

# Competitive Analysis for AFCU

# Agenda

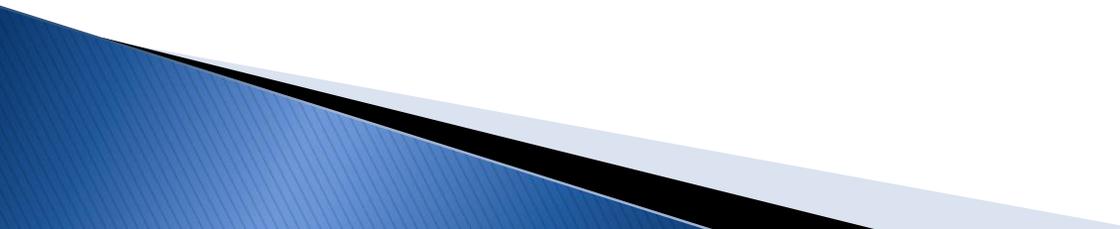
- ▶ Introduction
  - ▶ Mortgage
  - ▶ Home Equity
  - ▶ Auto Loan
  - ▶ Navigation
  - ▶ Summary
- 

# Introduction



- ▶ Brendan Jonesrebandt  
User Experience Analyst with BusinessOnLine
- ▶ UCSD Cognitive Science – Specialization in Human Computer Interaction
- ▶ Research experience in life-logging technologies, user center design methods, and usability testing.

# Introduction– What we will compare

- ▶ Starting page content
  - ▶ Calculators
  - ▶ Loan consultant
  - ▶ Application process and form design
  - ▶ Navigation, step status, and button design
  - ▶ Persuasive design elements
- 

# Introduction– Who we are comparing

▶ ZIONS BANK®

▶ WELLS  
FARGO

▶ CHASE 

▶  MOUNTAIN AMERICA  
CREDIT UNION

# Introduction– Why we are comparing them

- ▶ Competitors were chosen during the discovery phase
  - ▶ Look for other solutions to accomplish similar tasks
  - ▶ Validate findings from user testing
- 

# Mortgage Starting Pages

[BECOME A MEMBER](#) [CONTACT US](#) [RATES](#) [CAREERS](#) [FINANCIAL FIRSTS](#)

PERSONAL

BUSINESS

INVESTMENTS

FINANCIAL TOOLS

ABOUT US

ONLINE BANKING LOGIN

[HOME](#) / [PERSONAL](#) / [LOAN PRODUCTS](#) / [HOME LOANS](#) / [MORTGAGE](#)

## HOME LOANS

Home Loans Overview

Mortgage

- ▶ Mortgage Overview
- ▶ Fixed Rate
- ▶ Adjustable Rate
- ▶ Jumbo
- ▶ Specialty
- ▶ Mortgage Originators

Home Equity Line of Credit

Home Equity Term

## Mortgage Overview

**America First offers two convenient ways to apply for your mortgage.**

### Apply Online

**How?** Simply complete the America First Mortgage application by clicking Apply Now. Approval is fast.

[APPLY NOW](#)

### Apply Over Phone

**How?** Have a Mortgage Loan Officer contact you. We will call you to take your application over the phone and answer your questions.

[REQUEST A CALL](#)

## Home Rates

[MORTGAGE](#) [HE](#) [GOVT](#) [SPECIALTY](#)

### Mortgage Rates

Type	Rate	APR
10 Year Fixed	3.875%	4.0224%
15 Year Fixed	4%	4.1023%
20 Year Fixed	4.375%	4.4559%
30 Year Fixed	4.5%	4.5591%

*Rates Effective July 08, 2010*

[Payment Example](#)

[View More Rates](#)

## Payment Calculator

Home Value



# Recap of User Testing: Mortgage Starting Page

1. The “Apply Now” button is taking users to the loan consultant. It’s better that we make it clear, so users don’t feel scared to click on it.
  2. Calculator: Give default values or guidance in the property tax and insurance area.
  3. Don’t change the layout dramatically when users click on different loan options.
  4. Put a link to the glossary that we see later in the consultation page.
  5. Provide more wizard function to guide users.
  6. Put more links to the educational pages that we see in the consultation page.
- 

Home

Check Rates

Apply Now

Resources

Get a new

# mortgage

from your living room

Our mortgage professionals are ready to help!

