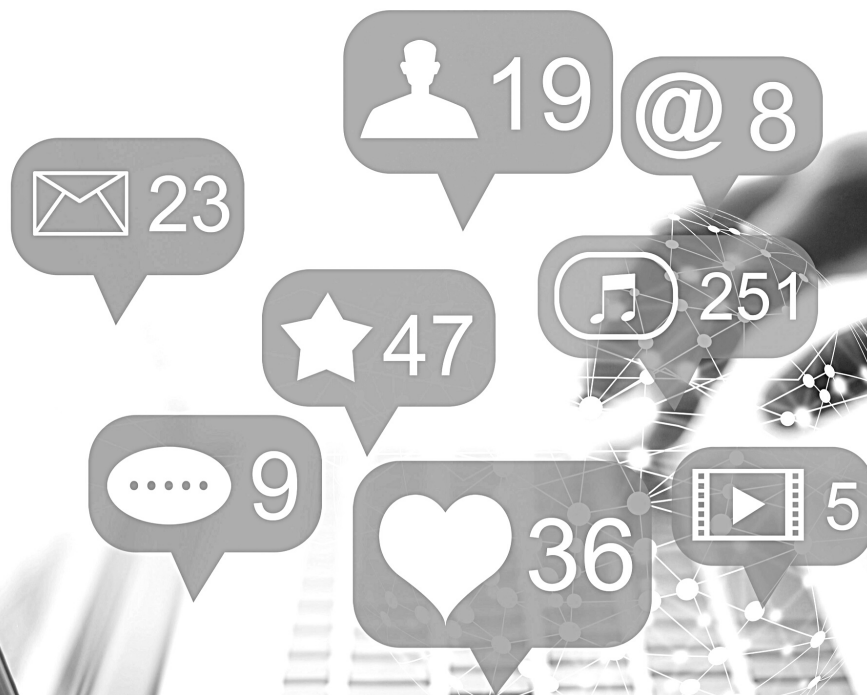


2021

# SOCIAL MEDIA 101 GUIDE

SOCIAL MEDIA FOR  
MORTGAGE BANKERS



# CONTENTS

|                               |    |
|-------------------------------|----|
| INTRO.....                    | 1  |
| UNDERSTAND YOUR AUDIENCE..... | 2  |
| PICK YOUR PLATFORMS.....      | 3  |
| EMBRACE YOUR BRAND.....       | 4  |
| BE COMPLIANT.....             | 4  |
| CONTENT IS KING.....          | 5  |
| HELPFUL TOOLS.....            | 7  |
| FACEBOOK BASICS.....          | 8  |
| LINKEDIN BASICS.....          | 12 |

# INTRODUCTION

Relationship-building is a critical part of maintaining a successful mortgage lending business. In an increasingly remote world, more of these relationships are being digitized. People finding connection, answers to questions, and building opinions online. Social media, especially, has become a conduit for personal connection.

Use this guide to help get started on social media, use your platforms effectively, and understand some best practices.

# UNDERSTAND YOUR AUDIENCE

One of the key factors in determining which social media platforms to use is knowing where your customers are. By spending a few minutes digging into your data and understanding the profile of your most profitable or easiest-to-convert leads, you'll be able to focus on the platforms where they spend the most time and start building a community.

For example, **Facebook** is still the most widely-used platform, especially in the age ranges that are relevant to Mortgage Bankers.

- As of Jan. 2021, 25 to 34-year-olds are the biggest age demographic of Facebook users.
- Facebook continues to be the most popular social media platform among Boomers.
- Two-thirds of users also visit a local business Facebook Page weekly (so make sure your Page's details are up-to-date!).

For networking and referral sources, **LinkedIn** can be a strong option for promoting your expert identity within the industry.

- The biggest user age demographics are in the 46 to 55-year range, followed closely by 36 to 45-year-olds.
- Millennials are the fastest-growing age segment on LinkedIn, due to their high purchasing power and early-career status.
- 45% of LinkedIn users make \$75K+ annually.

According to research from PEW, Facebook users favor relational content. This means it's not just about what you're saying, but also about how you make them feel. Conversely, LinkedIn is

Valuable content also typically solves a problem. Depending on the platform, users could be looking to network, to educate themselves or discover something new, or to learn about you before deciding whether they want to do business together.



