

Important Announcements / Marketing Update

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📎 2 attachments (378 KB)

Shared Well check list.pdf; 3- FSB Loan Officer Upload Prequal Letter Process 0822.docx;

Monthly Meeting for August

We will be forgoing the meeting for this month due to a few trainings that LO's may have to attend on GUS and Data Verify. Due to us not having a meeting this month, please see the below notices.

Compliance Monitoring

Some of you may have seen that our bank compliance department has taken over pipeline management duties directly moving forward. If you receive emails from Sarah or Charles, please make sure to get your decisioning done and caught up. I have been advised to tell all LO's, if your decisioning is not done to Reg B timeframes moving forward, disciplinary measures will follow. We are having a compliance exam at the end of this calendar year and there can be no tolerance in this regard. Branch managers, we expect you to advise and remind all your LO's that they have 30 days to make a decision from when credit is pulled. If you are a branch manager that needs help, we suggest you have another LO in your branch assigned to help you with this task. Contact your sales manager with any questions as it pertains to Reg B pipeline management.

Procedures for LO's to upload their Pre-Qual Letters

While we are on decisioning, if you are an LO that has never uploaded a prequal letter to MBOT, please see the attached instructions to help you do that in the future. If you originate in a branch where others are assigned to help in this task please discuss this with your branch manager.

Underwriting Tid Bits

It is our intention in the future to create an easy way for LO's to be able to know how to address issues when they arise. When underwriting sees a topic that has affected many loans from closing easily, we are going to give an easy listing of the documentation required to resolve the matter. If you are an LO and you have had a problem come up within a day or so of receiving an announcement in this regard, please do NOT be offended. Kristen Snethen, our underwriting manager, wants to help our branches so everyone can learn from these instances and gain knowledge. This will also help Kristen develop consistency within her department. To that end, Kristen came up with "Shared Well Checklist" that will help all LO's on FHA loans. Please see the attached.

Now for the previously mentioned Marketing update!

Marketing Staffing:

After discussing with Audrey and Sarah last week, please note that Tambryn Hecox will be handling our Marketing coordination in the future, and going full time in September.

Please note that there are already multiple print marketing tools directly available for all LO's to use. As a reminder for that, we will be putting on a training next Wed, August 10th at 2 PM CST, and Sandra/Karley will go over all of those. We ask that all branch managers are on this call as they will be responsible to help branch personnel in the future when needing print marketing materials from these sources. We will go over Canva, the Marketing Portal,

etc. again so branch managers and LO's know how to get materials they need moving forward. Our Mortgage Support team will send out a Teams invite later today for next Wednesday.

Surefire /Simple Nexus Update:

Moving forward Doug Carls will be the main contact for Surefire and Simple Nexus requests. Mortgage Support will no longer support any admin related requests for either system. Please email Doug and your sales manager and Doug will support your needs to utilize these systems in the future. In addition, Doug will be announcing within the coming weeks how we will proceed with data upload to Surefire and what that entails, and eventually bringing in our marketing department to help support both of these platforms too.

New Marketing Procedure:

In the future, it is our goal to make marketing requests, simple and user friendly.

We have three main marketing requests in the past:

1. Flyers
2. All other requests
3. Social Media Posts

Note the procedure for each moving forward.

#1 Flyers:

Per the above, we will have a training on August 10th at 2 PM to go over all our current Flyers and the vendors/portals all LO's and Branches have access to. In the future, all branches/LO's will:

- Download a flyer from our marketing portal, or choose one from surefire, or lastly Create a flyer within Canva.
- If you have selected a previously approved flyer or one from SureFire you may proceed. Nothing further to do.
- If you have created a new flyer in Canva, then follow the rest of the procedure below.
- Email your assigned Sales Manager to bless any mortgage loan content, for product terms, etc. and reputational risk.
- If ok to proceed, Email your flyer to marketing@flanaganstatebank.com
- Compliance will bless the Flyer or ask for further edits
- LO proceeds

#2 All other requests:

This is the procedure to follow moving forward:

- First the branch manager or LO will email their direct sales manager first.
- In the email you need to provide a summary of the request, and an estimated cost. There is NO form to fill out.
- Sales Managers will bless any mortgage loan content, for product terms, etc. and reputational risk.
- Sales Managers will also decide based on current branch P&L circumstances on whether to proceed or not.
- If ok to proceed, the sales manager will forward to marketing@flanaganstatebank.com
- You will not have to email anyone in accounting any longer for budget blessing, however you will receive an email back within 24 hours stating that the expense is blessed as you have remaining dollars left. If there are no funds remaining in the approved budget the request will go no further.
- If there are remaining dollars assigned in the budget, then compliance will advise any thoughts on the request and bless or discuss with the branch.
- Marketing will then take over and start working directly with the Branch/LO to complete the request.

#3 Social Media Posts

Please follow the same current processes and procedures when utilizing both Surefire and Gremlin for your social media needs. One of our top priorities in the coming weeks, and months is to get all branches who are not marketing more on social media, to do so. To that end, starting the first week in September, we will be setting up a direct discussion on all branch pipeline calls for each branch to discuss how they want to interact with our marketing department directly to accomplish this task. We will do loan reviews first during those calls, and then discuss this. Tambryn, Sarah, and other marketing personnel will be on those discussions so they can hear answers to two

important questions. First does your branch want to do more with social media, and two what do you need in order to do so. Please be prepared to answer those questions. Once we have those answers from all our loan officers we will move forward.

Thanks everyone!

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