

Expert Content Strategy Guide

HELOC Re-engagement
November 2025



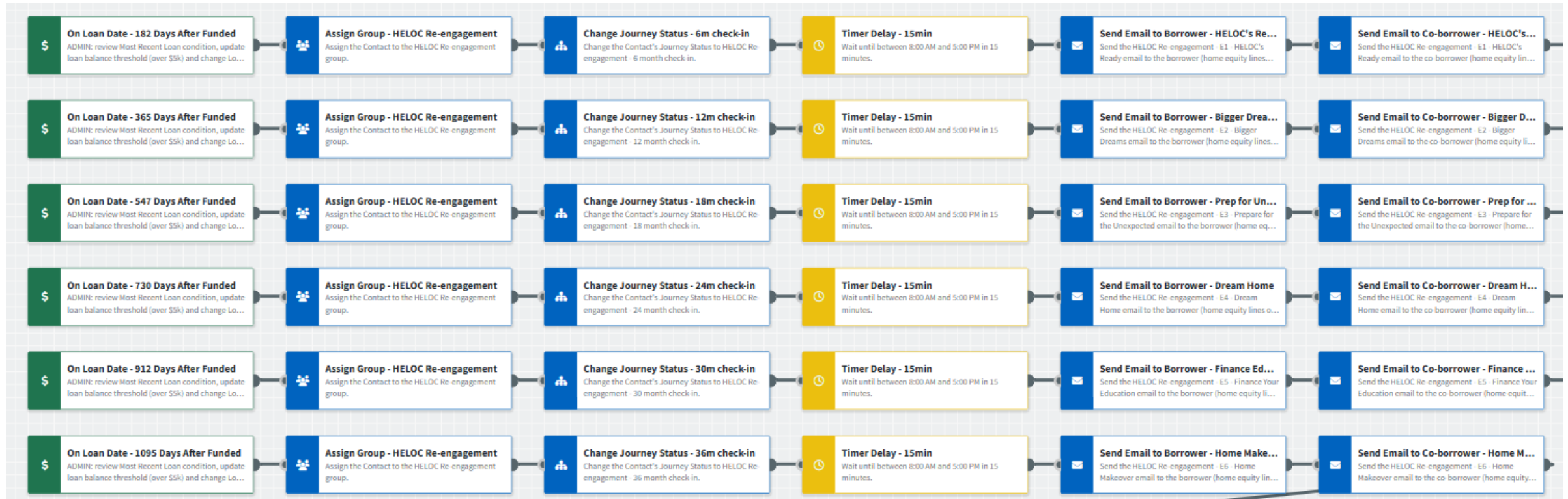
Communication types: Email and SMS

The HELOC Re-engagement Journey is designed to remind existing customers of the flexibility and long-term value of their home equity line of credit (HELOC). The journey includes six re-engagement cycles occurring every six months from 182 to 1,095 days post-funding, each combining borrower and co-borrower touchpoints.

Through coordinated email and SMS touchpoints, the journey showcases both practical and aspirational uses including home improvements, major purchases, education funding, and unexpected expenses. Each message reinforces ease of access, competitive benefits, and responsible utilization of available equity. The journey empowers organizations to re-engage customers in a supportive, customer-first tone that deepens relationships and drives ongoing engagement.

