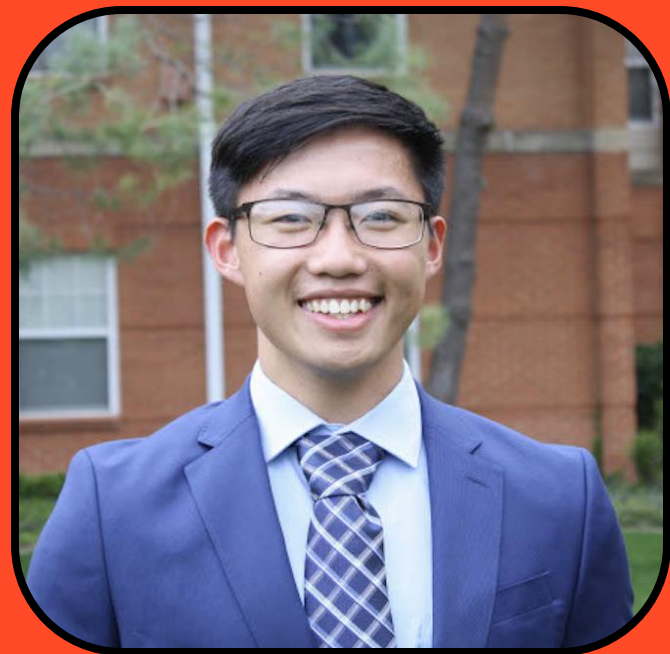




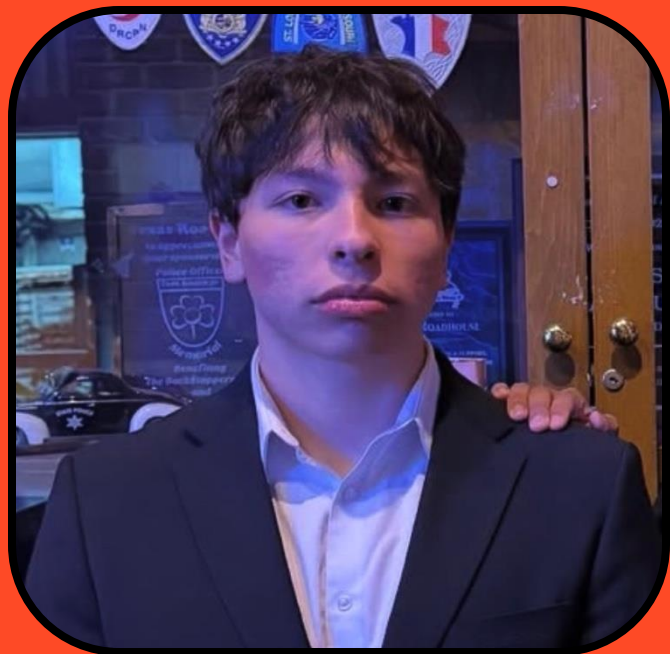
Opening Doors & Building Futures With Citibank

Presented by: The CitiSlickers

Our Team



Eric Chen



Louis Quartararo



Serina Huang



Stanlay Thomas

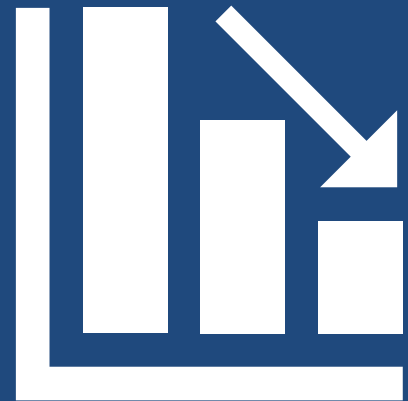


Ashlee Van Driesen



Problem and Opportunity

Shifting Homeownership in Miami



Hispanic
homeownership
**decreased from 55.4%
in 2012 to 51% in 2022¹.**



The median single family
**home prices have climbed
10.7% as of December
2024².**

1) <https://www.floridarealtors.org/news-media/news-articles/2024/03/who-owns-home-south-florida>

2) <https://www.miamirealtors.com/2025/01/24/miami-dade-total-home-sales-surge-2024-single-family-home-sales-top-2023/>

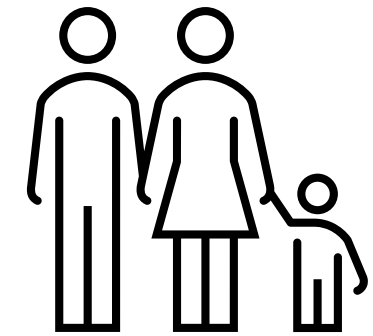
Total Number of Mortgage Applications
in 2014 (Miami Dade)¹:

62,755

Total Number of Mortgage
Applications in 2023 (Miami Dade)²:

78,990

The Problem:



Even though housing prices have increased in Miami, **mortgage application volume has also increased.**



Families want to buy homes but are faced with **affordability challenges** and feeling **emotionally disconnected** from big banks.



