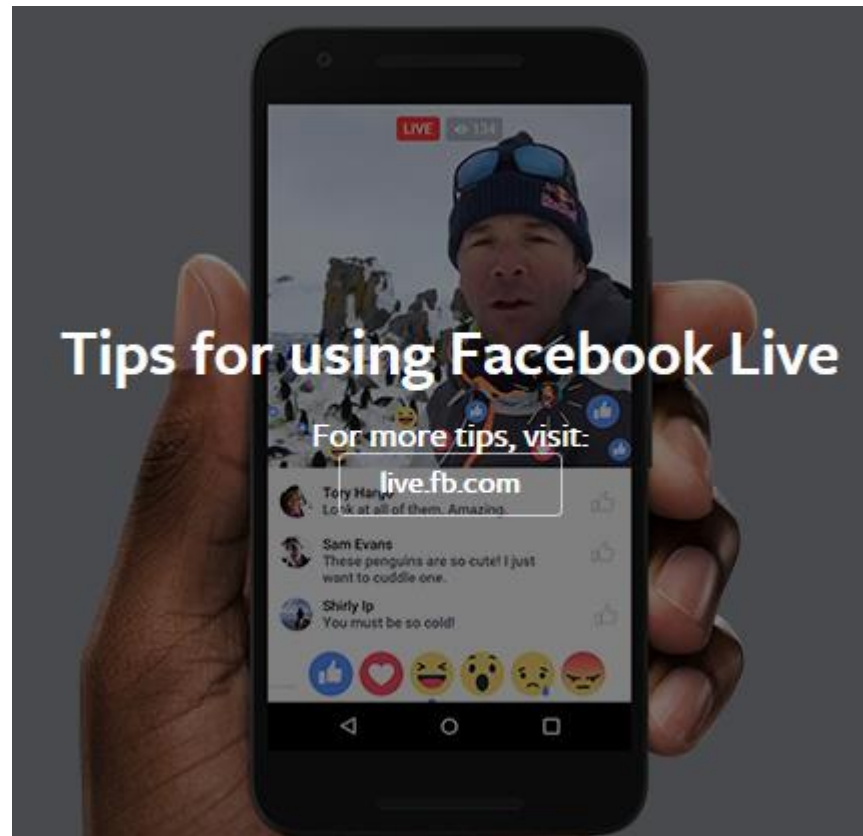
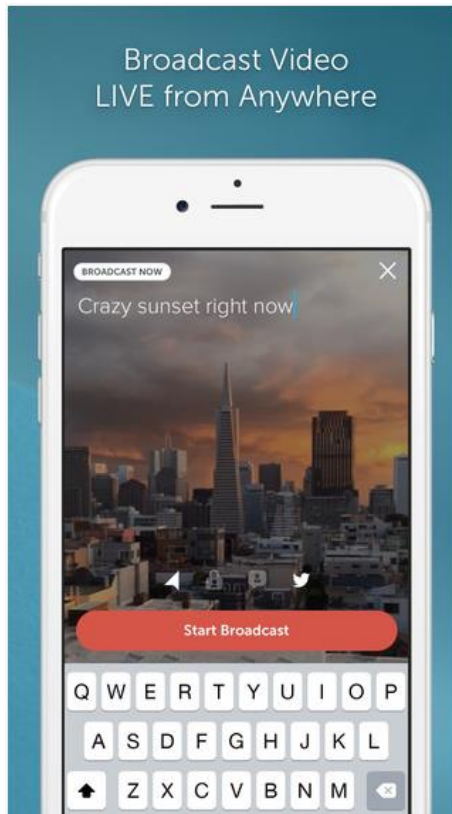
LIBRARY

Field Guides

We've already done this for you.

- [Choosing & Using a Smartphone \(3/16\)](#)
- [Digital Cameras & Photography \(2/15\)](#)
- [Facebook for REALTORS® \(3/16\)](#)
- [Google Analytics \(7/14\)](#)
- [Pinterest for REALTORS® \(8/15\)](#)
- [Real Estate Transaction Standards \(RETS\) \(7/14\)](#)
- [Redesigning Association Websites \(3/16\)](#)
- [Reducing Spam Email \(8/15\)](#)
- [Technology Tools for Association Executives \(3/16\)](#)
- [Top-Level Domains \(3/15\)](#)
- [Twitter \(10/15\)](#)
- [Using Digital Video as a Marketing Tool \(5/15\)](#)
- [Using Privacy & Security Features in Social Media \(2/16\)](#)