Apply Now

Large call to action

QUICK



Click Here

Click Here

Click Here

Click Here

Click Here

Educational links, not specific enough though with resources

Get a Rate Quote

What to Expect

Finish Applying

Use Our Resources

Apply Online Or Give Us a Call At 1-800-727-8893

Confused about which program to choose?

We offer a variety of loan options to choose from including fixed rate mortgages and adjustable rate mortgages. We offer easy to understand explanations of each program on the site and a Loan Advisor is always just a call or e-mail away!

Free Pre-qualifications

We offer free pre-qualifications, so you can shop for your home knowing that you can afford the mortgage.

Ready to close on your mortgage quickly?

We can get your mortgage approved in minutes, rather than days or weeks!

Wells Fargo Home



Has a home button for mortgages in addition to the Wells Fargo home

Mortgage calculator

**Calculate Rates and Payments**

Evaluating your options. See estimated payments for different types of loans.

Loan Purpose:

Home Value: \$

Loan Amount: \$

Property State:

Property County:

**Get Rates**

Check Today's Rates | Know Your Buying Power! | Free Prequalification

Achieve Your Goals

- [Buy Your First Home](#)
- [Learn Why It Could Be a Good Time to Buy](#)
- [Discover the Potential of a Reverse Mortgage](#)
- [Begin Your Application](#)

How Wells Fargo Can Help

- [Homebuying | Refinancing](#)
- [Existing Customers: Streamlined Refinance](#)
- [Take Steps to Avoid Foreclosure](#)
- [Why Choose Wells Fargo?](#)

Contact Us

- [Find a Local Mortgage Specialist](#)
- Homebuying or Refinancing 1-877-937-9357 | [Hours](#)
- Account Management 1-866-234-8271 | [Hours](#)
- [Email Us](#)

Tools & Calculators

- [Homebuying | Refinancing](#)
- [Home Sales Monitor, Interest Rate Alerts & More](#)
- [Finding the Right Loan for You](#)
- [More Mortgage Tools and Calculators>>](#)

Manage Your Mortgage

- [Sign Up for Online Access | Sign On](#)
- [Win up to \\$15,000](#)
- [Compare Mortgage Payment Options](#)
- [Loans Serviced by America's Servicing Company®](#)



Homeowner Assistance

Mortgage payment problems? Get options. [Learn More](#)

Related Solutions

- [Financing for Military Personnel and Veterans](#)
- [Exploring Home Equity Solutions](#)
- [Take Charge of Your Credit](#)
- [Home Mortgage en español](#)

Confident Closings

Ask about our money-backed [Wells Fargo Closing Guarantee](#)<sup>SM</sup>



Win up to \$15,000

Switch to Online Only Mortgage Statements. [Switch Now](#)

We're in your neighborhood. We have a diverse network of mortgage consultants in more than 2,000 mortgage stores. Wells Fargo can help you finance your most important investment — your home. [Find a Local Mortgage Consultant](#)

Link to the loan consultant hidden by the other links

Lots of links to educational pages broken up by categories

Access your mortgage information online

# CASH BACK ON A MORTGAGE

Exclusively for Chase Checking Customers.

1% CHASE EXCLUSIVE<sup>SM</sup> MORTGAGE CASH BACK

NEW OFFER DETAILS

Broken up based on intention in clear language: purchasing or refinancing

Mortgage home button

## Chase Mortgage

We can help you find a home mortgage or refinance solution that makes sense, and back it with the service you expect.

Log On

### Current customers

- ▶ [Our hours and more ways to contact customer service](#)
- ▶ [Making mortgage payments](#)
- ▶ [Refinancing your Chase mortgage](#)

See more choices

### Important advice

#### ▶ HELP FOR HOMEOWNERS

Details on President Obama's Plan and expanded options to help you keep your home.