# PICK YOUR PLATFORMS

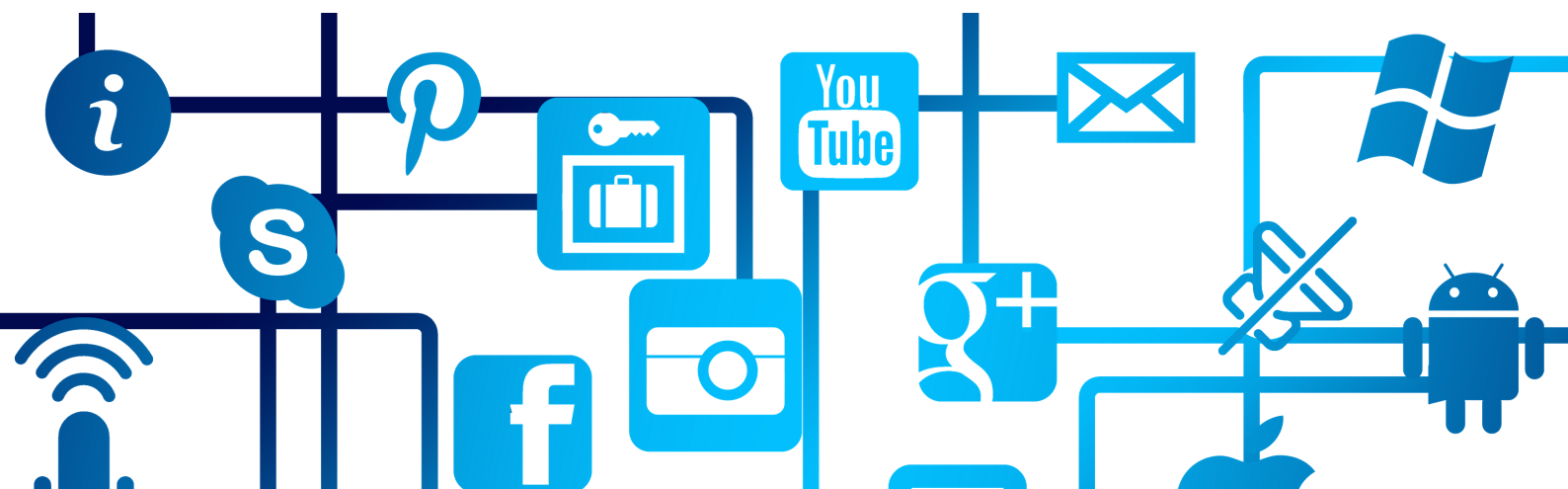
Before deciding to invest time and money in a new social media platform, it's important to decide whether you have the bandwidth to appropriately manage it. A targeted strategy is best. There are now ample free and paid tools to help manage social media accounts, but it still takes effort to curate content, respond to messages and comments, and develop a presence. Less is more — only enter a new platform when you have the ability to maintain it.

We recommend focusing on **Facebook** and **LinkedIn** as the most active and relevant social channels for your business purposes. Some even refer to LinkedIn as the "modern day business card."

**Twitter** can be a bit more complicated to do well, especially from a compliance perspective — but it's a great listening tool. You can easily set up an account, set it to private, and follow your favorite industry news outlets, your customers, and referral partners. News also breaks quickly on Twitter, so this might help you be the "first to know" of a big industry change or event that might affect your clients.

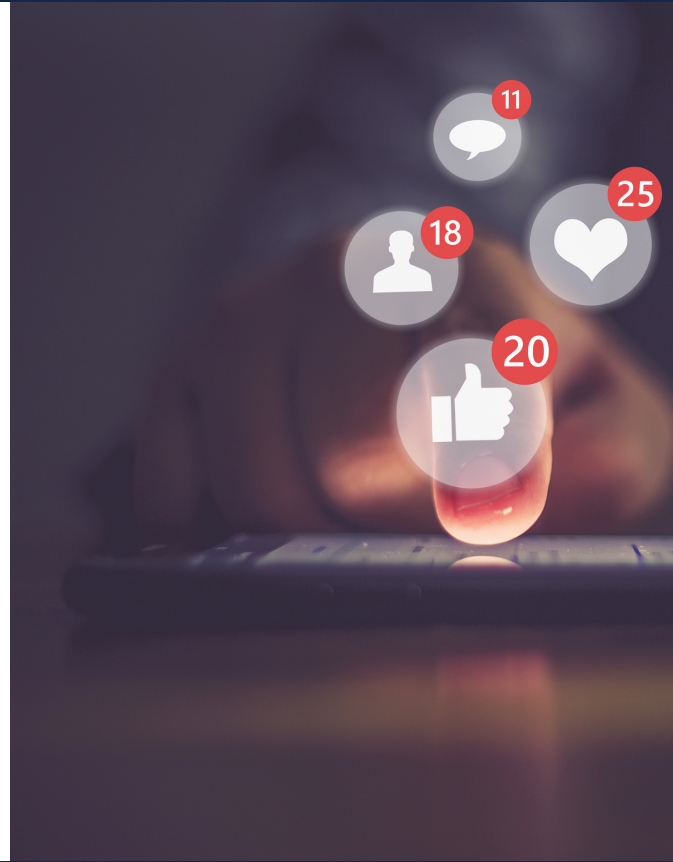
**Instagram** relies heavily on having interesting quality photos or graphics. It's also favored by a younger average demographic.