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

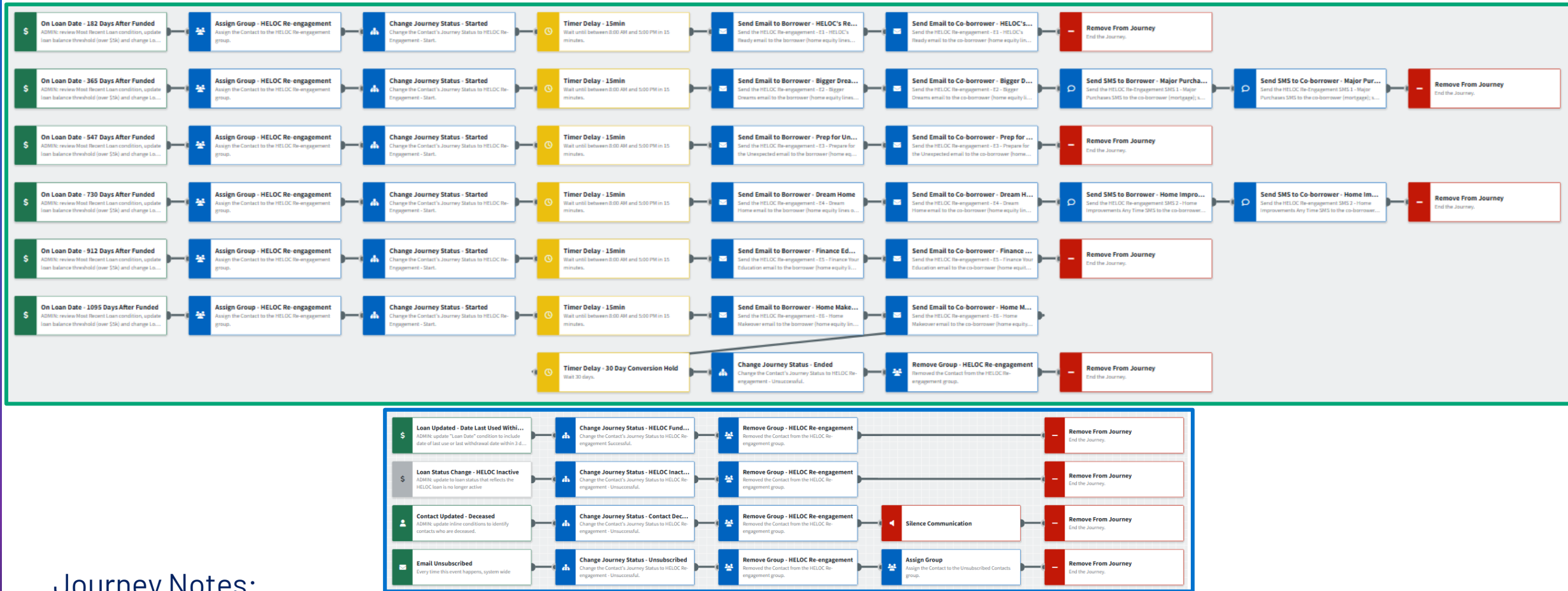
HELOC Re-engagement



Journey Notes:

- **Engagement cadence occurs every 6 months** once the HELOC is funded. On Loan Date triggers include inline conditions using Funded Date windows. Review journey statuses if adjustments to timing are needed.
- Each cycle includes **borrower and co-borrower emails**, with select engagements also delivering **SMS touchpoints** to the same recipients.
- **Inline conditions** (e.g., loan amount > \$5,000, valid loan/funded date windows, active loan status) must be validated before activation.

HELOC Re-engagement



Journey Notes:

- Contacts **automatically exit** the journey if the HELOC becomes inactive, the contact is marked deceased, or the borrower unsubscribes. On Loan Date triggers include these as inline conditions to avoid picking up the contact again.
- After the final 36-month message, the journey applies a **30-day conversion hold** to capture late-stage events before completion.
- Consider **injecting Customer Intelligence Life Events** (e.g., New Child, New Mover, or Education alerts) to segment messaging and personalize outreach.

HELOC Re-engagement



Hello Linda,

As the proud owner of a Expert Content Home Equity Line of Credit (HELOC), you have a flexible source of cash you can tap into for any reason, at any time.

Use your HELOC to make upgrades to your home. Whether you want to spruce up your kitchen with new cabinets, winterize your porch for year-round use, or revamp the tile in your master bathroom, your HELOC is a convenient, affordable way to finance any home improvement project. You'll make your home a more attractive, comfortable place to live...and your visitors will agree.

Your HELOC funds are available to you today. If you have questions about accessing them, call us at (123) 456-7890 or visit us at your local branch.

Thank you again for choosing Expert Content!



