

Expert Content Strategy Guide

HELOC Onboarding

November 2025



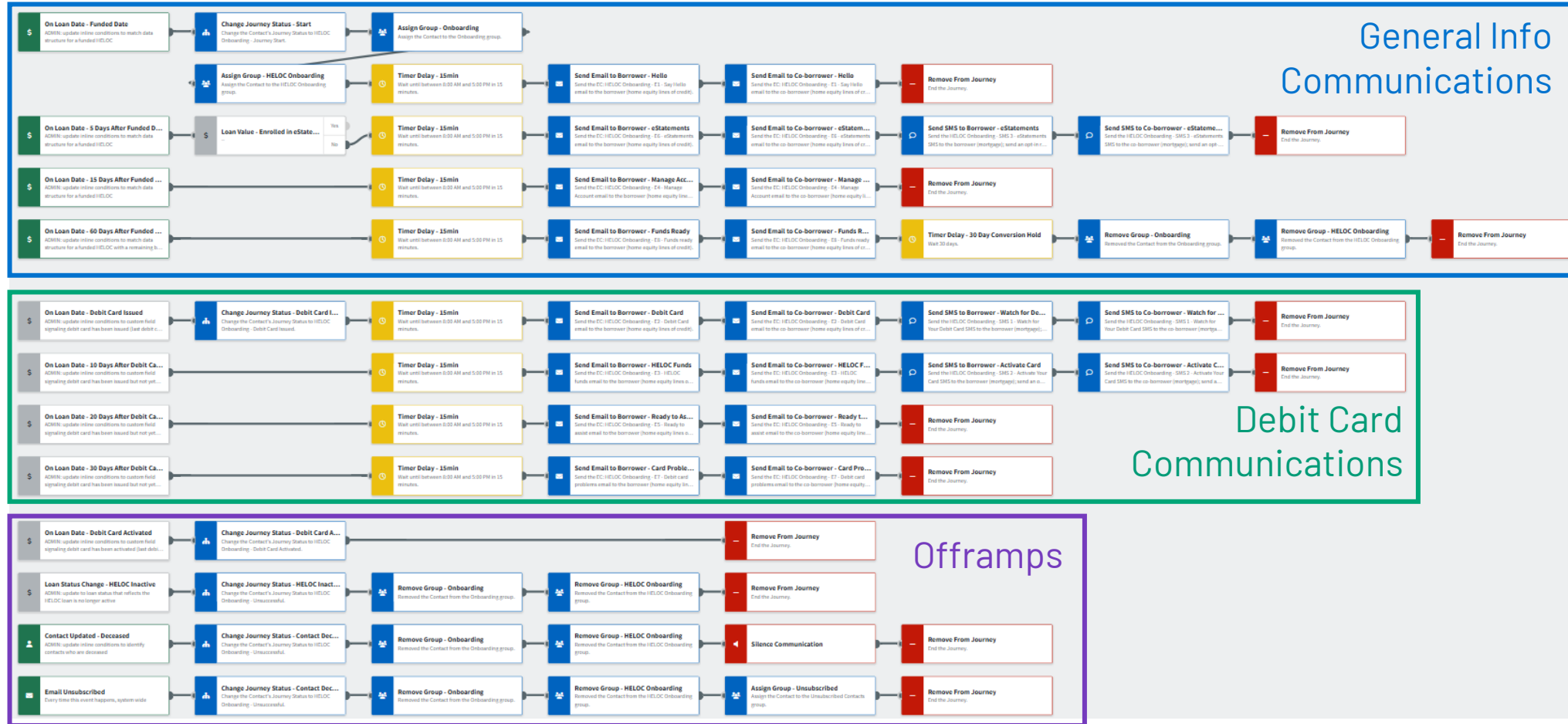
Communication types: Email and SMS

The HELOC Onboarding Journey welcomes new customers and guides them through every step of setting up and activating their home equity line of credit (HELOC). Over a 60-day period following funding, coordinated email and SMS touchpoints help borrowers understand account features, activate their debit cards, and begin using their HELOC funds confidently.