Trend



Empower your team to make
GREAT VIDEOS
automatically, in seconds



If I Learn From My Mistakes, I Should Be A Genius By Now



Facebook Launches 'Marketplace,' Taking On Craigslist, eBay

The Menlo Park, Calif.-based company on Monday announced the launch of “Facebook Marketplace,” a new, prominent feature that allows individual users to easily buy and sell a range of items, such as clothing electronics, household goods, furniture, jewelry, art and cars. To start, Marketplace is rolling out to users over the age of 18 in the U.S., U.K., Australia and New Zealand on iOS and Android over the next few days. Facebook plans to extend the service to its desktop site and additional countries over the coming months.

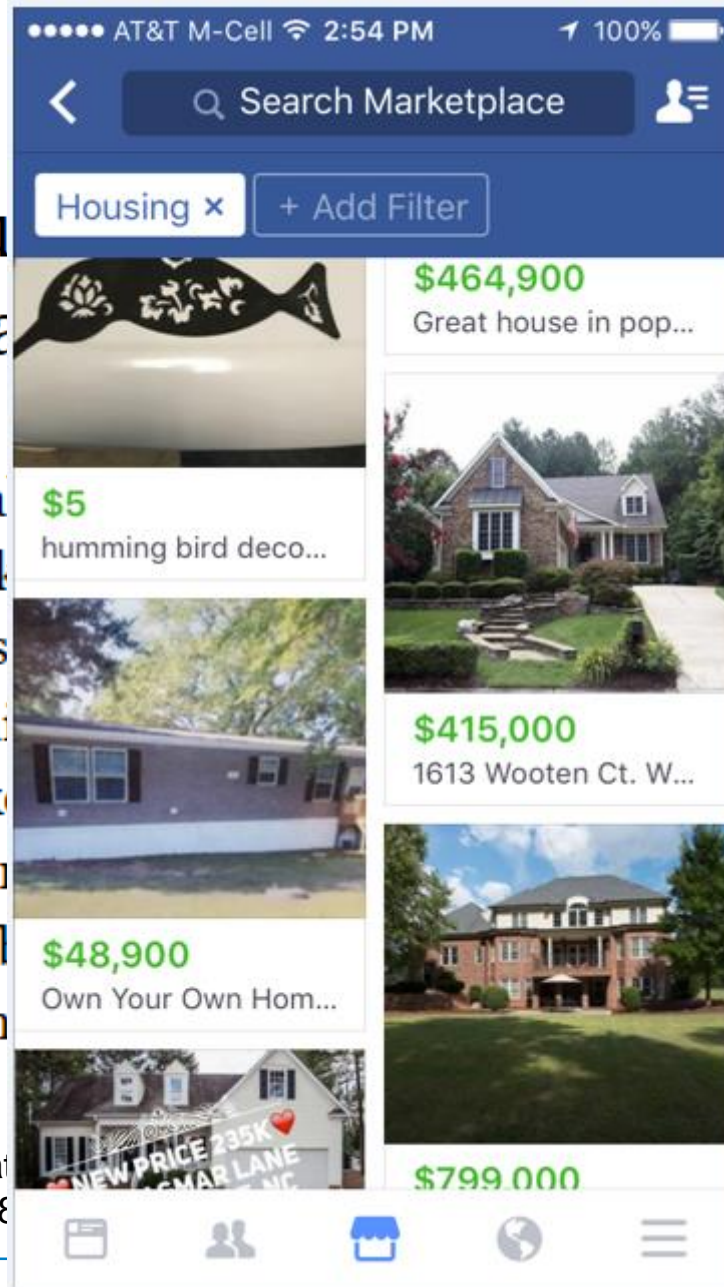
<http://www.forbes.com/sites/kathleenchaykowski/2016/10/03/facebook-launches-marketplace-taking-on-craigslist-ebay/#4390b2155508>

OCT 3, 2016 @ 08:00 AM 32,162 VIEWS

Facebook Lau... Craigslist, eBay

The Menlo Park, Ca...
launch of "Facebook...
allows individual us...
as clothing electroni...
cars. To start, Mark...
the U.S., U.K., Aust...
next few days. Facel...
and additional coun...