### Privacy and security

- ▶ Chase helps keep you and your personal information [safe and secure against fraud](#).



### Purchase a home

- ▶ [Check mortgage rates](#)
- ▶ [What loan suits your needs?](#)
- ▶ [Homebuyer's guide](#)
- ▶ [Planning tools & calculators](#)



### Refinance

- ▶ [Check refinance rates](#)
- ▶ [What loan suits your needs?](#)
- ▶ [Refinancing guide](#)
- ▶ [Calculators & tools](#)

Links to educational materials, changed wording to make language more understandable to user

Today's rates as of 11/27/2010 9:45AM ET  
(Average rates to the nearest point)

Product	Rate	APR
30-yr fixed	4.625%	4.722%
15-yr fixed	4.125%	4.329%
7/1 ARM	3.875%	3.665%
5/1 ARM	3.500%	3.477%

▶ [Get a quote](#)

Rates shown available in all states.

Current rates, doesn't require user to do anything

fax: 866-451-1055

▶ [Contact me](#)

▶ [Get pre-qualified](#)

▶ [Unselect me as your preferred contact](#)

▶ [Customer service](#)

### Popular links

- ▶ [Chase-owned properties](#)

Home > Home Loans > Buying a Home

## BUYING A HOME

A home is one of the largest purchases you'll ever make. That's why it's so important to take steps to ensure you get the best financing with Mountain America's full line of purchase mortgages.

- ▶ 100% First-Time Home Buyer Loans
- ▶ Conventional Loans
- ▶ FHA Loans
- ▶ Home Loan Payment Relief (HLPR) Program
- ▶ Lot Loans
- ▶ Construction Loans
- ▶ Jumbo Loans

Educational Links, clearer language will help users navigate them more effectively

APPLY NOW

Call to action

LOGIN TO ONLINE BRANCH

### MORTGAGE LOANS

- ▶ Refinance
- ▶ Home Equity Loans
- ▶ Reverse Mortgages
- ▶ More

### TOOLS

- ▶ Mortgage Calculators
- ▶ Available Real Estate
- ▶ Learn More
- ▶ The Road to Homeownership
- ▶ Apply Now
- ▶ More

Have tools to help users decide on mortgage options

[Meet with a Mortgage Specialist](#)

Rates already shown, does not require user to do anything

### TODAY'S RATES

As of 7/30/2010

View all rates

30-yr fixed

AS LOW AS **4.50 %**

4.62 % APR

15-yr fixed

AS LOW AS **4.00 %**

4.21 % APR

2nd mortgage

AS LOW AS **5.49 %**

Home Equity

AS LOW AS **4.00 %**

# Summary Slide of Mortgage Starting Page

- ▶ **Validate User Testing Findings**
  - Calculators let users see if they can afford payments
  - Calls to action need to be visible
- ▶ **New Discoveries**
  - Mortgage home button increases ease of arriving at the mortgage starting page
  - More appropriate diction increases usability
  - Current rates provide users an easy estimate

# Mortgage Calculators

## Payment Calculator

Home Value

Loan Amount

Term (years)

Interest Rate

Property Tax (yearly)

Insurance (yearly)

**Calculate**

© 2010 Leadfusion, Inc

## How much will my mortgage payments be?

INPUTS

RESULTS

GRAPHS

TABLES

HELP

Rates posted are for calculation purposes and in no way reflect what is offered or promoted by America First Credit Union. Please see our Current Rate schedules for accurate information.