Why would this matter to Citi?

1.) <https://www.allmortgagedetail.com/mortgages/florida.asp?yr=2014>

2.) <https://www.allmortgagedetail.com/mortgages/florida.asp?yr=2023>

The Opportunity: Developing Authentic, Proactive, and Trust-Based Engagement

- Reach customers in the **Miami market**, with an emphasis on **connection and young Hispanic families**
- Stay competitive in the mortgage market and convert active home loan customers

Audience Overview

Demographics:

55.4%
Foreign Born in
Miami¹

31 Years Old
Median Hispanic
Homebuyer Age²

Psychographics:

Community Driven
Identity Focused
Trust Seeking

Financial Behavior:

14%
Reported
family-gifted
down payment³

Barriers and Needs:

Higher Home Prices
Less Transparency/Trust



1.) <https://floridapolitics.com/archives/763684-poll-miami-voters-overwhelmingly-back-border-security-but-most-also-oppose-blanket-deportation/>

2.) <https://nahrep.org/shhr/>

3.) <https://www.nar.realtor/newsroom/racial-minority-groups-increased-their-homeownership-rates-while-still-facing-significant-homebuying-challenges>



Our Solution



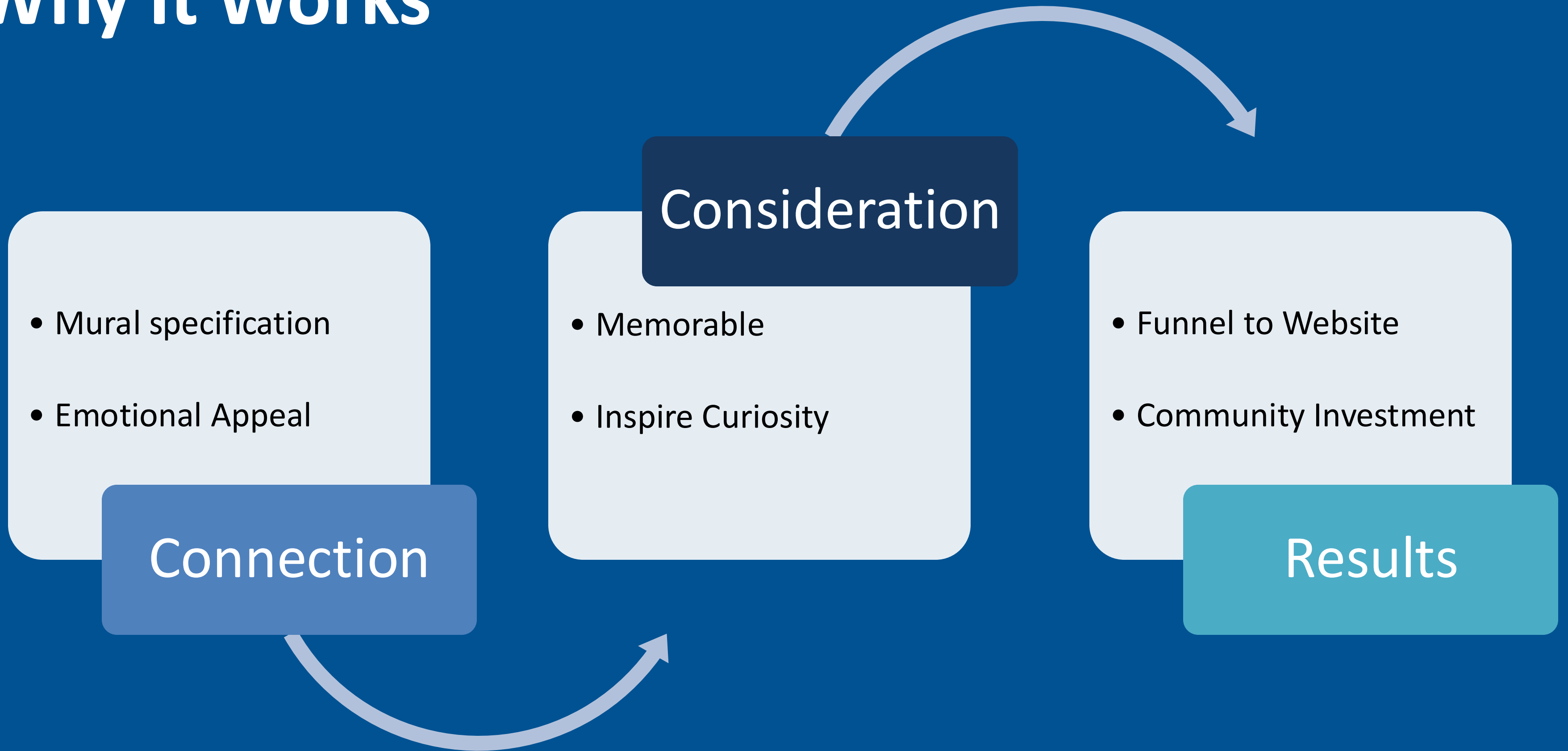
An outreach program that emphasizes the financial and educational incentive, when switching to Citi.