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Expert Content

1234 Lake View Ave, Suite 600
Minneapolis, MN 55432



Email Subject Line: Your HELOC's Ready When You Are

Hello {{recipient.f_name}},

As the proud owner of a {{sender.company}} Home Equity Line of Credit (HELOC), you have a flexible source of cash you can tap into for any reason, at any time.

Use your HELOC to make upgrades to your home. Whether you want to spruce up your kitchen with new cabinets, winterize your porch for year-round use, or revamp the tile in your master bathroom, your HELOC is a convenient, affordable way to finance any home improvement project. You'll make your home a more attractive, comfortable place to live...and your visitors will agree.

Your HELOC funds are available to you today. If you have questions about accessing them, call us at {{sender.phone_office}} or visit us at your local branch.

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

HELOC Re-engagement



Hello Linda,

We're excited to have you as a Expert Content HELOC customer.

You can use your line of credit any way you want, including major purchases. Want to take that vacation you've always dreamed of? Thinking of upgrading your ride to a brand-new car or truck? You can access your HELOC funds instantly at competitive rates.

Questions? Call us at (123) 456-7890 or visit us at your local branch. We'd be happy to assist you.

Thank you again for banking with Expert Content!



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Email Subject Line: Bigger Dreams Can Come True With a HELOC

Hello {{recipient.f_name}},

We're excited to have you as a {{sender.company}} HELOC customer.

You can use your line of credit any way you want, including major purchases. Want to take that vacation you've always dreamed of? Thinking of upgrading your ride to a brand-new car or truck? You can access your HELOC funds instantly at competitive rates.

Questions? Call us at {{sender.phone_office}} or visit us at your local branch. We'd be happy to assist you.

Thank you again for banking with {{sender.company}}!

HELOC Re-engagement



Hello Linda,

Did you know that your Expert Content HELOC can help you manage unexpected expenses? Situations like medical bills, vehicle breakdowns or even a job loss can put a stress-inducing dent in your budget. It's good to know that you can handle these and similar expenses, since you have instant access to your HELOC funds.

Questions? Call (123) 456-7890 or visit us at your local branch. We're here to help.

Thank you again for banking with Expert Content!



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Email Subject Line: You're Prepared for the Unexpected with a {{sender.company}} HELOC

Hello {{recipient.f_name}},

Did you know that your {{sender.company}} HELOC can help you manage unexpected expenses? Situations like medical bills, vehicle breakdowns or even a job loss can put a stress-inducing dent in your budget. It's good to know that you can handle these and similar expenses, since you have instant access to your HELOC funds.

Questions? Call {{sender.phone_office}} or visit us at your local branch. We're here to help.

Thank you again for banking with {{sender.company}}!

HELOC Re-engagement



Hello Linda,

You made a smart decision to qualify for a Expert Content home equity line of credit (HELOC) two years ago. Now we want to make sure you're taking advantage of all the money-saving advantages it can provide.

Home improvements are one of the most popular choices for HELOC financing. You probably have one or two projects you've been putting off. Maybe you've been dreaming about upgrading your kitchen, or replacing your basic shower with a spa-quality version. With a HELOC, you can get started any time you like. Not only will you enjoy more attractive, better surroundings, but you'll probably be adding value to your home.

Your HELOC funds are ready to use right now. Questions? Call us at (123) 456-7890 or visit us at your local branch.

Thank you for choosing Expert Content!



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Email Subject Line: Make your house your dream home with your HELOC

Hello {{recipient.f_name}},

You made a smart decision to qualify for a {{sender.company}} home equity line of credit (HELOC) two years ago. Now we want to make sure you're taking advantage of all the money-saving advantages it can provide.

Home improvements are one of the most popular choices for HELOC financing. You probably have one or two projects you've been putting off. Maybe you've been dreaming about upgrading your kitchen, or replacing your basic shower with a spa-quality version. With a HELOC, you can get started any time you like. Not only will you enjoy more attractive, better surroundings, but you'll probably be adding value to your home.