<http://www.forbes.com/sites/kar...>
craigslist-ebay/#4390b2155508



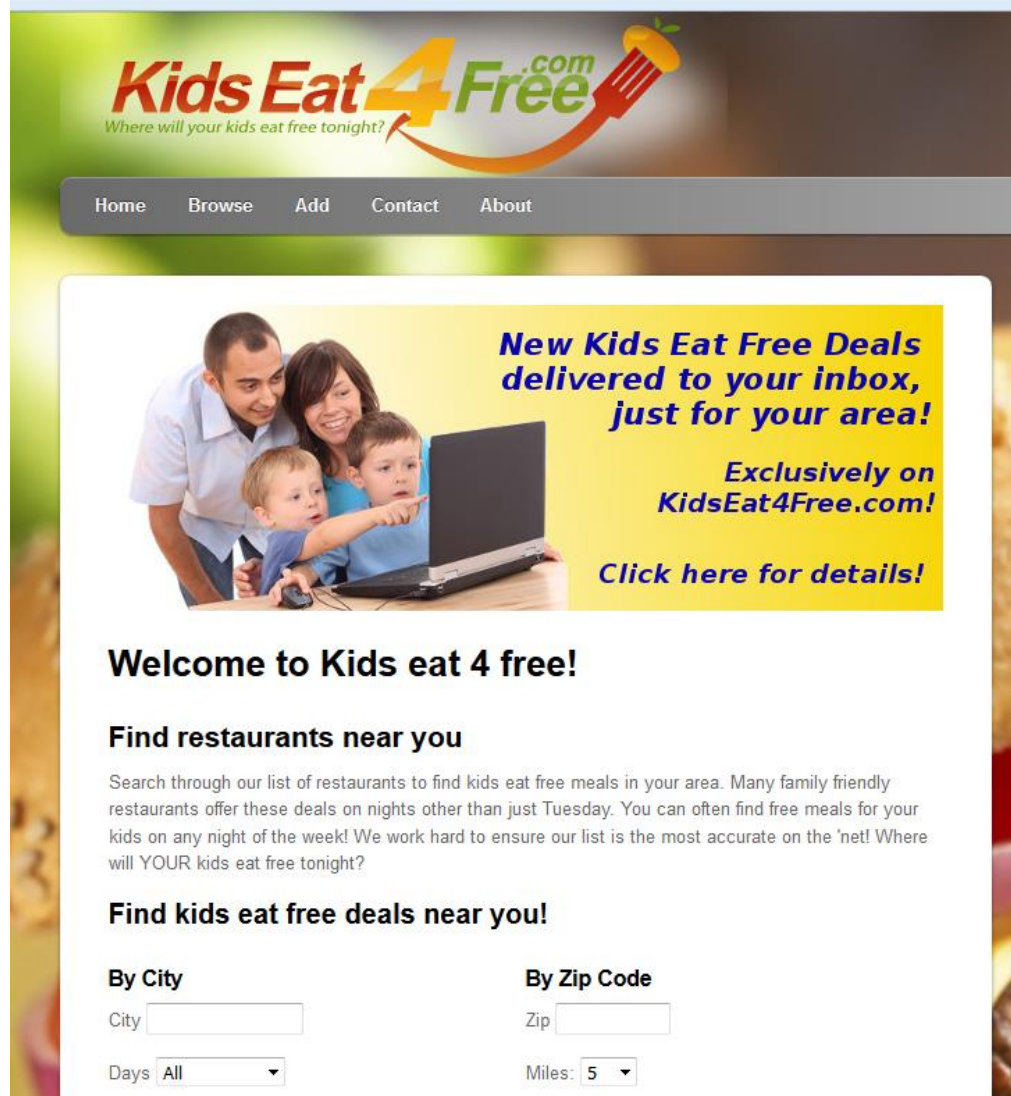
The Little B

Taking On

announced the...
nt feature that...
e of items, such...
jewelry, art and...
er the age of 18 in...
nd Android over the...
e to its desktop site

ches-marketplace-taking-on-

Engaging Content



Kids Eat 4 Free
Where will your kids eat free tonight?

Home Browse Add Contact About

New Kids Eat Free Deals delivered to your inbox, just for your area!

Exclusively on KidsEat4Free.com!

Click here for details!

Welcome to Kids eat 4 free!

Find restaurants near you

Search through our list of restaurants to find kids eat free meals in your area. Many family friendly restaurants offer these deals on nights other than just Tuesday. You can often find free meals for your kids on any night of the week! We work hard to ensure our list is the most accurate on the 'net! Where will YOUR kids eat free tonight?

