**Current Homeowner Locker Enrollment Journey**

**Criteria: New or Existing Consumer who owns a home**

At any point along the journey, if the recipient creates a Locker, the journey will end.

**Cadence -** Emails = Day 1, Day 6, Day 15, Day 25

Day 1

Subject line: [Company] invites you to create a [FinLocker] homeowner app

**Introducing a smarter way to manage your personal finances**

Hi [recipient-first-name]

Now that you are a homeowner, it’s important to continue monitoring your credit, budgeting and saving to achieve your next financial goals. In fact, it's probably even more important!

As a valued customer, we would like to provide you with our personal financial management app with the tools and resources to make it easier to manage your finances and pursue your financial goals.



[FinLocker] is a secure financial super app that can help you stay on track with your household expenses and monitor your credit as you prepare for your next loan or financial goal.

When you create your free [FinLocker] account, you can securely connect your mortgage, checking, savings, credit card and loan accounts to receive your Net Worth and track your spending. The [FinLocker] will also track the value and equity in your home.

**Enter this code at registration:** [consumer invitation code]

**Got 2 minutes? Get your free [FinLocker]!**

[consumer-invitation-URL]

Day 6

Subject line: [FinLocker] takes the guesswork out of making your financial decisions

**We want to make it easier for you to make informed financial decisions**

Hi [recipient-first-name]

You probably made a few sacrifices and had to overcome a few hurdles to become a homeowner. Having a home where you can make memories is an achievement you should be proud of accomplishing

We want to make it easier for you to maintain your home and accomplish more financial goals. As a valued customer, we would like to provide you with a personal financial management app with the tools and resources to help you manage your finances



The [FinLocker] personal financial assistant can help you:

* **Get organized** by managing your bank/investment accounts, credit cards, auto loans, student loans & retirement accounts in one place
* **See where you’re spending your money** in a spending analysis of your account transactions
* **Plan for milestones** by creating a customized budget to save for your next loan or financial goal
* **Monitor your credit** and receive alerts when there’s a change to your credit score and credit report. Receive tips to build your credit score
* **Track your home value**, equity, and net worth

**Enter this code at registration:** [consumer invitation code]

**Got 2 minutes? Get your free [FinLocker]**

[consumer-invitation-URL]

Day 15

Subject line: Managing your money takes time. We have an easier solution.

**[FinLocker] is the only personal financial management app you’ll ever need – seriously!**

Hi [recipient-first-name]

There are many personal financial management apps available, and maybe you’re already using one. We evaluated all the technologies in the market and decided to partner with FinLocker to provide you with our exclusive [FinLocker] app. We might be rather partial, but we think it’s the best!

The [FinLocker] personal financial assistant combines the most popular tools from other apps, a few exclusive tools we think you’ll find helpful, and an extensive library of videos and resources into one app. The app is so easy to use, you can start making informed financial decisions as soon as you’ve securely enrolled in credit and added your financial accounts



Here’s what you can do with your [FinLocker]personal financial assistant:

* **Build and monitor your credit.** Receive alerts when there’s a change to your credit score and credit report
* **Manage all of your bank and investment accounts**, credit cards, auto loans, student loans, personal loans & retirement accounts in one place
* **See where you’re spending your money.** Your account transactions will be categorized so you can identify where you can save money, too
* **Create customized budgets** to save for your next financial goal
* **Track the value and equity of your home** - or begin a new property search
* **Educational resources** on a wide variety of homeownership and personal finance topics
* **Securely store** personal and financial documents

**Enter this code at registration:** [consumer invitation code]

**Got 2 minutes? Create your free [FinLocker] account now!**

[consumer-invitation-URL]

Email Day 25

Subject line: Achieve your financial goals with [FinLocker] app

**Now there’s an easier way to achieve your financial goals**

Hi [recipient-first-name]

Are you:

* Needing to remodel your home?
* Planning a dream vacation?
* Looking to purchase a new car?
* Saving for a child’s education?

No matter what your financial goals are, we can help. We’re currently offering a free personal financial management app called [FinLocker] to our valued customers. [FinLocker] is the all-in-one super app that has the tools and resources to help you manage your money so you can achieve your financial goals sooner.

Planning a kitchen remodel? Here are 3 ways you can use your [FinLocker] account:

1. Local contractors send you 3 different quotes.

*Securely store your documents for handy reference in your [FinLocker].*

1. Need to save for your renovation.

*Enroll your bank account in [FinLocker] and use the spending analysis to create customized budgets and track the progress of your savings goals.*

1. You decide to do a cash-out refinance or renovation loan.

*Monitor your home’s equity, pay down debt, and build and monitor your credit to be eligible for better interest rate terms.*

It’s easy to customize your [FinLocker] account to achieve the goal that matters most to you. Ready to get started?

**Enter this code at registration:** [consumer invitation code]

**Get your free [FinLocker] today!**

[consumer-invitation-URL]