Principal And Interest	\$514
Taxes and insurance	\$183
Mortgage insurance	\$0
Total Payment	\$697

Your PMI might be deductible [\[find out more\]](#)

You might be eligible for a First-Time home buyer's credit [\[find out more\]](#)

### NEXT STEPS

- [Apply Now for a Mortgage Loan](#)
- [Call 1-866-224-2157 to Speak With a Loan Specialist](#)
- [Learn Which Home Loan is Right for You](#)
- [View Current Rates](#)

My Email address is:

I'd like to receive these results via Email so I can print, save or share with others. [\(See an example\)](#)

- Please email me special offers and promotions from America First Credit Union. **We never sell your information to third parties and is for internal promotional use only.** [\(Read our full privacy policy here\)](#)

Email Results

Almost the same as the Wells Fargo and MACU Calculator

No way to easily change the entries

Seems very dubious that the results would need to be emailed, almost a trick to get users to sign up for newsletter

Home

Check Rates

Apply Now

Resources

[Loan Programs, Rates & Fees](#)

[Your Application](#)

[Your Property](#)

[Closing & Beyond](#)

[Calculators](#)

[Glossary](#)

## Calculators

To choose another calculator, simply select one from the drop-down list below and click "Go!"

How much would my monthly payment be?

Can change the calculator from this page

### Mortgage Loan Calculation

Use this calculator to get an idea of what your monthly payment would be if you know the loan amount you're looking for. You'll also be able to print an amortization schedule to see your payment breakdown for the life of the loan.

### Fixed Mortgage Loan Calculator

Total payments  Principal balances

**Loan Information:**

Mortgage amount:

Term:

Interest rate:

Monthly payment (PI):

Annual property taxes:

Annual home insurance:

Monthly payment (PITI):

**Prepayments:**

Type:

Amount:

Start with payment:

Savings:

Report amortization schedule by

Year Number	Principal Balance
0	200
3	195
6	185
9	175
12	165
15	155
18	145
21	135
24	125
27	115
30	0

Adjusts as the user changes the numbers

Shows a report

Which is better: a 15 or 30 year mortgage term?

ZIONS BANK®

15 year term saves you \$47,365, but costs an additional \$104 per month.

A 15 year mortgage term will save you \$47,365 in interest, but only if you can afford an additional \$104 per month. Total payments for a \$50,000, 15 year mortgage at 7.750% is \$84,715. Total payments for the same loan with a 30 year mortgage at 8.000% is \$132,080.

Mortgage Comparison		
	15 year mortgage	30 year mortgage
Loan amount	\$50,000	\$50,000
Interest rate	7.750%	8.000%
Monthly payment	\$470.64	\$366.88
Total interest	\$34,715	\$82,080
Total payments	\$84,715	\$132,080

Report shows way too much information

Easy to compare the different choices

	Interest	
	15 year mortgage	30 year mortgage
First months interest	\$322.92	\$333.33
First months principal	\$147.72	\$33.55
First years interest	\$3,811	\$3,985
First years tax savings	\$1,067	\$1,116
Avg. years tax savings	\$648	\$766

15 Year Payment schedule

Nbr	Payment	Principal	Interest	Ending Principal Balance
				\$50,000.00
1	\$470.64	\$147.72	\$322.92	\$49,852.28
2	\$470.64	\$148.68	\$321.96	\$49,703.60
3	\$470.64	\$149.64	\$321.00	\$49,553.96
4	\$470.64	\$150.60	\$320.04	\$49,403.36
5	\$470.64	\$151.58	\$319.06	\$49,251.78
6	\$470.64	\$152.56	\$318.08	\$49,099.22
7	\$470.64	\$153.54	\$317.10	\$48,945.68
8	\$470.64	\$154.52	\$316.11	\$48,791.14

Monthly payment



Almost the same as AFCU

# How much will my mortgage payments be?

[Print this page](#)

- Inputs
- Results**
- Graphs
- Tables
- Help

Principal And Interest	\$716
<a href="#">Taxes and insurance</a>	\$458
<a href="#">Mortgage insurance</a>	\$78
<b>Total Payment</b>	<b>\$1,252</b>

Where to go from here

Results sorted into tabs

## Next Steps

Simple monthly expenditures

Takes you to the next tab

- > [Track interest rates by email](#)
- > [Download Homeownership Guides](#)
- > [Answer a few questions: Get loan recommendations](#)

