

A photograph of two young women in a room. The woman in the foreground has short blonde hair and is wearing a dark blue sweater with a white collar. She is smiling and looking towards the right. The woman in the background has dark hair and is also smiling. The wall behind them is covered with several small, framed photographs. The year '2022' is written in red text in the upper right corner.

2022

# Engaging Members 35 and Younger

A Collaboration from Future Leaders Fall Class of 2022

# Agenda

- Benefits of the Association
- Importance of IMBA
- Young Professionals and Networking
- DEI
- Social Media
- Educational Opportunities

*Engaging Members 35 and Younger*



2022

# Benefits Of The Association

*Engaging Members 35 and Younger*

**Ahmad Scott**, Post Closing Specialist Forum Credit Union



I know, I know... with the number of responsibilities that we juggle on a ~~daily~~ day basis, it's likely safe to assume that joining a professional member-based organization is fairly low on the priority list. It might even be hard to imagine that anyone would voluntarily sit through more meetings and activities after a full day of meetings at work. But the reality is that participating in the IMBA will provide an invaluable wealth of knowledge, resources, opportunities and connections that you are otherwise missing out on.

2022

## • Progress in the Workplace

The opportunity to make an investment in one's professional development is among the Association's best options for professionals. IMBA offers its members access to training, reading material, and marketing knowledge to aid in career advancement in the mortgage sector. You put yourself on the cutting edge of new trends in the industry when you actively participate in the association.

## • Potential Networking Contacts

It can take a while to naturally increase your contact list. Better networking chances with persons that specialize in your sector are provided by IMBA. The networking opportunities are priceless, regardless of whether you want to hunt for a mentor, pursue employment opportunities, or interact with other businesspeople. The potential abundance of resources and knowledge that networking possibilities within a professional group could give is one of their benefits. As a result of the association's potential for richer relationships, you have a bigger pool of knowledge from which to draw.

## • Exclusive Online Resources

There's nothing more exclusive than the "members only" online resources. As a member of the association, you will have exclusive access to commentaries, articles, webinars, infographics, and message boards to add value to your professional growth and development. IMBA offers leadership training, such as this one. This program enhances your personal and professional leadership skills. Once a graduate of this program, you are recognized as a proven leader who will contribute to IMBA in significant ways.

## • Conferences

Annual gatherings and conferences are excellent opportunities to meet other members. Attend events and engage in networking to expand your contact list and meet some of the best minds in the business. Members of IMBA receive discounted admission to events and webinars with priority access. For our members to become engaged in the community and give back, IMBA offers many options. Your professional development will be aided by the organization to a greater extent the more involved you are.

## • Education

The Indiana Mortgage Bankers Association provides opportunities for their members to educate themselves on the best practices in the industry. Events and conferences are great opportunities for education, as well as providing more personal opportunities for self-education with workshops, seminars, and online courses.

# Importance Of IMBA

**Lucy Sanchez**, Mortgage Loan Office TCU

The Indiana MBA has served for many years as a valuable resource by providing service support and information to its members.

The MBA offers a great networking opportunities. By participating you can take advantage of networking with mortgage bankers, community banks, commercial banks, PMI insurance companies, title companies, appraisers and many other companies within the industry.

The Indiana MBA provides professional development opportunities and up-to-date information of all changes happening within the mortgage industry.





# Young Professionals And Networking

2022

**Jaimie Griffith** Mortgage Loan Officer Centier Bank



*Engaging Members 35 and Younger*

A value add for young professionals is networking opportunities with other like -minded young professionals. As well as the opportunity to network with those more experienced in the industry

## Ideas to Introduce

- Introductions of new members at their first IMBA meeting
- Committee to attract young professionals to the IMBA
  - Encouragement to invite your fellow industry friends to join
- Bi-Monthly or Quarterly Chapter Networking Events and Annual or Bi-Annual Association Networking Events
  - Pay your own way or pre-purchased ticket
  - Collaboration with key partners in our industry such as Real Estate Agents, Insurance Agents, Financial Partners
  - Bring A Friend

## Rotational Variety of Networking Events

- Happy hour events at restaurants/bars
- Guest speaker on something key to our business that would bring additional value such as a motivational speaker or a social media guru
- Team Building Activities
- Volunteer Opportunities



# Diversity Equity Inclusion

**Krystle Cook** Mortgage Loan  
Originator Owen County State Bank

*Engaging Members 35 and Younger*



2022

# D. E. I.

## Why is DEI Important to attract professionals 35 and younger?

- Millennials and Gen Z prefer associations and organizations that embrace DEI
  - They make up majority of the upcoming workforce
  - Gen Z is predicted to have a nonwhite majority by the year 2026
- Millennials and Gen Zs are avoiding working for companies or being involved in associations that are not diverse or have a clear DEI plan in place
- Younger members want to be more involved in the decision-making process
  - Most importantly involving social issues that pertain to them specifically