However, your platform selections will most rely on meeting your target audience where they spend the most time.



# EMBRACE YOUR BRAND

When building a presence on social media, consider your own personality. What will help you stand out from other loan officers or branches? What will encourage people to work with YOU? Perhaps it's injecting some (appropriate) humor, or keeping things optimistic and lighthearted. Or maybe you have a more serious presence, and you focus on sharing critical knowledge about home buying and financial tips. Be who you are.



# BE COMPLIANT



As a starting point, please review the “Compliance for Marketing” guide in the Marketing Resource Center. The Sente Compliance Department is available to answer questions or review content to ensure you’re compliant with important regulatory guidelines.

# CONTENT IS KING

When it comes to content creation, you have to find ways to feed the machine. But it doesn't all have to rest on your shoulders! Think about your content serving three main purposes:

- > **Awareness.** Get people interested.
- > **Brand Loyalty.** Give people value & build trustworthiness.
- > **Community.** Get people engaged.

## A few quick tips:

- Posts with videos/animation do better than posts with images. And posts with images do better than plain-text posts. Using graphics will help boost your engagement.
- Whenever possible, include a Call to Action (CTA). People need to know what you're asking them to do.
- Repurpose content. You're busy! There are plenty of ways to mix up the content you share without having to develop it all yourself.
- To help manage, consider dedicating certain days of the week to specific content. Ex: Mortgage Monday (share an interesting industry stat), House Listing Wednesday, and Weekend Fun Friday (cool events happening in your area? Or a special open house?).



CONTENT

## Here are some ideas on where to search for content:

- **Your own team.** As a branch, you can highlight different team members and personalize your branch's brand. People like knowing who they're working with!
- **Your audience.** Asking questions like "what's your favorite thing about your neighborhood" or "what's the longest or shortest amount of time you've lived in a home" serves a few purposes. It helps you get to know your audience. It helps build engagement on your Page. But even if people don't respond, they will mentally answer — and help them associate your name with homeownership and financing topics.
- **The Sente Mortgage blog and social media sites.** Content on Sente's digital platforms are made with our Mortgage Bankers in mind and what might be valuable for them to share.
- **Content from referral partners.** Does a Realtor have a great house on the market, or did your Financial Advisor contact just write a great article? Consider sharing on your social.
- **Important deadlines (like tax season) or terms** that home-buyers or owners may face but not know much about are helpful value-ads.
- **Industry news sites** can also have great articles to share on a platform like LinkedIn. Just add your opinion or bring attention to the details you want to highlight in the post itself, and include a link to the article.
- **Unique selling propositions.** What makes you different to work with; how do you support clients; Sente as a values-driven company.
- **Client success stories** or 5-star reviews.
- **Events** that you're running or participating in, or **philanthropic activities** that you or your branch are involved with.
- **National holidays** or fun, lesser-known celebrations like "National Pet Day."

# HELPFUL TOOLS

Whether you have a large or small team, using a tool or editorial calendar can make it easier to plan, organize, and remember to post to your accounts.

Below are some free editorial calendar and social media management options to consider:

- [Hootsuite](#). You may have already heard of or used this common social media marketing and management dashboard. Significant changes for 2021 mean that Hootsuite's free plan now only includes 2 connected social media accounts and up to 5 posts scheduled at one time. Hootsuite allows you to manage everything from its platform without ever having to go directly to the social media platform.
- [Buffer](#). Another all-in-one social media management platform, Buffer's free version allows 3 connected social media accounts and 10 scheduled posts at a time.
- [Trello](#). This is a productivity tool and is not a social media-specific tool (meaning you won't be able to connect accounts and post directly to your social from here). However, it can serve as a highly interactive editorial calendar to keep track of all your scheduled content and who's responsible for it.
- [Google Sheets](#). this is a more manual, but they have calendar templates that are shareable and allow multiple people to make real-time updates concurrently. [Click here for free templates](#).
- [Hubspot](#). While Hubspot is a paid marketing platform, they do have a [free social media content calendar](#) template for Excel.