Find kids eat free deals near you!

By City
City

By Zip Code
Zip

Days

Miles:

Share Community / Charity Events



Timeline Photos

Tag Photo Options Boost Post Share Send Like

ThatMIGuy
Published by Sarah Hardesty [?]
Page Liked - June 20, 2014 · 🌐

My Genworth coworkers and I volunteering for Habitat for Humanity of Wake County. What an awesome experience it was building a house for a great family!

📍 Tag Photo 📍 Add Location ✎ Edit

👍 Like 💬 Comment ➦ Share

👤 Tracey DuBois Holmes, Debra Starr and 37 others

Eddie Lew Your life will be rewarded.... good karma!
June 20, 2014 at 9:35am · Unlike 👍 1 · Message

Anne Ness I know those kids! Good job Genworth!
June 20, 2014 at 11:03am · Unlike 👍 1 · Message

Ben Crew Yes it is my friend!
June 20, 2014 at 7:24pm · Unlike 👍 1 · Message

Write a comment... 📷 🌐


Suggested Pages See All

Beth Meyer Preschool
Beth and 6 other friends like this.
👍 Like

When To Post



When To Post

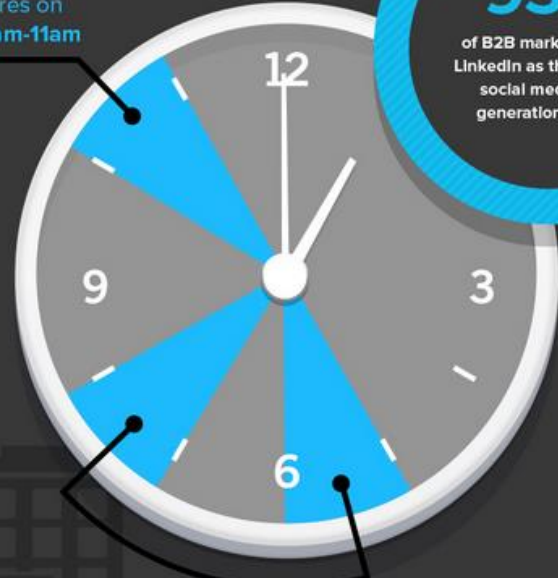


BEST DAYS TO POST

M T W TH F SA SU

The image shows the LinkedIn logo in a dark grey font. Below it, there is a calendar icon and the text 'BEST DAYS TO POST'. Underneath, a dark grey rounded rectangle contains the letters for the days of the week: M, T, W, TH, F, SA, and SU. The letters T, W, and TH are each enclosed in a light blue circle, indicating the best days to post.

After analyzing data from 14 million users, AddThis stated that you get the most clicks and shares on **Tuesdays, 10am-11am**



93% of B2B marketers rate LinkedIn as the top B2B social media lead generation source

According to Fannit, the **best times to post are 7am-8am and 5pm-6pm**. The worst times are Monday and Friday for US based time zones

LinkedIn consists primarily of a B2B

The infographic features a clock face with a grey dial and white hands. Several segments of the clock are highlighted in light blue. A callout box points to the 10-11am segment on Tuesday, stating that this is when you get the most clicks and shares. Another callout box points to the 7-8am and 5-6pm segments, stating these are the best times to post. A circular callout box in the top right corner contains a donut chart that is 93% filled with light blue, indicating that 93% of B2B marketers rate LinkedIn as the top B2B social media lead generation source. At the bottom, there is a faint silhouette of a city skyline and the text 'LinkedIn consists primarily of a B2B'.

8 Tips For



LinkedIn Tips

1



Steve Richman

2

Nationally Recognized Presenter and Facilitator with Expertise in Sales, Marketing and Business Development


Raleigh-Durham, North Carolina Area | Financial Services


Current Genworth Mortgage Insurance
Previous Shapiro Negotiations Institute, Coastal Mortgage Corp of MD, Seigel, Tully & Furrer
Education The George Washington University Law School

Edit



500+
connections

 www.linkedin.com/in/steverichman/

 Contact Info

LinkedIn Tips

3

Invite Kristin to connect on LinkedIn

How do you know Kristin?

- Colleague
- Classmate
- We've done business together
- Friend
- Other
- I don't know Kristin

Include a personal note: (optional)

I'd like to add you to my professional network on LinkedIn.

- Steve

Important: Only invite people you know well and who know you. [Find out why.](#)

[Send Invitation](#) or [Cancel](#)

Invite Kristin to connect on LinkedIn

How do you know Kristin?

