

MFM Bulletin: 033-2023

Date: December 1, 2023

Subject: New Marketing Menu and Fee Structure

In today's mortgage lending environment, marketing is more critical than ever. Your success depends on your ability to stand out, reach members, build trust, and convey the value of your mortgage services.

To better provide our Credit Union partners with the support and expertise you deserve, MFM will be rolling out a new marketing/advertising menu and fee structure. Designed to help take your mortgage business to new heights, our new Marketing Menu and Fee Structure will enable us to allocate more resources to your projects, while ensuring compliance with industry regulations and requirements:

- Tailored Marketing Solutions: Our in-house marketing team will work with you to create
  customized designs and materials that highlight your mortgage offering, align with your brand,
  and resonate with your target audience.
- 2. **Enhanced Service:** Our new Marketing Menu and quote process will enable us to dedicate more resources and attention to your projects; providing new and custom design, improved results, and first-class service.
- 3. **Transparent Pricing:** With our new fee structure, you can easily understand and control your mortgage marketing expenses. No hidden costs, no surprises.
- 4. **Compliance Protection:** A structured fee model allows for a compliant approach to mortgage marketing, ensuring our Partners meet regulatory requirements and your business is protected.
- 5. **Member Satisfaction:** By providing compliance safeguards and superior marketing solutions, you can improve your mortgage volume and help more members become homeowners. Elevate your mortgage marketing today by working with our team!

**Effective January 1, 2024**, Member First Mortgage, LLC will be implementing our Marketing Menu and Fee Structure, all new projects will need to be requested and quoted according to the process outlined in the attached.

Please do not hesitate to reach out to your MFM Account Executive or Joe Verhougstraete, AVP of Marketing with any questions or concerns. We sincerely value your trust and partnership, and we believe this enhancement to our services will help strengthen your position in the market and safeguard your business!

Thank you