Early communications focus on debit card delivery and activation, followed by education on online banking tools, eStatements, and responsible HELOC utilization. Each message builds trust and engagement while reinforcing the organization's commitment to service, security, and convenience.

**All communications should be reviewed prior to initiating the journey.*

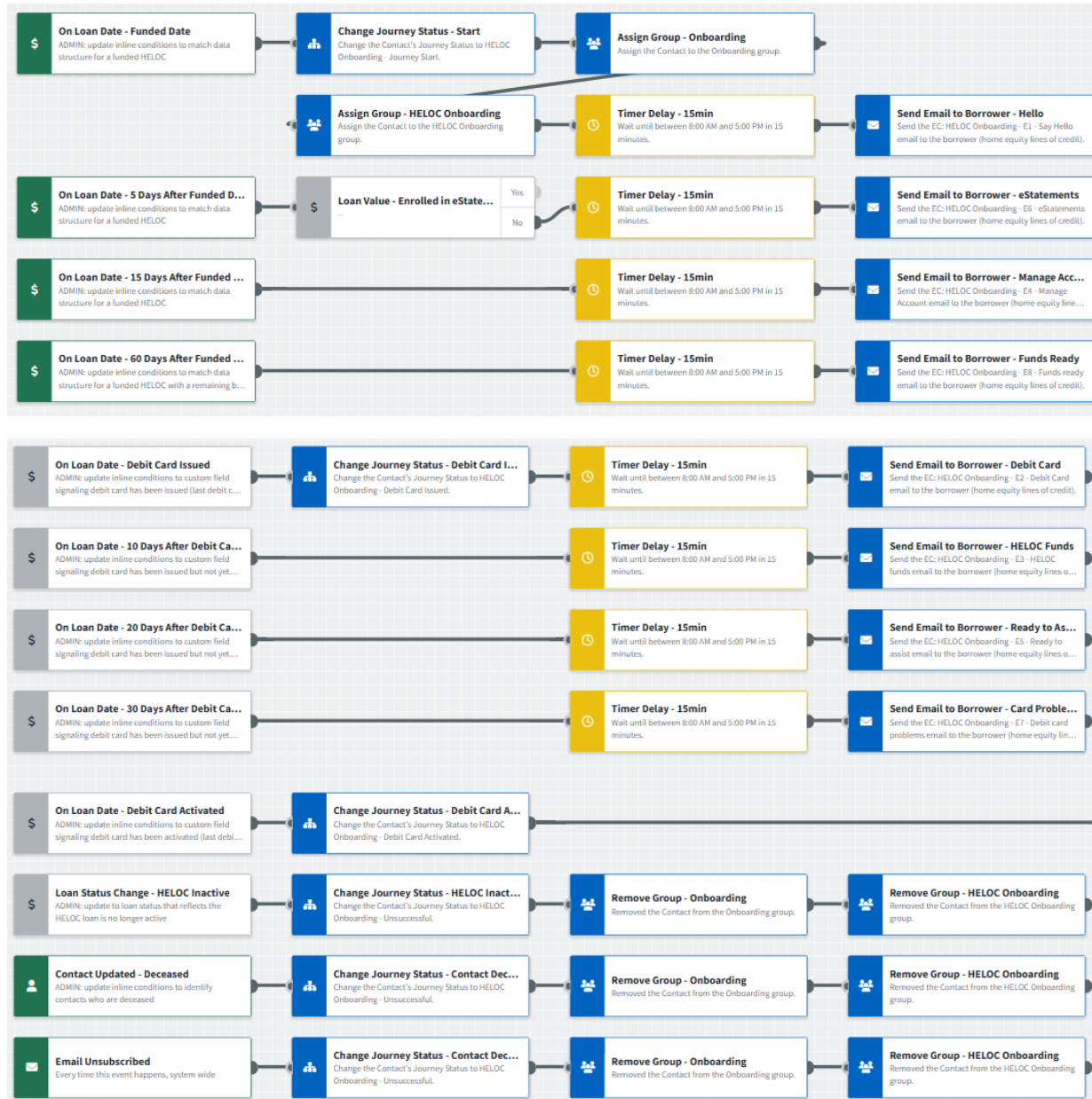
HELOC Onboarding



Journey Notes:

- There are three sections in this journey: General Info (account setup, eStatements, etc.), Debit Card Issuance and Activation, and Offramps/Conversion Tracking.
- Two groups are applied at the start of the journey to ensure coordination across the journey library:
 - "Onboarding" – delays cross-sell campaigns triggered by new account creation.
 - "HELOC Onboarding" – enables offramps to target specific contacts for accurate conversion reporting.