- Focusing on new families in Miami's vibrant minority population o **rebuild connection through community and care**
- Meeting families where life begins and memories are made: **Hospitals + Community Spaces**
- Citi can be seen as a supportive, family-focused partner

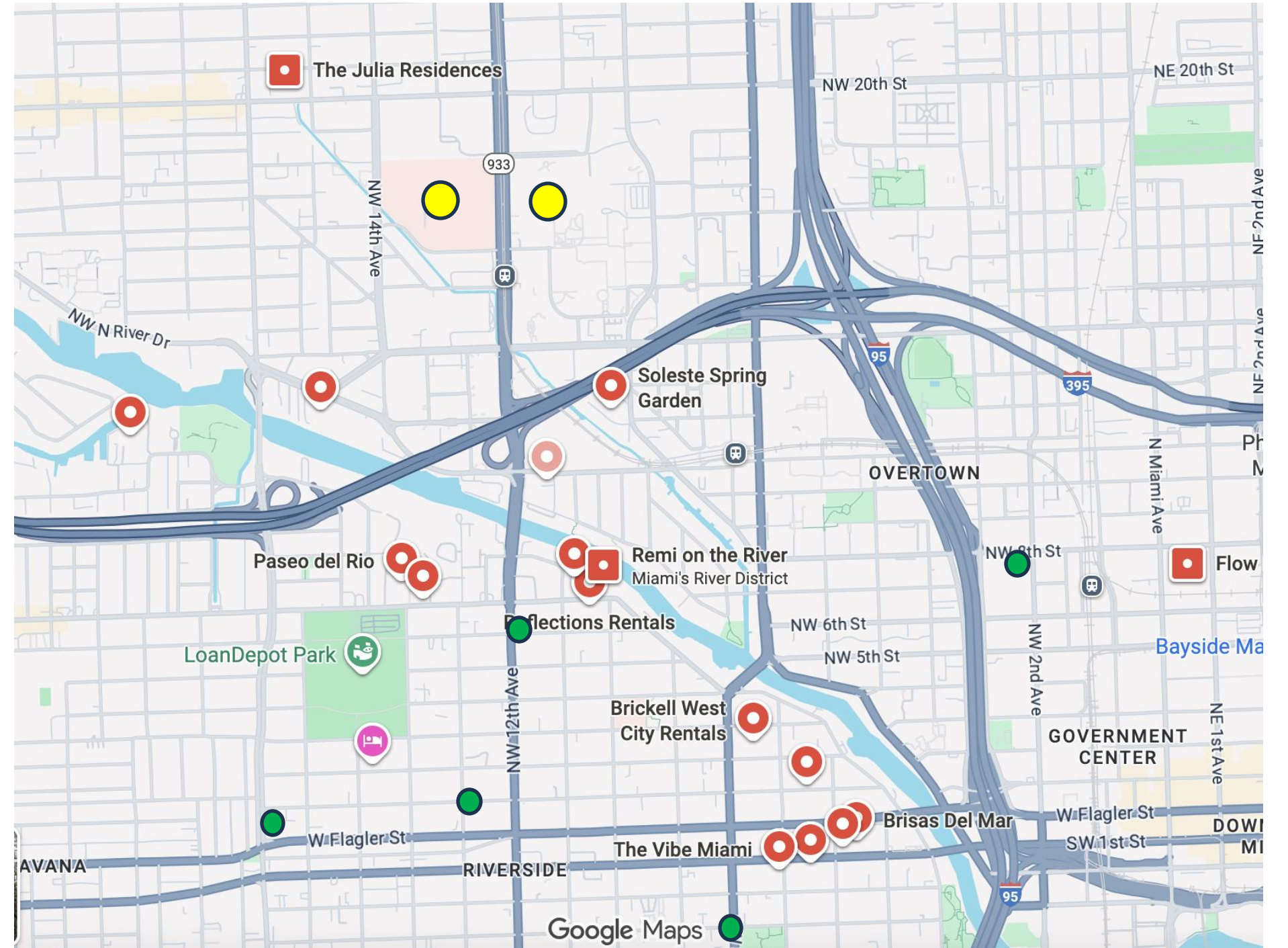
01. Murals



Why It Works



Strategic Placement



Map Key:  - Apartments  - Hospitals  - Supermarkets

More Than Just an Ad - Art



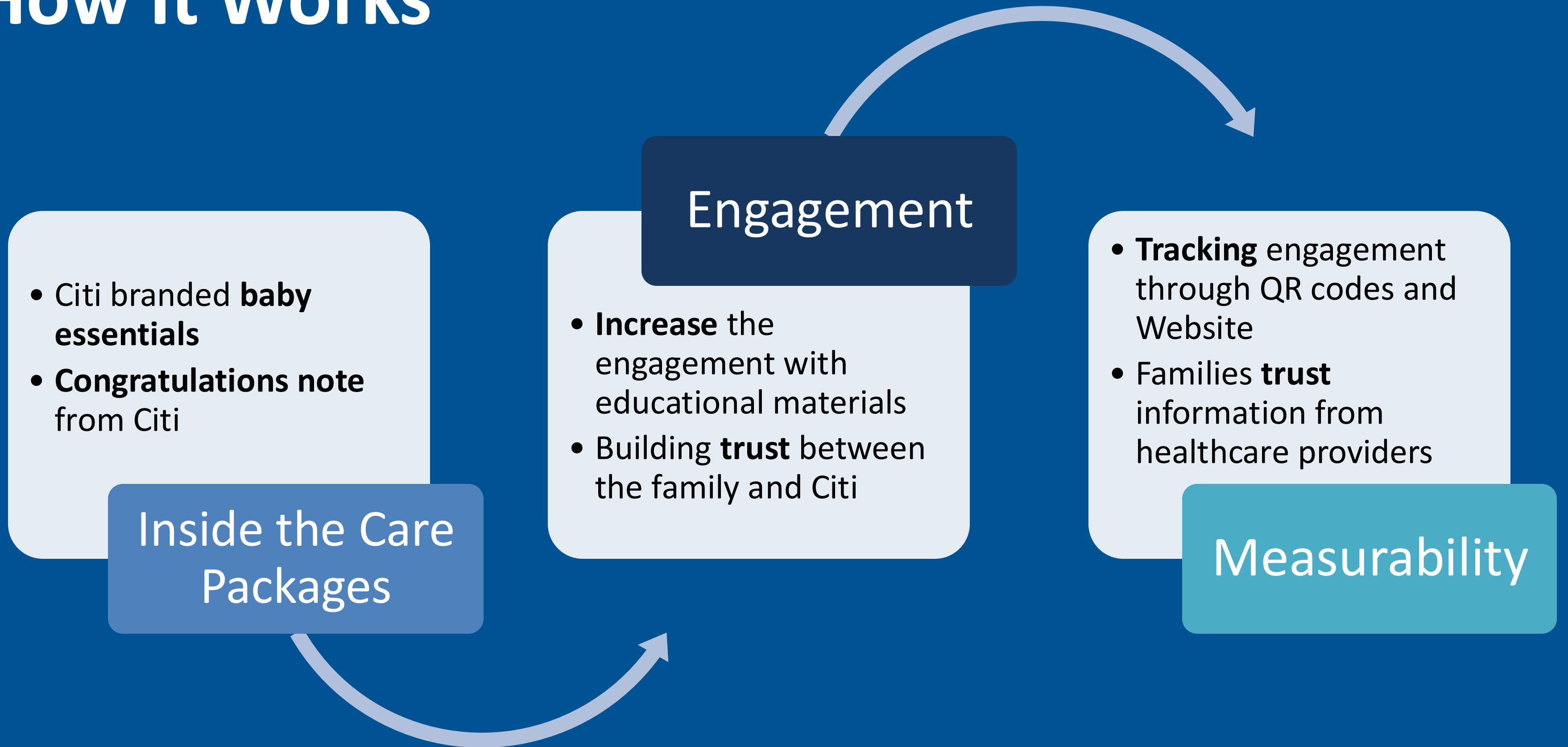
02. Hospital Care Packages



A photograph of a family of three—a mother, a father, and a young boy—sitting on a dark blue couch in a kitchen. They are all laughing and looking at a smartphone held by the father. The mother is on the left, the father is in the center, and the boy is on the right. The kitchen has white cabinets and a window with a grid pattern in the background. A large red semi-circle is overlaid on the left side of the image, containing white text.

In 2025, **62.83%** of
people looking to
buy a new home
are **seeking**
lifestyle changes.

How It Works



Feasibility

Has this ever been done before?