## How as an Association can we embrace Commitment to DEI

- Associations cannot implement a “one size fits all” plan
- DEI plans must constantly be evaluated in order to understand and uncover any unique challenges specific to that association
- Make sure to use inclusive language and talk about DEI in all outgoing communications
  - Newsletters- Social Media- etc.
- Making sure to include current members from diverse backgrounds in the decision-making process for the association and they are showcased within the leadership of the association.
- Hold panels and webinars solely around DEI- Centric topics
- MOST IMPORTANTLY
  - ASK FOR FEEDBACK & CONSIDER INPUT



2022

# Social Media

**Tyler Davis** Mortgage Loan Originator TCU

*Engaging Members 35 and Younger*

# Social Media

It could be very beneficial to have either full time or part time social media manager and content creator to bring awareness of the community outreach, activities and opportunities that come with being a member of IMBA. If the goal is to attract mortgage professionals 35 and younger, there must be more social media presence. This is where they are consuming their content. Phones are always in people's hands. There is a massive disconnect and missed opportunity here.

Also featuring video content highlighting the 35 and younger professionals in our industry and the impact they are making within the industry and communities that we serve. If there was more social media presence letting 35 and younger know that IMBA exists and what being a part of it looks like, it would attract many who currently are not even aware being a member of IMBA exists for them.

Largest opportunities to reach the 35 and younger crowd, in my opinion would be targeting Instagram, YouTube and LinkedIn for target marketing. TikTok can be a follow up as that will create shorts for younger crowd, but also allows for easily sharable content across multiple platforms with greatest ease.



# Current IMBA Social Media Presence as Of November 16, 2022

2022

## Facebook 484 Followers

- Very few videos or posts
- Little engagement
- Last event posted was in 2020

## YouTube 66 Subscribers 37 Videos

- Good quality videos present with great message but needs more visibility.
- YouTube is directly tied to Google search engine
- 120 was most views any one video got

## Tik Tok

- Did not see anything
- Found one user who created/share a video of IMBA Conference

## LinkedIn 427 Followers

## Instagram 31 posts, 17 Followers

- Post engagement via Reels and posts that are shareable would go a long way.
- Posts highlighting younger mortgage professionals, community outreach programs and highlighting the fun/benefits of being a member of the IMBA

## Twitter

- No presence that I found

# Social Media

2022

- **YouTube demographics and usage**

- Number of monthly active users: 2+ billion
- Largest age group: 15-35 (highest reach)
- Time spent per session: ~30 minutes

- **Facebook demographics and usage**

- Number of monthly active users: 2.91 billion
- Largest age group: 25-34 (31.5%)
- Time spent per day: 33 minutes

- **Instagram demographics and usage**

- Number of monthly active users: 2 billion
- Largest age group: 25-34 (31.2%), with 18-24 close behind at 31%
- Time spent per day: 29 minutes

- **LinkedIn demographics and usage**

- Number of monthly active users: 810 million
- Largest age group: 25-34 (58.4%)
- 63% of LinkedIn users access the network weekly, and 22% daily

- **Twitter demographics and usage**

- Number of daily active users: 211 million (up from 187 million)
- Largest age group: 18-29 (42%)
- Time spent per day: 31 minutes