HELOC Onboarding



Journey Notes:

- **Retain or customize** the provided emails to match your organization's tone, or integrate them into existing onboarding campaigns.
- For organizations issuing HELOC debit cards, the **middle section** of the journey supports card delivery and activation; all other communications apply universally.
- Validate **inline conditions** before activation, including Debit Card Issued and Activated dates, active loan statuses, and valid loan/funded date ranges.
- Contacts **automatically exit** the journey if the HELOC becomes inactive, the contact is marked deceased, or the borrower unsubscribes.



Hello Linda,

Congratulations! You've been approved for a home equity line of credit (HELOC) from Expert Content. Thank you for trusting us with your lending needs.

As we're preparing your new HELOC debit card, we wanted to share some popular uses for HELOCs. Whether you decide to renovate your home, consolidate debt, or pay off student loans, we're here to support you.

Some Ways You Can Use Your HELOC

If you have any questions about getting started with your HELOC, call us at (123) 456-7890. We're here to help!



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Email Subject Line: Say Hello to Your {{sender.company}} HELOC

Hello {{recipient.f_name}},

Congratulations! You've been approved for a home equity line of credit (HELOC) from {{sender.company}}. Thank you for trusting us with your lending needs.

As we're preparing your new HELOC debit card, we wanted to share some popular uses for HELOCs. Whether you decide to renovate your home, consolidate debt, or pay off student loans, we're here to support you.

Some Ways You Can Use Your HELOC

If you have any questions about getting started with your HELOC, call us at {{sender.phone_office}}. We're here to help!

HELOC Onboarding



Hi Linda,

Congratulations on opening your Expert Content HELOC account.

We wanted to remind you to watch your mail for your new HELOC debit card as it should arrive soon. While you're waiting, you can learn how to activate and use your card through the link below.

How to Activate Your New HELOC Debit Card

Please feel free to contact us if you have questions. You can also contact us online, visit your local Expert Content branch, or speak with one of our HELOC specialists by calling (123) 456-7890.



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Email Subject Line: Your {{sender.company}} HELOC Debit Card Is on the Way

Hi {{recipient.f_name}},

Congratulations on opening your {{sender.company}} HELOC account.

We wanted to remind you to watch your mail for your new HELOC debit card as it should arrive soon. While you're waiting, you can learn how to activate and use your card through the link below.

How to Activate Your New HELOC Debit Card

Please feel free to contact us if you have questions. You can also contact us online, visit your local {{sender.company}} branch, or speak with one of our HELOC specialists by calling {{sender.phone_office}}.

HELOC Onboarding



Hello Linda,

By now, you should have received your new Expert Content HELOC debit card in the mail. If it hasn't arrived, contact us at (123) 456-7890.

After you activate your card, you can access your credit line's funds. This debit card works like other debit cards linked to bank accounts, so you can use it to pay for purchases. Follow the link below to begin the easy activation process.

[Activate Your HELOC Debit Card Here](#)

If you have problems activating your card, you can visit us online at www.expertcontent.com, visit your local Expert Content branch, or speak with one of our HELOC specialists by calling (123) 456-7890.

Thank you for choosing Expert Content.



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Email Subject Line: You're just one step away from accessing your HELOC funds

Hello {{recipient.f_name}},

By now, you should have received your new {{sender.company}} HELOC debit card in the mail. If it hasn't arrived, contact us at {{sender.phone_office}}.