- Colleague
- Classmate
- We've done business together
- Friend
- Other
- I don't know Kristin

Include a personal note: (optional)

Hi Kristin -

It was great meeting you at the conference last week. Based upon our conversation, I would like to invite you to connect with me here on LinkedIn so we can keep in touch.

-Steve

Important: Only invite people you know well and who know you. [Find out why.](#)

[Send Invitation](#) or [Cancel](#)

LinkedIn Tips



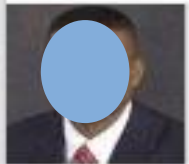
Patrick Q

25 Unconventional Business Books that You Won't See on Most Bookshelves (But Should)
<http://buff.ly/1ceTcST>

25 Unconventional Business Books that You Won't See on Most...

helpscout.net • `img.bookImage { float:right; margin:12px 0 25px 28px; height: 200px; }
.cleared { clear:both; } #blogContent #postContent .callout {`

Like • Comment • Share • 3h ago



J. Tony

CMB

The surge in sales of distressed properties comes despite the fact that far fewer Americans lost their homes to foreclosure last year. <http://cnmmon.ie/1bl1S9G>



Buyers flock to foreclosures in 2013 -- and many paid all cash

money.cnn.com • Bargain hunters scooped up more foreclosed homes in 2013 -- and many of them paid cash.

Like • Comment • Share • 1d ago

4

LinkedIn Tips



Melissa

Friday Fact! Did you know? Over the course of the recent economic cycle, Genworth Mortgage Insurance helped over 100,000 FAMILIES avoid foreclosure through our Homeowners Assistance program? Just another incredible, sometimes unknown benefit of choosing conventional Private Mortgage Insurance! http://lnkd.in/yYE_dZ

Guideline Expansions

mortgageinsurance.genworth.com • Thanks to Mortgage Executive Magazine! They recently compiled a comprehensive list of the mortgage industry's leading service providers ... and Genworth made the cut! Genworth Mortgage Insurance has revised its...

Like • Comment • Share • 1d ago

5

Consider Putting This at the End of Your Post:
(If you like this post, please click share.)


Likes Are Nice... Shares Are What You Want

LinkedIn Tips

6



LinkedIn Tips



Steve Richman
Member since: January 20, 2008

Primary Email [Change/Add](#)
steverichman1@gmail.com

Payment
• [View purchase history](#)

Password Change


Account Type: Basic
[Compare account types](#)


Get More When You Upgrade!
• More communication options
• Enhanced search tools


[Upgrade](#)


InMails [?](#)
0 available [Purchase](#)

Introductions [?](#)
5 of 5 available [Upgrade](#)

 **Profile**

 **Communications**

 **Groups, Companies & Applications**

 **Account**

Privacy Controls

- Turn on/off your activity broadcasts
- Select who can see your activity feed
- Select what others see when you've viewed their profile **7**
- Select who can see your connections
- Change your profile photo & visibility »
- Show/hide "Viewers of this profile also viewed" box