# FACEBOOK BASICS

## **Benefits:**

- Collect recommendations (formerly known as Facebook Reviews) and promote word-of-mouth
- Increase loyalty by staying relevant to past and present clients
- Increase credibility by being “findable” for people searching for a new lender
- Leverage in low-cost marketingControl your professional or branch image

## **Facebook Business Pages vs Personal Profiles**

There are certain Facebook policies and restrictions that make it favorable to promote your business using a Business Page as opposed to your personal profile. The essential differences between a Facebook Business Page and personal profile are outlined below.

**Facebook Profile:** a personal account on Facebook designed for individuals to use as a social space by sharing photos, videos, life updates, opinions and experiences.

According to Facebook’s terms, business professionals are not allowed to use a personal profile solely for business purposes. This means that you can (and should) still occasionally post about your work, especially when it may be relevant to your personal connections on Facebook, but that a Facebook profile should not be your primary business presence on this social media channel.



# FACEBOOK BASICS

**Facebook Business Page:** a page on Facebook solely dedicated to promoting your business. Creating a Business Page is free, and to connect to a Business Page, people have to “like” or follow the page.

## *Pros:*

- > Share basic information, such as contact details and compliance verbiage in a digestible format that clients and referral partners understand.
- > Should you ever wish to do paid promotions, you can only do so through a Business Page.
- > Receive analytics and insights that help you discover how and when your audience is most engaged with your content.

## *Cons:*

- > You have to build your Page’s community, as opposed to already having friends and connections on your personal page.
- > It can sometimes be harder or impossible to tag individual profiles in posts, depending on their personal profile settings.

---

## **Getting Started**

Follow [this guide from Facebook](#) to set-up your Business Page in a few simple steps. [This article from Hootsuite](#) also has helpful reminders, a few of which are also outlined below:

- While it’s important to create a solid first visual impression, your main profile images will also make it easier for people to find you. Be careful to choose a profile image that aligns with your professional brand and Sente Mortgage. The profile image will be cropped to a circle, so don’t put any logos or details in the corners.

# FACEBOOK BASICS

- The cover image will be the most prominent photo on your profile. This is a good spot to overlay the Sente Mortgage logo on your image. If you need any help doing that, just contact the Marketing Department!
- Don't forget to add critical compliance details, like NMLS info, to your Page's description.
- Once your Page is published, invite an audience! A good place to start is family, friends, past clients, and strong business connections.