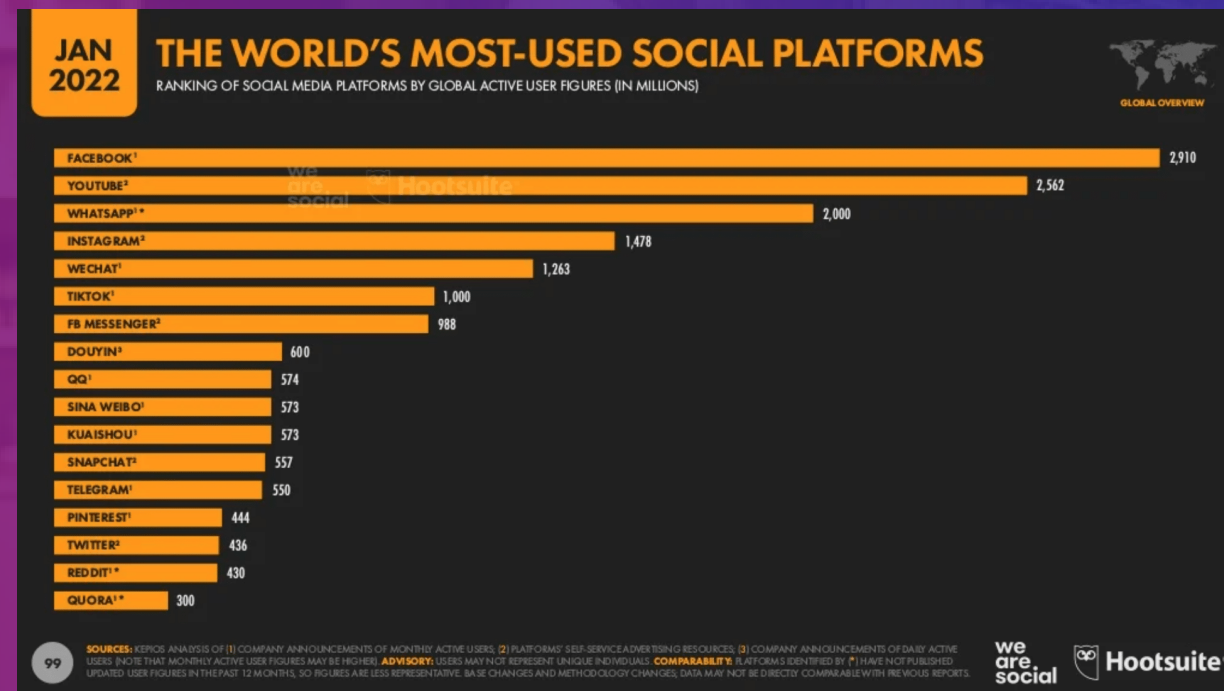
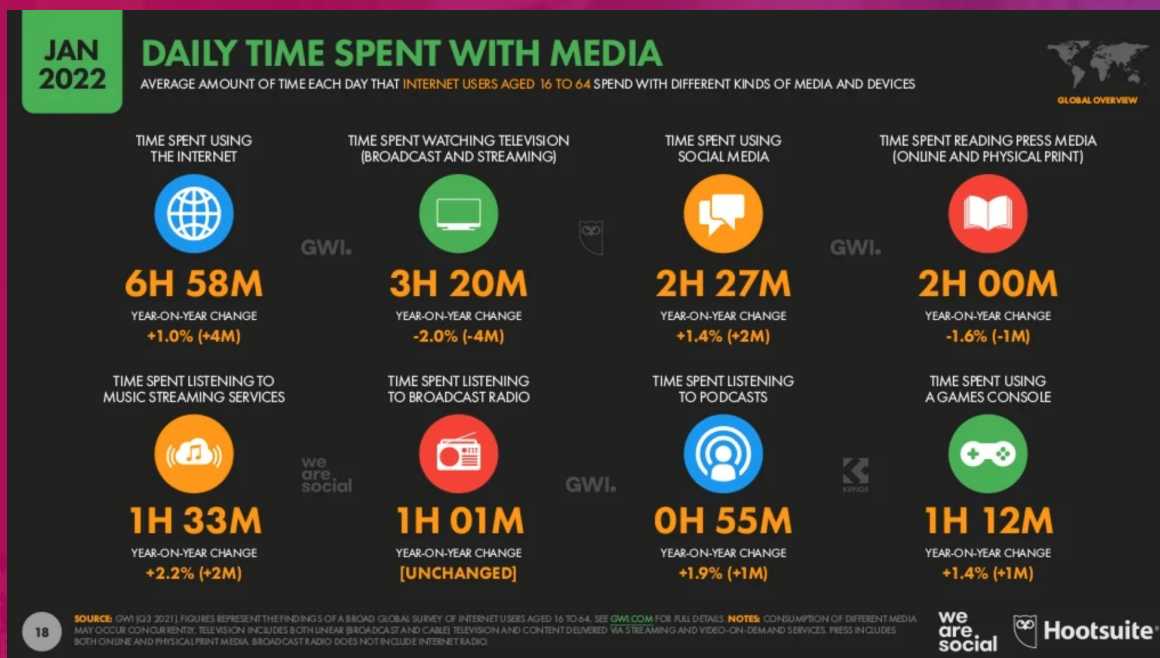
- **TikTok demographic data and usage**

- Number of monthly active users: 1 billion
- Largest age group: 10-19 (25%)
- Time spent per day: 89 minutes per day

- **Snapchat demographic data and usage**

- Number of monthly active users: 319 million
- Largest age group: 15-25 (48%)
- Time spent per day: 25+ minutes

# Social Media



# Educational Opportunities

2022

**Tyra Timmerman**, Internal Mortgage Loan Officer 3 Rivers





# Educational Opportunities

2022

**Not all, but most 35 and under mortgage professionals are newer to the industry. Learning not only from peers who have been successful but also seasoned lenders on key topics will make them feel more confident running their business.**

- Expert Panels—Allow young professionals to engage with seasoned professionals and ask questions on a multitude of different topics. E.g., Product knowledge, marketing, networking, etc.
- Podcasts—On-the-go streaming of interviews with mortgage professionals on various different topics. Recorded on a weekly basis.
- Seminars—to allow young professionals to gather and hear from different individuals in a wide variety of different topics: Appraisals, mortgage insurance, secondary market, government loans, etc.
- Financial wellness classes—to assist young professionals on how to educate their borrowers and prepare them for the home buying process. Also, teaching them how to help build their long-term financial wellness goals. What's next? E.g., credit building, budgeting, saving for home expenses, etc.



# FUTURE LEADERS

— PROGRAM —

2022