

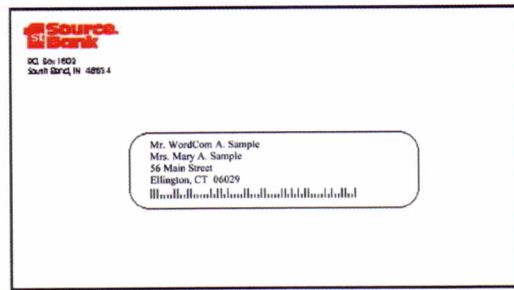
# Equity Activation Case Study

**Goal:** Increase outstanding balances on existing equity lines.

**Strategy:** Target customers with existing equity lines that have low balances. Send letter advising how much the customer has available and provide convenience checks to stimulate activity.

EQUITY ACTIVATION – SPRING	
Total Mailed: 2,482	Total Balance Increase: \$3,061,430
Accounts That Showed Increase: 762 (30.7%)	

Similar Package:



**Source Bank**  
P.O. Box 1802  
South Plainfield, NJ 07080-1802

Mr. WordCom A. Sample  
Mrs. Mary A. Sample  
56 Main Street  
Ellington, CT 06029

Dear WordCom and Mary Sample:

Spring is nearly here, and with the approach of warmer weather, you may be thinking about making improvements around the house – replacement windows, gutter repairs, new siding, maybe even a cozy addition.

With your 1st Source Home Equity Line of Credit, you have a convenient and hassle-free source of cash available to you – \$XX,XXX right now – to make your improvement wish list a reality. Just use one of the enclosed Equity Line checks.

You made a wise decision when you opened your Home Equity Line of Credit at 1st Source. It's definitely the best way to borrow for the things you need and want. Consider consolidating your higher-interest rate credit card payments into one manageable monthly sum and avoid the additional charges and fees you may incur. With your Equity Line, you get a low, competitive rate and your interest may even be tax deductible. (Please consult your tax advisor).

Your 1st Source Equity Line isn't just for home improvements either. Use it to take a trip, pay for educational expenses, cover your taxes – any good reason.

Get started now with the enclosed checks. Write a check in any amount from the \$250 minimum right up to your credit limit. And if you need more checks, just give us a call at (574) 256-7612. It's easy, it's quick, and it's the smart way to borrow.

Sincerely,  
*Signer*  
[Name]  
[Title]

P.S. If you would like more checks or have any questions, simply call us at (574) 256-7612.

Member FDIC

**Source Bank**      Mr. WordCom A. Sample      20      **5001**  
Mrs. Mary A. Sample      71 - 1212/712  
56 Main Street      123456789  
Ellington, CT 06029

PAY TO THE ORDER OF \_\_\_\_\_

Equity Line      Not Valid For Less Than \$250.00

**Source Bank**

MEMO \_\_\_\_\_ SIGNATURE \_\_\_\_\_

⑆ 2 1 1 7 4 1 7 8 1 2 3 4 5 6 7 8 9 0 ⑆ 5 0 0 1 8 6

**Source Bank**      Mr. WordCom A. Sample      20      **5002**  
Mrs. Mary A. Sample      71 - 1212/712  
56 Main Street      123456789  
Ellington, CT 06029

PAY TO THE ORDER OF \_\_\_\_\_

Equity Line      Not Valid For Less Than \$250.00

**Source Bank**

MEMO \_\_\_\_\_ SIGNATURE \_\_\_\_\_

⑆ 2 1 1 7 4 1 7 8 1 2 3 4 5 6 7 8 9 0 ⑆ 5 0 0 2 8 6

**Source Bank**      Mr. WordCom A. Sample      20      **5003**  
Mrs. Mary A. Sample      71 - 1212/712  
56 Main Street      123456789  
Ellington, CT 06029

PAY TO THE ORDER OF \_\_\_\_\_

Equity Line      Not Valid For Less Than \$250.00

**Source Bank**

MEMO \_\_\_\_\_ SIGNATURE \_\_\_\_\_

⑆ 2 1 1 7 4 1 7 8 1 2 3 4 5 6 7 8 9 0 ⑆ 5 0 0 3 8 6