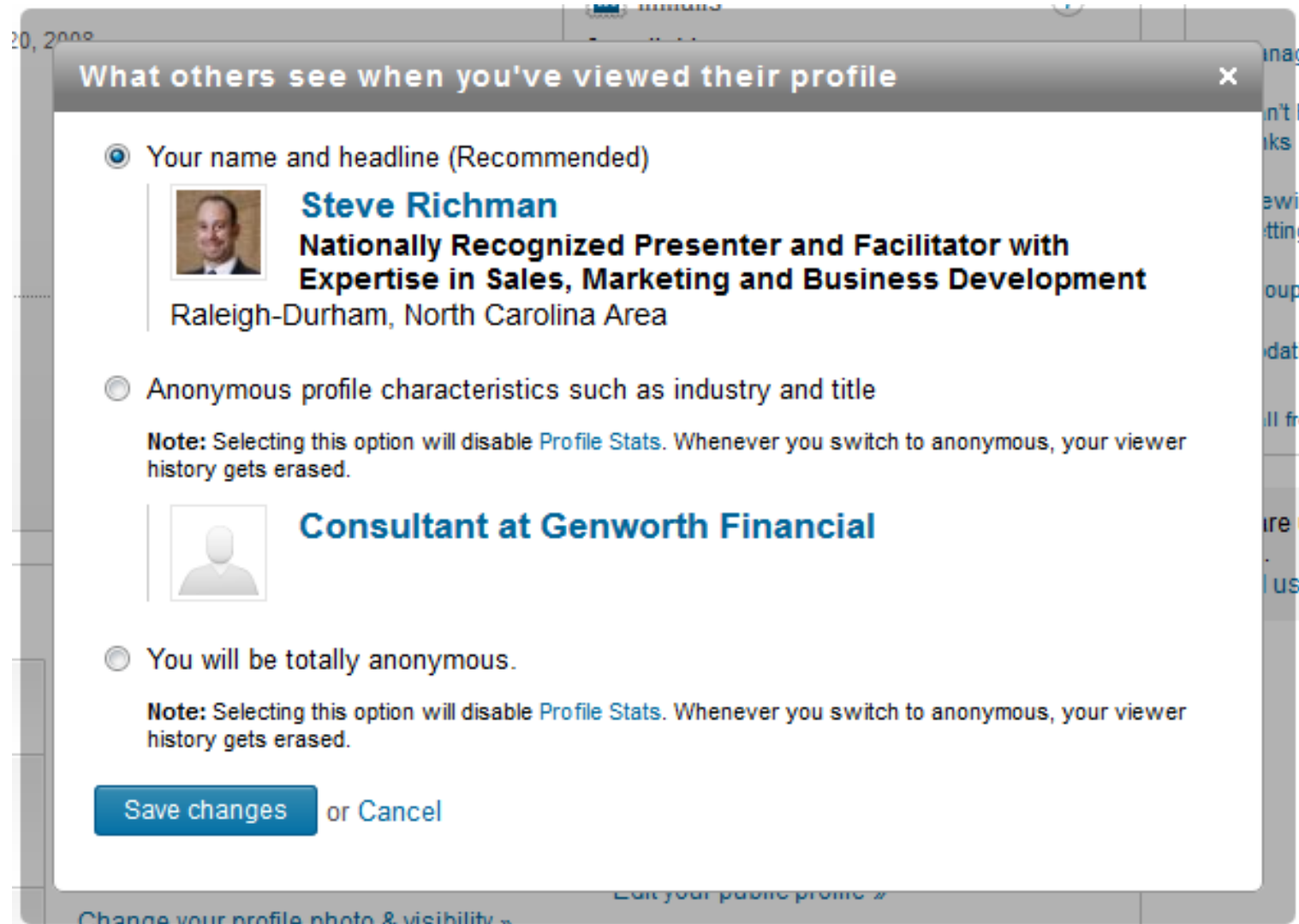
Settings

- Manage your Twitter settings

Helpful Links

- Edit your name, location & industry »
- Edit your profile »
- Edit your public profile »
- Manage your recommendations »


LinkedIn Tips



20, 2008


What others see when you've viewed their profile ✕

Your name and headline (Recommended)

 **Steve Richman**
Nationally Recognized Presenter and Facilitator with Expertise in Sales, Marketing and Business Development
Raleigh-Durham, North Carolina Area

Anonymous profile characteristics such as industry and title

Note: Selecting this option will disable [Profile Stats](#). Whenever you switch to anonymous, your viewer history gets erased.

 **Consultant at Genworth Financial**

You will be totally anonymous.





Note: Selecting this option will disable [Profile Stats](#). Whenever you switch to anonymous, your viewer history gets erased.

[Save changes](#) or [Cancel](#)

Change your profile photo & visibility [»](#) [Edit your public profile \[»\]\(#\)](#)