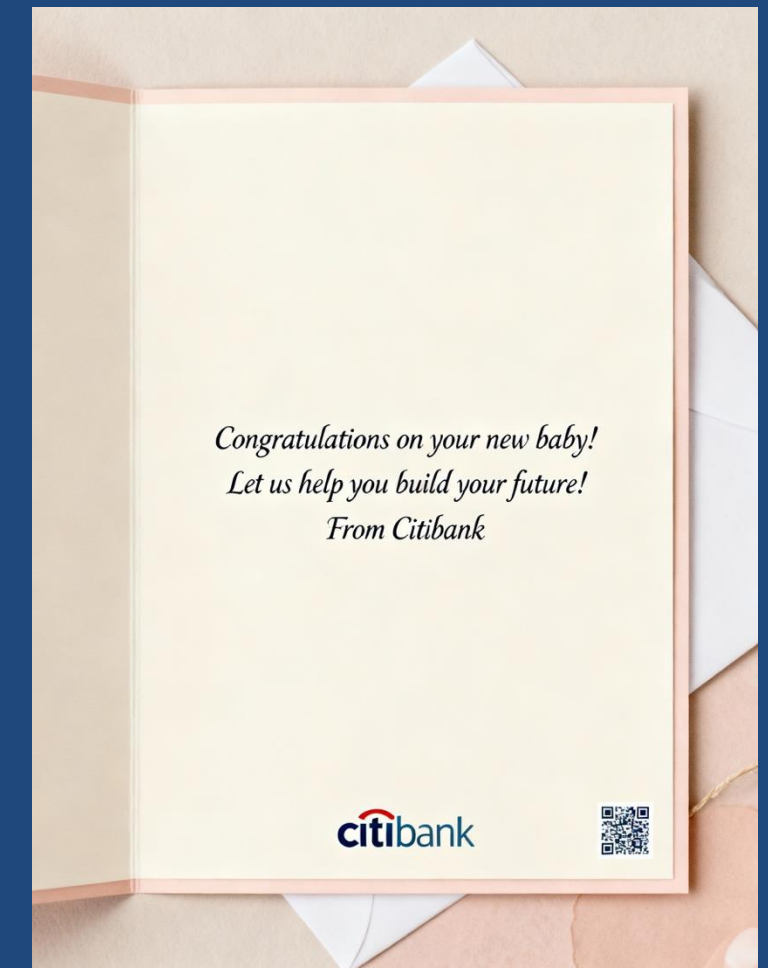
- In 2020, Duke University Care packages to nurses during Covid

How are we different?

- Engage with the families
- Accessing them early in the process of having children

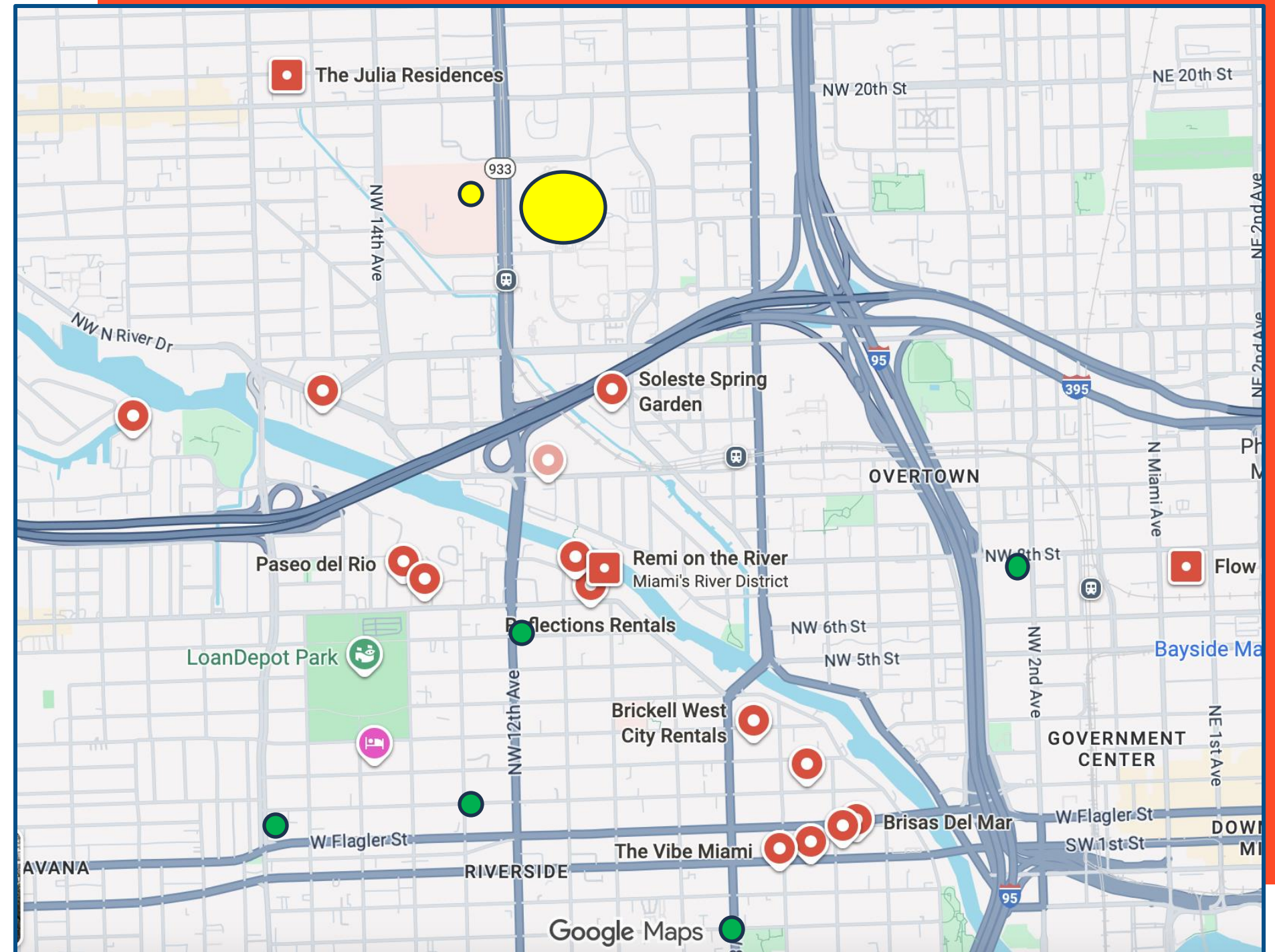
Is this legal?