---

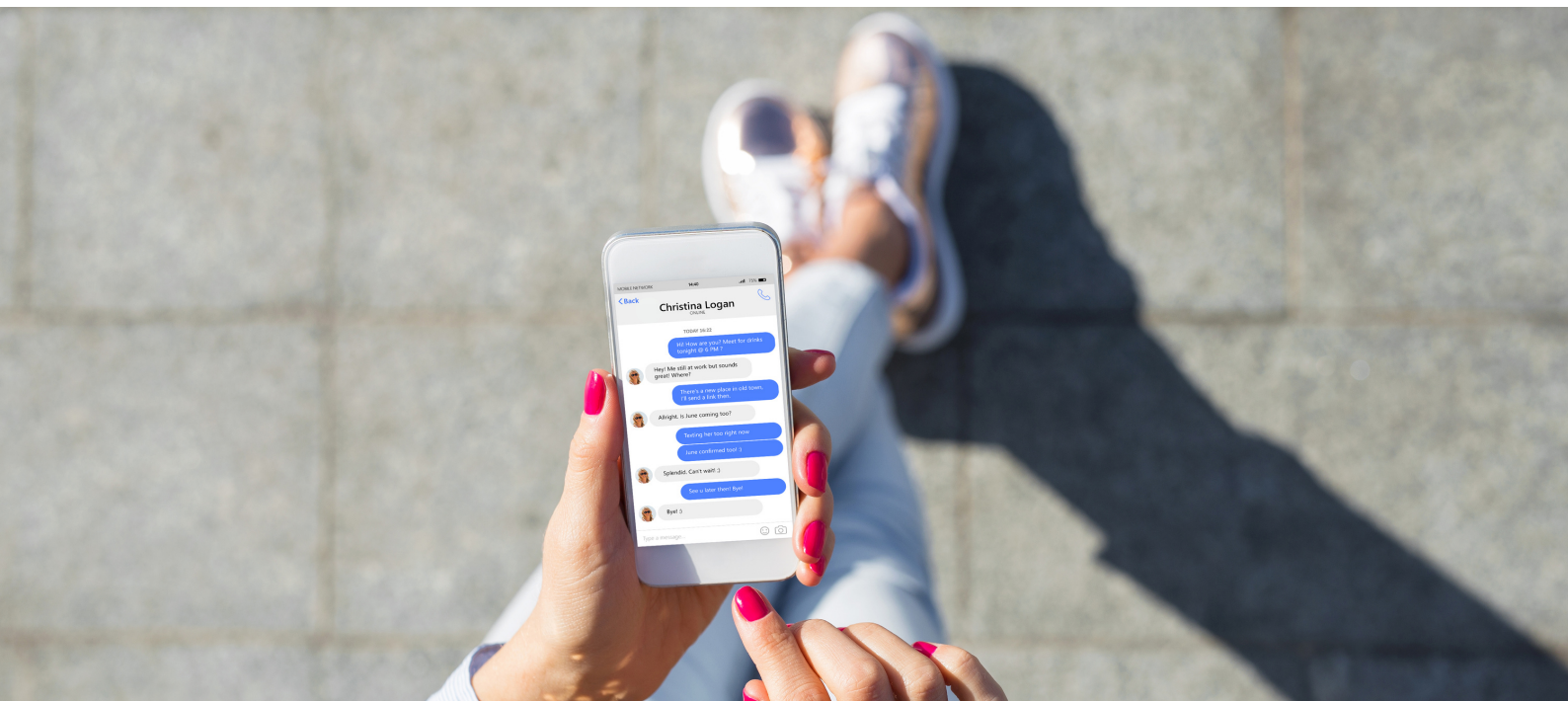
## **Best Practices**

- Maintain a rhythm for posting, ideally posting 1-2 times/week.
- Avoid hot-button or highly politicized material that could trigger or ostracize your business connections.
- Invite your friends, family, customers and business contacts to like your Page to help organically grow your base and create a network of support.
- Adding the Sente logo to your cover image will increase brand awareness and professionalism.
- Make all the content on your page public so it can reach the widest possible audience.



# FACEBOOK BASICS

- Experiment with boosted/paid posts. Reach out to [marketing@sentemortgage.com](mailto:marketing@sentemortgage.com) if you have any questions about trying paid promotions on Facebook. This widens your audience beyond those who have already “liked” your page and is one of the advantages of having a Business Page, because you cannot boost posts on personal Facebook Profiles.
- Use the analytics section of your Facebook Page to help measure how your clients and contacts are engaging with your posts. Start to identify trends about the best time to post and the most successful types of content.
- Engage with the people who interact with your posts by liking or responding to comments, responding to messages expediently, and thanking those who recommend you.
- We also recommend following your referral partners/relevant local businesses and engaging with their content. This will help deepen your connection and increase the odds that they’ll do the same with your content.



# LINKEDIN BASICS

## Benefits:

- Make industry and referral partner connections
- Recruit for your branch
- Participate in conversations to increase your visibility and expert identity
- Follow industry news sources to get direct access to trending media stories
- Research current connections to see whether you have any contacts in common, or whether they might be able to introduce you to someone you're interested in.

## Best Practices

- **Write a compelling bio.** LinkedIn is more for business-to-business marketing and industry connections, as opposed to client-centered interactions. Help people understand why they'd want to partner with you and send clients your way. This is also a good place to convey your top values.
- **Spend time on your profile.** The more complete your profile — such as adding descriptions under your different job positions — the more professional you'll appear.

# LINKEDIN BASICS

- **Participate in the conversation.** LinkedIn will make suggestions on trending topics that you may want to weigh in on, or you can find buzzworthy (and relevant) topics by searching through hashtags (#financialliteracy, #homebuying, #mortgage, #realestate). You can see which posts are generating a lot of coverage and add a comment to start getting noticed.
- **Get endorsed for your skills.** Show off your authority and expert status with endorsements. You can solicit these from LinkedIn connections who know you — and you can return the favor by endorsing the skills of those in your network.
- **Generate interest.** You're able to see who has viewed your profile, and vice-versa. When someone has viewed your profile, it might be an opportunity to invite them to connect.

Questions?

Email

marketing@sentemortgage.com  
for support.