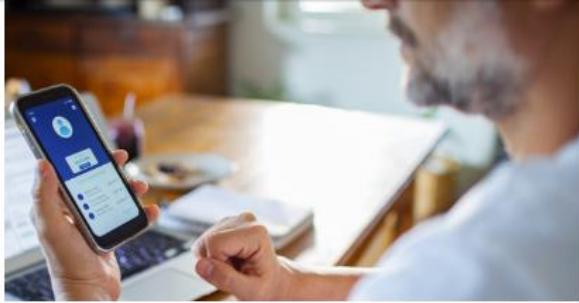
After you activate your card, you can access your credit line's funds. This debit card works like other debit cards linked to bank accounts, so you can use it to pay for purchases. Follow the link below to begin the easy activation process.

[Activate Your HELOC Debit Card Here](#)

If you have problems activating your card, you can visit us online at {{sender.website}}, visit your local {{sender.company}} branch, or speak with one of our HELOC specialists by calling {{sender.phone_office}}.

Thank you for choosing {{sender.company}}.

HELOC Onboarding



Hi Linda,

Now that you've been approved for your Home Equity Line of Credit (HELOC), you can monitor your account's activities and balance by viewing your Online Banking accounts page, or our Expert Content mobile app. It's an easy, fast way to keep track of your transactions and make sure your account is always secure.

If you're wondering how to access your HELOC funds, here's an example. Let's say you've decided to use your HELOC to consolidate your high-interest debts and save money.

1. Review your HELOC account online after you've activated your HELOC debit card.
2. Add up the balances of your high-interest debts. These may be credit cards or unsecured loans, such as an auto loan.
3. Transfer funds from your HELOC to your bank account to pay off some or all of these debts.
4. You may also be able to pay them off directly with your HELOC funds.
5. Review your HELOC's balance and decide on a repayment plan that fits your budget.

Whether you've been planning to carry out some home improvements, consolidate debt or make a major purchase, your Expert Content HELOC is here to help you make it happen.

Feel free to call (123) 456-7890 or visit us at your local branch if you have questions.



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Email Subject Line: How to Manage Your HELOC Account

Hi {{recipient.f_name}},

Now that you've been approved for your Home Equity Line of Credit (HELOC), you can monitor your account's activities and balance by viewing your Online Banking accounts page, or our {{sender.company}} mobile app. It's an easy, fast way to keep track of your transactions and make sure your account is always secure.

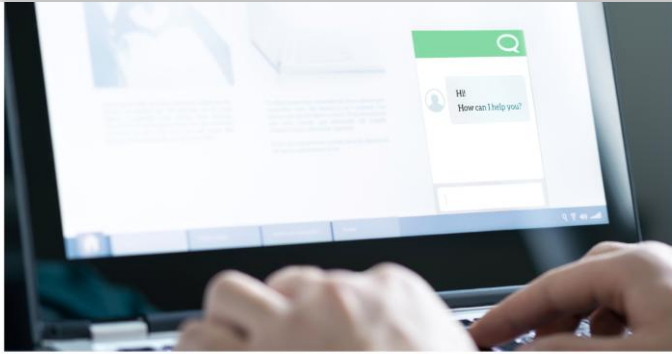
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Whether you've been planning to carry out some home improvements, consolidate debt or make a major purchase, your {{sender.company}} HELOC is here to help you make it happen.

Feel free to call {{sender.phone_office}} or visit us at your local branch if you have questions.

HELOC Onboarding



Hi Linda,

It's been a while since you were approved for a home equity line of credit (HELOC). We hope you'll find your line of credit a convenient, economical way to accomplish your financial goals.

We noticed that you haven't activated your HELOC debit card, so we wanted to make sure that everything was okay.

If you never received your card, or have questions about activating it, the HELOC support team at Expert Content can help you. Want to activate your card online? Visit the link below to activate it through your Online Banking account or log into your mobile app to activate.

[Activate Your HELOC Debit Card](#)

As always, feel free to contact us if you have questions or concerns. You visit us online at [\(\(sender.website\)\)](#), visit your local Expert Content branch, or speak with one of our HELOC specialists by calling (123) 456-7890.

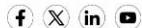


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Email Subject Line: Need Help with Your [{{sender.company}}](#) HELOC? We're ready to assist.