- This is a community partnership and educational initiative
- Care packages will be distributed through the hospital



Miami Dade County

- Jackson Memorial Hospital
- Later expand:
 - Baptist Health Hospital
 - Nicklaus Children's Hospital



Map Key. : ● - Hospital ● - Apartments ● - Supermarkets

03.

Website

citi.louisquart.me



Attention Getting Hero



[How It Works](#) [Benefits](#) [Reviews](#)

[Call Us](#)

Limited Time Offer

Already applied for a mortgage? Get **\$2,000 back** when you switch to Citi

We understand you've started your homebuying journey. Switch your mortgage application to Citibank and receive \$2,000 toward closing costs—plus competitive rates and personalized support.

[Apply Now](#) →

[Speak to a Loan Officer](#)

✓ No hidden fees ✓ Quick approval



\$2,000
Closing Cost Credit

Simple Breakdown

How to Get Your \$2,000 Credit

Switching is simple. Follow these four easy steps to save on your home loan.

1



Show Your Application

Provide proof that you've started a mortgage application with another lender—simple documentation is all we need.

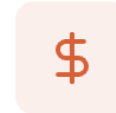
2



Apply with Citi

Complete your mortgage application with us online or by calling our dedicated Home Loan Officers.

3



Get Your Credit

Receive \$2,000 toward your closing costs when you close on your home loan with Citibank.

4



Move Into Your Dream Home

Enjoy competitive rates, trusted service, and the peace of mind that comes with banking with Citi.

Questions about eligibility? [View full terms and conditions](#)

Why?

Why Choose Citibank for Your Home Loan?

More than just a \$2,000 credit—experience the Citi difference with benefits designed around you.



Competitive Interest Rates

Access some of the most competitive mortgage rates in the market, saving you thousands over the life of your loan.



Dedicated Support Team

Work with experienced Home Loan Officers who guide you through every step, from application to closing.



Fast Approval Process

Our streamlined application process means faster approvals so you can secure your dream home without delay.



Trusted & Secure

With over 200 years of financial expertise, Citibank provides the security and stability you deserve.



Transparent Pricing

No surprises. We provide clear, upfront pricing with no hidden fees, so you know exactly what to expect.



Long-Term Relationship

Beyond your mortgage, access a full suite of banking products to support your financial future.

Testimonials

Real Stories from Happy Homeowners

Join thousands who've made the switch to Citibank and never looked back.



Maria Rodriguez
Miami, FL

"Switching to Citibank was the best decision we made. The \$2,000 credit helped us furnish our new home, and our loan officer made the process incredibly smooth."



James Chen
Chicago, IL

"I was nervous about switching mid-process, but Citi made it seamless. Better rates, amazing service, and that closing credit made a real difference."



Sarah & Michael Johnson
New York, NY

"As first-time homebuyers, we needed guidance. Citi's team was patient, transparent, and the \$2,000 savings was a huge help. Couldn't be happier!"

One-Click Call to Action

Ready to Save \$2,000 on Your Home Loan?

Don't miss this opportunity. Apply now or speak with a Home Loan Officer to get started.

Apply Online

Complete your application in minutes
from the comfort of your home.

Start Application →

Call a Loan Officer

Speak with an expert who can answer all
your questions.

📞 1-800-MORTGAGE

Get a free rate quote in minutes:

Enter your email

Get Quote

Footer



Helping you achieve your homeownership dreams with trusted financial solutions.