Your HELOC funds are ready to use right now. Questions? Call us at {{sender.phone_office}} or visit us at your local branch.

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

HELOC Re-engagement



Hello Linda,

We're pleased to have you as a Expert Content home equity line of credit (HELOC) customer, and we want to make sure it improves your quality of life.

Your HELOC is a great way to fund a major purchase, including a new car or truck, or your next vacation. But did you know that a HELOC can be used to fund a child's education...or your own?

Your HELOC can pay for anything from tuition to textbooks, at a lower interest rate than most private student loans. In addition, since your HELOC funds are always available, you don't have to apply for a loan.

Questions? Call us at (123) 456-7890 or visit us at your local branch. We'll be glad to discuss your options.

Thank you again for choosing Expert Content to assist you.



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Email Subject Line: Get smart...finance educational needs with your HELOC

Hello {{recipient.f_name}},

We're pleased to have you as a {{sender.company}} home equity line of credit (HELOC) customer, and we want to make sure it improves your quality of life.

Your HELOC is a great way to fund a major purchase, including a new car or truck, or your next vacation. But did you know that a HELOC can be used to fund a child's education...or your own?

Your HELOC can pay for anything from tuition to textbooks, at a lower interest rate than most private student loans. In addition, since your HELOC funds are always available, you don't have to apply for a loan.

Questions? Call us at {{sender.phone_office}} or visit us at your local branch. We'll be glad to discuss your options.

Thank you again for choosing {{sender.company}} to assist you.

HELOC Re-engagement



Hello Linda,

It's been three years since you qualified for your Expert Content Home Equity Line of Credit (HELOC). Have you considered using it for home improvements?

They're a great investment, as you can make your surroundings 100% yours, adding what you need to be comfortable.

Take a few minutes to walk through your home. What did you see that you'd like to change? It can be as basic as new paint, or as complex as turning a basic bathroom into your personal spa. Or update your kitchen so you can prepare your favorite meals easily, or experiment with new recipes. You can even upgrade your garage with an EV charger and automatic doors.

No matter what you choose, it may be even more affordable than you think, as you may be able to deduct the interest from your taxes.*

Your HELOC funds are available to you today through your Online Banking account. Call us at (123) 456-7890 or come by your local branch...we'd love to see you.

Thank you again for choosing Expert Content for your financial needs.

* Consult your tax advisor to learn more about potential savings.



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Email Subject Line: Give Your Home a Makeover with Your {{sender.company}} HELOC

Hello {{recipient.f_name}},

It's been three years since you qualified for your {{sender.company}} Home Equity Line of Credit (HELOC). Have you considered using it for home improvements?

They're a great investment, as you can make your surroundings 100% yours, adding what you need to be comfortable.

Take a few minutes to walk through your home. What did you see that you'd like to change? It can be as basic as new paint, or as complex as turning a basic bathroom into your personal spa. Or update your kitchen so you can prepare your favorite meals easily, or experiment with new recipes. You can even upgrade your garage with an EV charger and automatic doors.

No matter what you choose, it may be even more affordable than you think, as you may be able to deduct the interest from your taxes.*

Your HELOC funds are available to you today through your Online Banking account. Call us at {{sender.phone_office}} or come by your local branch...we'd love to see you.

Thank you again for choosing {{sender.company}} for your financial needs.

* Consult your tax advisor to learn more about potential savings.

SMS: HELOC Re-Engagement SMS 1 - Major Purchases

Did you know you can use your line of credit for most major purchases? Want to take that vacation you've always dreamed of? Thinking of upgrading your ride to a brand-new car or truck? You can access your HELOC funds instantly. If you're curious about a specific purchase, give us a call at {{sender.phone_office}}.

SMS: HELOC Re-engagement SMS 2 - Home Improvements Any Time

With your {{sender.company}} HELOC, you can start home improvements any time you like. Not only will you enjoy more attractive and better surroundings, but you'll probably be adding value to your home. Questions? Call us today at {{sender.phone_office}}.