Hi [{{recipient.f_name}}](#),

It's been a while since you were approved for a home equity line of credit (HELOC). We hope you'll find your line of credit a convenient, economical way to accomplish your financial goals.

We noticed that you haven't activated your HELOC debit card, so we wanted to make sure that everything was okay.

If you never received your card, or have questions about activating it, the HELOC support team at [{{sender.company}}](#) can help you. Want to activate your card online? Visit the link below to activate it through your Online Banking account or log into your mobile app to activate.

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As always, feel free to contact us if you have questions or concerns. You visit us online at [\(\(sender.website\)\)](#), visit your local [{{sender.company}}](#) branch, or speak with one of our a Expert Content HELOC specialists by calling (123) 456-7890.

HELOC Onboarding



Hi Linda,

Thank you for choosing Expert Content to provide you with a home equity line of credit (HELOC) account.

To make your life easier (and less cluttered!), we invite you to sign up for our paperless account statements option. By signing up for eStatements, you'll enjoy an easier, faster way to download statements to your computer or laptop...and save some trees, too.

To sign up for HELOC eStatements, follow the link below to change the preferences in your Online Banking account or mobile app.

[Sign Up For eStatements Today](#)

Feel free to contact a HELOC specialist at (123) 456-7890 if you have questions or concerns.



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Email Subject Line: Hate filing? Switch to {{sender.company}} eStatements.

Hi {{recipient.f_name}},

Thank you for choosing {{sender.company}} to provide you with a home equity line of credit (HELOC) account.

To make your life easier (and less cluttered!), we invite you to sign up for our paperless account statements option. By signing up for eStatements, you'll enjoy an easier, faster way to download statements to your computer or laptop...and save some trees, too.

To sign up for HELOC eStatements, follow the link below to change the preferences in your Online Banking account or mobile app.

[Sign Up For eStatements Today](#)

Feel free to contact a HELOC specialist at {{sender.phone_office}} if you have questions or concerns.

HELOC Onboarding



Hi Linda,

It's been about a month since you were approved for a Expert Content HELOC.

Recently we checked our records and realized you haven't yet activated your HELOC debit card, so we're reaching out to offer our help.

If you haven't yet received your new debit card, or are having problems with activating it, please call (123) 456-7890 and let us know.

Once you've activated your card, your HELOC funds will be ready to use for anything you like, whenever you're ready. Follow the link below to activate your card today.

[Activate Your HELOC Debit Card](#)

Feel free to call (123) 456-7890 if you have any questions or concerns.



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Email Subject Line: Problems with your HELOC debit card? We're here to help.

Hi {{recipient.f_name}},

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Recently we checked our records and realized you haven't yet activated your HELOC debit card, so we're reaching out to offer our help.

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Feel free to call {{sender.phone_office}} if you have any questions or concerns.

HELOC Onboarding



Hi Linda,

Although many people use their Expert Content HELOC to finance home improvement projects, there are many other responsible choices.

Your HELOC line of credit can be used for anything ...it's up to you.

You can use HELOC funds to transform your kitchen, add a guest bath to your home, or consolidate and pay off high-interest debt. You can also use it to buy a new car or truck, finance that vacation you've been postponing, or cover school tuition fees.

To learn more about the many ways you can use your Expert Content HELOC, visit our webpage [Learn More About Your HELOC Options](#).

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Feel free to contact me at (123) 456-7890 if you have any questions.



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Email Subject Line: Your HELOC funds are ready when you are.

Hi {{recipient.f_name}},

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[Learn More About Your HELOC Options](#)

Feel free to contact me at {{sender.phone_office}} if you have any questions.

SMS: HELOC Onboarding - SMS 1 - Watch for Your Debit Card

Remember to watch for your HELOC debit card from {{sender.company}} in the mail. Once your card arrives, we'll be happy to assist you during the activation process.

SMS: HELOC Onboarding - SMS 2 - Activate Your Card

It's time to activate your HELOC debit card! You can now manage your account online and begin using your line of credit to meet your financial goals.

SMS: HELOC Onboarding - SMS 3 - eStatements

Sign up for eStatements from {{sender.company}} for your HELOC debit card today. It's less clutter, easy to download, and an eco-friendly option!