Products

- Home Loans
- Refinancing
- Home Equity
- Mortgage Rates

Resources

- Mortgage Calculator
- First-Time Buyers
- Citi Perspectives
- FAQs

Support

- Contact Us
- Find a Branch
- Careers

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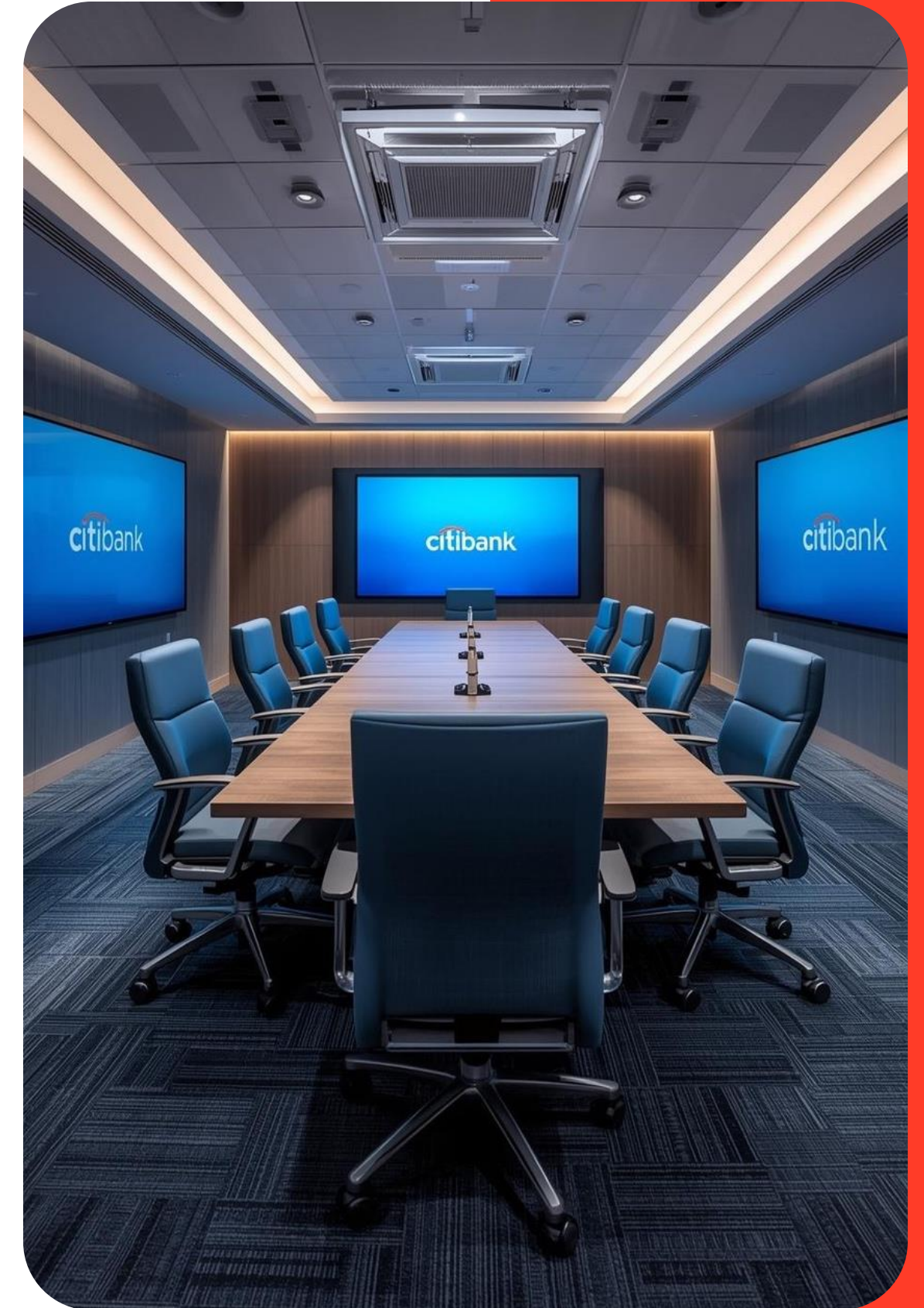


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Financial Performance

Key Metrics and Growth Overview



TIMELINE

- Install Murals in Miami Minority Communities
- Distribute Branded New-Mom Care Packages
- Begin Partnerships with Hospitals/Family Centers

YEAR ONE: PILOTING PHASE

TIMELINE

- Expand Murals to 2-3 Additional Markets
- Increase Care Packages from 9,000 → 12,000 Annually
- Expand Partnerships with Hospitals/Family Centers

**YEAR THREE:
EXPANSION**

TIMELINE

- Refresh Murals Every Two Years
- Continue Annual Care Package Outreach
- Leverage Past Client Stories to Attract New Homebuyers

