

Maintaining and Growing Market Share

Presented at the FL CUREN
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Reputation



Seller Beware!

Information
Choices
Ways to talk
back



3 M's

Market



Market Examples

Existing customer/non-customer
Purchase/refi
Generations
Household formation
Ethnicities/immigrants
Third-parties



3 M's

Market

Message



REAL ESTATE LOANS



HIWAY
FEDERAL CREDIT UNION
With You on the Road of Life

CONSUMER LOANS



HIWAY
FEDERAL CREDIT UNION
With You on the Road of Life



3 M's

Market

Message

Method/Media



Traditional marketing talks at people.
Content marketing talks with people.

70% of consumers prefer getting to know a company via articles rather than advertisements.

“The brand that emerges as the best teacher in its industry will eat everyone else’s lunch.”

-Jay Baer, author of *Youtility: Why Smart Marketing is about Help, not Hype*

A great content brand is a brand that's famous for producing intelligent, useful and entertaining content that's always worth consuming.

- be the buyer
 - be the authority
 - be passionate
- (from Velocity Partners)



68% of respondents trust consumer opinions posted online.

- Nielsen Global Trust in Advertising Survey



BECOME A MEMBER | CONTACT US | RATES | CAREERS

Like 61k SEARCH FOR HOMES

PERSONAL BUSINESS INVESTMENTS FINANCIAL TOOLS ABOUT US ONLINE BANKING LOGIN

HOME / PERSONAL / CHECKING & SAVINGS / CHECKING

- CHECKING
 - Checking Overview
 - Free Checking
 - Money Market Checking
 - Order Checks
 - Guaranteed Funds
 - Overdraft Service



Free Checking

APPLY NOW

Not a member yet? Join us today.

IT'S YOUR MONEY. NEVER PAY TO USE IT.

Checking at America First is truly free, earns dividends, and comes with a host of premier Online Services that don't cost you a cent to take advantage of, including:

- Free Online Banking
- Free Online Bill Pay
- Free Mobile Banking with Mobile Deposit
- Free Online Check Viewing
- Free Direct Deposit
- Free Online Statements
- Free e-Alerts

And there's more:

- No monthly account fees
- No low-balance fees
- Unlimited transactions
- Free Visa® Debit Cards on approved credit
- Free Picture Perfect card customization

View our Rate & Fee Schedule.

Free Checking Rating

4.9 out of 5 Read all 810 reviews Write a review

Find A Branch / ATM

Branch / ATM Locator View All Branches

Savings Rates

Type	APY
Regular Checking	0.05%
Money Market Checking \$0-\$1,999.99	0.05%
Money Market Checking \$2,000.00-\$9,999.99	0.05%
Money Market Checking \$10,000.00-\$24,999.99	0.05%
Money Market Checking \$25,000.00-\$49,999.99	0.10%
Money Market Checking \$50,000.00-\$99,999.99	0.15%
Money Market Checking \$100,000.00-\$249,999.99	0.20%
Money Market Checking \$250,000.00+	0.20%

Rates Effective June 19, 2013

View rates & terms for other accounts

Member Reviews Write a review Choose a sort order

Overall Rating: 5 out of 5
Convenience: 5 out of 5
Accessibility: 5 out of 5
Ease of opening: 5 out of 5
Rate & terms: 5 out of 5

Danceron2 (read all my reviews)
 Location: Las Vegas
 Gender: Male
 Age: 45 to 54
 America First member for: 4 to 6 years

New checking account Date: June 1, 2013
 "By far one of the most convenient ways to open a checking account, online. Keep up the good work."
 Was this review helpful to you? Yes No (Report Inappropriate Review)

Share this Review:

Overall Rating: 5 out of 5
Convenience: 5 out of 5
Accessibility: 5 out of 5

Can't wait to get back to AFCU Date: March 5, 2013
 "We were 20 year members in SLC before

It's a lot easier to throw a grenade
over a wall if you don't know who's
on the other side.

“People will forget what you said,
people will forget what you did, but
people will never forget how you
made them feel.”
– Maya Angelou

Most buyers want value *and* good feelings associated with their purchase.

3 Levels of Customer Satisfaction

assumed/expected

impressed

amazed

Quicken[®] Loans[®]

America's Home Loan Experts[®]

40%



Things people are less anxious about
than getting a mortgage:

public speaking
flying in an airplane
being in high places
being around snakes
being in a confined space

It gets worse...

25% would rather gain 10 pounds
7% would rather have a root canal
7% would rather spend a night in
prison

18%





Pleasure
Price

Pain
High Costs

Service

Slow Execution

Unable to track status

Trust

Untrustworthy advice



TARGET



Specific
Measurable

Unique
One-of-a-kind
(competitive
positioning)

Sustainable
Ongoing

Price
Reputation/Image
Service/Quality
Time/Speed (use of
technology)
Values
Customer experience
Products/Innovation
Employees (i.e. knowledge and
experience)
Trust/Loyalty

Credit Unions

Banks

Hotels

Supermarkets

Wireless Phone Services

Airlines

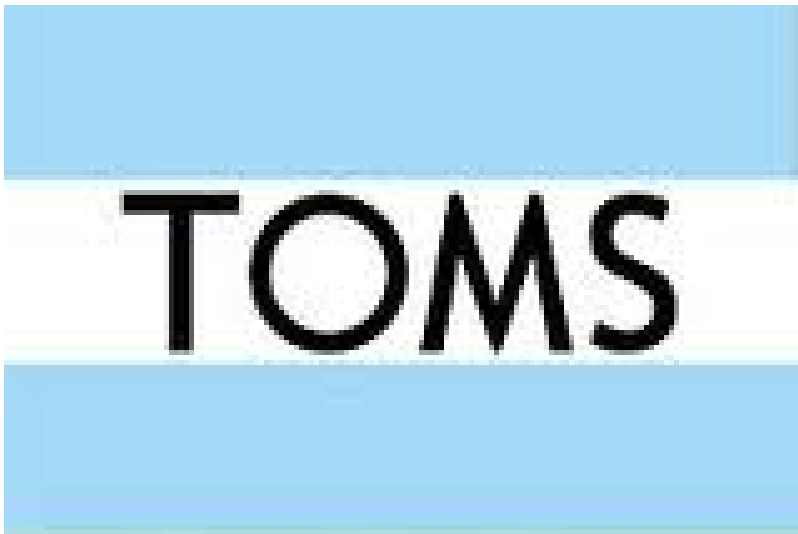
(American Customer Satisfaction Index)

It's about Positioning



Aim
Analyze
Approach
Appointment
Assess





TOMS

One for One

“Don’t find customers for your
products.

Find products for your customers.”

- Seth Godin

Three frogs sat on a log at the edge
of the swamp.

One decided to jump in.

How many frogs are now on the log?



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Legal stuff...

Disclaimer

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Disclosure

CMG Mortgage Insurance Company, a Wisconsin domiciled insurance company, has changed its name to Arch Mortgage Insurance Company in Wisconsin. Name changed in state of domicile and filings underway in all other jurisdictions where required.