LinkedIn Tips


Background

 Summary  Edit   **8**

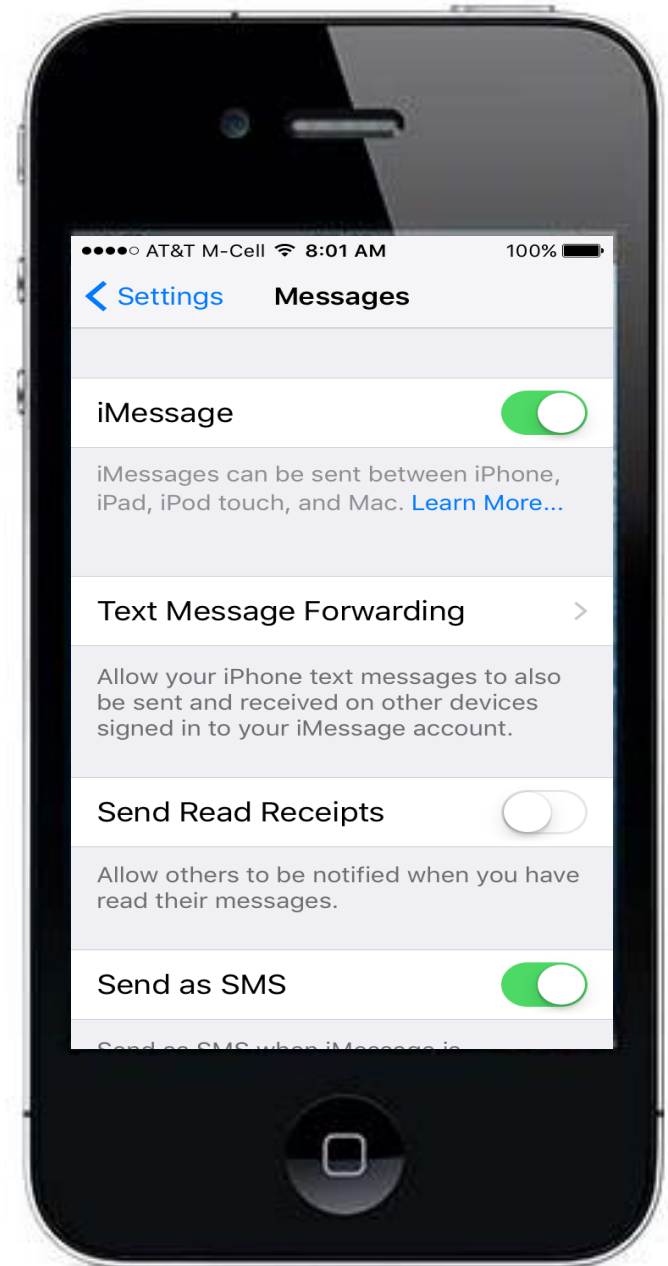
Nationally recognized presenter / consultant / speaker / trainer / motivator with expertise in marketing, account management and development, social media, negotiations and communication. Recent concentration in the mortgage and real estate industries. I have presented in person in 49 states (missing Arkansas) and am a road warrior. I hope to see you when I get to your town.

Specialties: Public Speaking, Consulting, Training, Negotiations, Facilitation, Law, Social Media, Process Mapping, Change Management, Marketing, Sales, Mortgage, Real Estate