YEAR FIVE:
BRAND RETENTION

TOTAL COST FOR MURALS

\$41,400

**TOTAL COST OF CARE
PACKAGES**

\$319,300

TOTAL INVESTMENT

\$370,000

GROWTH

REVENUE

FINANCIALS

MURALS: Base Cost + Cost per SqFt + Other

CARE PACKAGES: Mom and Child Gifts +
Shipping & Handling

TOTAL INVESTMENT: Care Packages + Murals +
Logistics

FINANCIALS

500,000+

Opportunity for Persons Reached

35,000

Assumed Mural Reach

9,000

Assumed Care Package Reach

1,075

Conservative Minimum Lead Projection

REVENUE

GROWTH

QR Scan Rate: **0.5-3%**

Direct Interaction Rate: **8-10%**

Client Conversion Rate: **10-20%**

Photo Hotspot Probability: **Moderate**

Social Media Amplification: **2-8× reach**

FINANCIALS

GROWTH

YEAR ONE
\$613,700

YEAR THREE
\$1,054,500

YEAR FIVE
\$1,440,200

REVENUE

NEW CLIENT VALUE: \$1,900

YEAR ONE: 322 New Clients

YEAR THREE: 555 New Clients

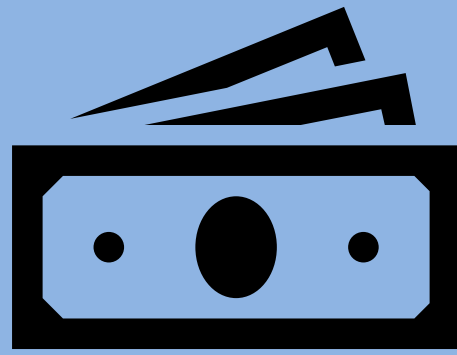
YEAR FIVE: 758 New Clients

BREAK EVEN

YEAR ONE

Summary

OPPORTUNITY



Developing Authentic, Proactive, and Trust-Based Engagement

Citibank has an opportunity within diverse cities, like Miami, to position itself as an active presence within the family-oriented communities it aims to serve

SOLUTION



Utilizing Media Like Murals, Care Packages, and a Directory Website

Through these media, Citi can directly connect with various minority communities while still appealing to a broad audience. Building visibility, trust, and a sense of family.

New Life, New Home, New Beginnings With Citibank

OPPORTUNITY

Developing Authentic, Proactive, and Trust-Based Engagement

SOLUTION

Utilizing Media Like Murals, Care Packages, and a Directory Website



Appendix

Item	Unit Cost (\$)	Quantity	Total Cost (per package)			Assumption	Value
2 Diapers	\$ 0.40	2	\$ 0.80			Labor rate (\$/hr)	20
Logoed Bottle	\$ 4.00	1	\$ 4.00			Handling time per package (min)	10
Logoed Wipes	\$ 1.50	1	\$ 1.50			Setup time per batch (min)	30
Homeown Pamphlet	\$ 1.00	1	\$ 1.00			Batch size (packages per batch)	100
Tote/Diaper Bag (okay)	\$ 12.00	1	\$ 12.00			Shipment size (packages per shipment)	50
Tote/Diaper Bag (good)	\$ 20.00	1	\$ 20.00			Cost per shipment (\$)	40
		Total Content Cost (Okay)/Unit	\$ 19.30			Packaging materials per shipment (\$)	150
		Total Content Cost (Good)/Unit	\$ 27.30			Number of packages (total)	100
Transportation Cost	Unit Cost(\$)	Quantity	Total Cost				
Packaging Materials (per package)	\$ 2.00	100	\$ 200.00				
Cost per Shipemt	\$ 40.00	2	\$ 80.00				
Handling / Assembly Time (per Package)	\$ 5.00	100	\$ 500.00				
		TOTAL Tranport Cost	\$ 780.00				
		Desired Number of Packages	100				
		Total (Okay Quality): 100 Packages	\$ 2,710.00				
		Total (Good Quality): 100 Packages	\$ 3,510.00				

Assumption	Value	
Mural Reach	35,000	
Mural Lead Conversion	0.50%	
Mural Leads	175	
Care Package Recipients	100	
Care Package Lead Conversion	10%	
Care Package Leads	10	
Total Leads	185	
Lead → Client Conversion	30%	
New Clients	56	
Value per Client (\$)	\$ 1,900.00	
Total Client Value (\$)	\$ 106,400.00	
Total Investment (\$)	\$ 14,367.30	
ROI	6.405706013	
Year	Expected New Clients	Total Revenue (\$)
1	56	106,400
3	120	228,000
5	200	380,000

Item	Estimated Cost (\$)
Mural Cost	\$ 12,075.00
Care Packages (Okay Quality)	\$ 2,710.00
Care Packages (Good Quality)	\$ 3,510.00
Marketing & Logistics	\$ 1,500.00
Total Investment (Okay)	\$ 16,285.00
Total Investment (Good)	\$ 17,085.00

Item	Estimated Cost (\$)
Mural size (sq ft)	180.00
Cost per sq ft (avg)	\$ 42.50
Base starting cost	\$ 2,000.00
Mural total cost	\$ 9,650.00
Other Costs	
UV protection	\$ 500.00
Wall prep / paint / revision	\$ 350.00
Contingency (15%)	\$ 1,575.00
Total Mural Cost	\$ 12,075.00