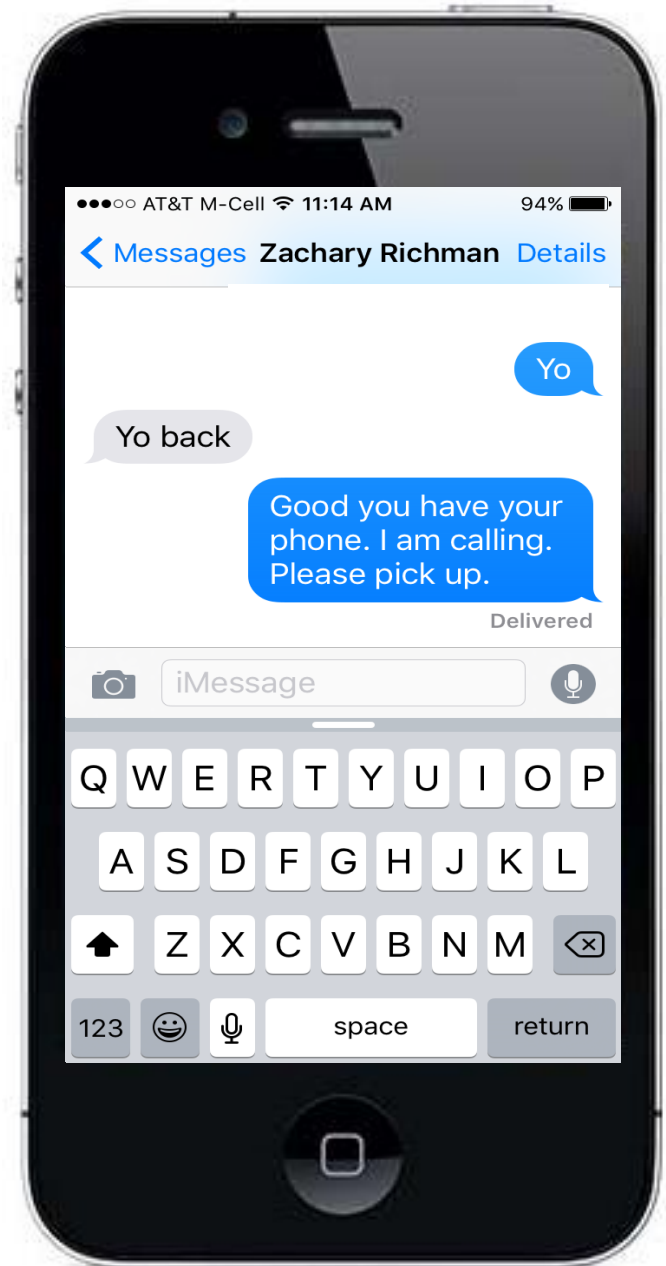
That MI Guy Preview 

4 Tips on Texting



4 Tips on Texting

Auto Responder?



9 Super Cool Apps



What Do Loan Officer Disclosures Look Like?

Information to Include:

- 1) Individual Name
- 2) Title
- 3) NMLS #
- 4) Company Name
- 5) Company NMLS #
- 6) Company Address
- 7) Individual Phone (The one filed with NMLS)
- 8) Individual E-mail
- 9) I am a licensed MLO in the following States: A, B, C
- 10) Equal Housing lender
- 11) www.nmlsconsumeraccess.org
- 12) Loan Officer NMLS ##

Looks like this:

- ▶ John Smith, Loan Officer #12345
- ▶ ABC Home Loans, #6789
- ▶ 457 Corporate Avenue, Hometown, State 12345
- ▶ 555-888-9399 ext 123
- ▶ John.Smith@ABCloans.com
- ▶ I am a licensed MLO in Connecticut, Massachusetts, and Rhode Island
- ▶ Equal Housing Lender
- ▶ www.nmlsconsumeraccess.org

With Permission From : Jeremy D. Potter / Associate Counsel / Quicken Loans Inc. /

<http://www.medium.com/@jeremydpotter> / @jdpotter / 860-801-0438 / JeremyPotter@QuickenLoans.com

FFIEC Social Media Guidance

78 Fed. Reg. 76297 (Dec. 17, 2013)

ECOA/FHA

- Discouragement
 - But may affirmatively solicit members of traditionally disadvantaged groups
- Notice of Incompleteness & Adverse Action Notification
- Prescreening (recordkeeping requirements)
- Prohibitions on information collection (race, color, religion, national origin, gender)
- FHA advertising requirements – e.g., no statements indicating preference

TILA

- Advertising rules (triggering terms, clear & conspicuous, APR, actually available terms)
- 3-day disclosures

RESPA

- Prohibitions against fee splitting, kickbacks
- 3-day disclosures

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FFIEC Social Media Guidance

FDCPA

- Prohibition on disclosing the fact of the debt to third parties, or publicly disclosing the debt
- Prohibition on false and misleading representations

UDAAP

FDIC & NCUA Advertising Rules

- Requirement to disclose deposit insurance or share insurance

BSA/AML

- CIP
- Customer due diligence and understanding expected customer activity
- Suspicious transaction monitoring
- Maintaining records of electronic funds transfers
- Emerging risks: e.g., use of Internet games and virtual currency to launder money

Payment Rules (EFTA, NACHA)

- Required disclosures, authorizations for payment, error resolution procedures

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FFIEC Social Media Guidance

Community Reinvestment Act

- Record keeping: three years of public comments and institution response
- Only “required to keep records of comments made on sites run by or on behalf of the institution that specifically relate to the institutions performance in helping to meet community credit needs”

GLBA Privacy

- Disclosure of privacy policies
- Disclosure of information collected in connection with providing a financial product or service to the consumer

GLBA Data Security

- Must safeguard consumer and customer NPI

COPPA

- Collecting, using, disclosing personal information obtained from children (under 13 years old)

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FFIEC Social Media Guidance

FCRA

- Prescreening
- Affiliate Marketing Rule
- Responding to consumer disputes
- Collecting medical information in connection with loan eligibility

CAN-SPAM & TCPA

- Rules regarding unsolicited commercial e-mail and SMS

Reputation Risk

- Spoofing, phishing, “fraudsters masquerading as the institution”
- Working with third parties and service providers
- Privacy: members posting personal, sensitive or confidential information
- Should address questions or complaints in a timely and appropriate manner
- “[E]mployees’ communications via social media may be viewed by the public as reflecting the financial institution’s official policies”

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