[view graphs](#)

Main call to action listed lower



[Begin Your Application](#) [> Start Now](#)

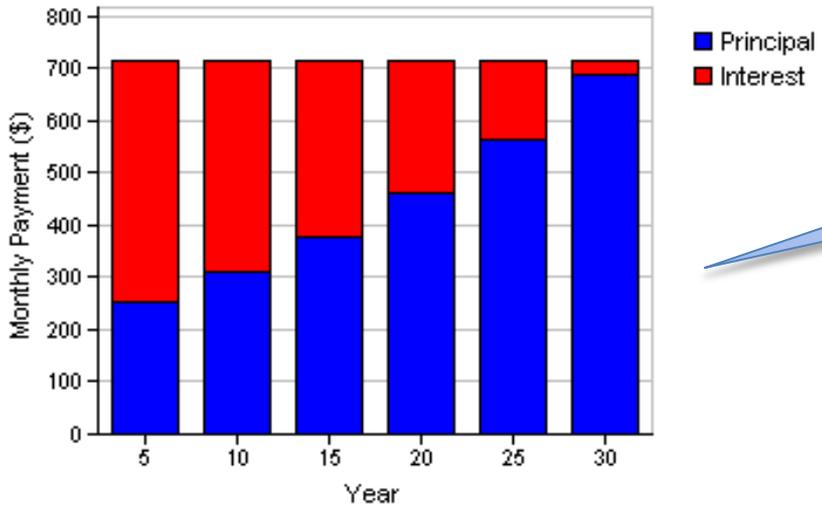
# How much will my mortgage payments be?

 [Print this page](#)



- Inputs
- Results
- Graphs
- Tables
- Help

### Your Payment Over the Years



Visual representation in addition to the numerical chart.

Chart to display actual values

### Your Payment Over the Years

Year	Principal Monthly Payment (\$)	Interest Monthly Payment (\$)
5	254	463
10	310	407
15	378	338
20	462	255
25	564	153
30	688	28

Although your monthly payment is fixed, the amounts applied to Principal and interest change as you make your payments. Initially, your payment is applied almost entirely to the interest you owe. The longer you pay on the loan, the greater the amount that is applied toward the Principal; the amount that you have borrowed and must repay.



## How much will my mortgage payments be?

 [Print this page](#)

- Inputs
- Results
- Graphs
- Tables
- Help

### Your annual schedule of payments

Month	Monthly payment	Remaining amount owed	Principal paid	Interest paid	Cumulative interest paid
1	\$716	\$149,784	\$216	\$500	\$500
2	\$716	\$149,567	\$217	\$499	\$999
3	\$716	\$149,349	\$218	\$499	\$1,498
4	\$716	\$149,131	\$218	\$498	\$1,996
5	\$716	\$148,912	\$219	\$497	\$2,493
6	\$716	\$148,692	\$220	\$496	\$2,989
7	\$716	\$148,472	\$220	\$496	\$3,485
8	\$716	\$148,251	\$221	\$495	\$3,980
9	\$716	\$148,029	\$222	\$494	\$4,474
10	\$716	\$147,806	\$223	\$493	\$4,967
11	\$716	\$147,583	\$223	\$493	\$5,460
12	\$716	\$147,358	\$224	\$492	\$5,952
13	\$716	\$147,134	\$225	\$491	\$6,443
14	\$716	\$146,908	\$226	\$490	\$6,934
15	\$716	\$146,681	\$226	\$490	\$7,423
16	\$716	\$146,454	\$227	\$489	\$7,912
17	\$716	\$146,226	\$228	\$488	\$8,400

Table with all the amounts broken up by month

Chase Mortgage

Purchase a home

- ▶ Check rates
- ▶ What loan suits your needs?
- ▶ Homebuyer's guide

Planning tools & calculators

- ▶ What home can I afford?
- ▶ Am I better off renting?
- ▶ How much will my payments be?
- ▶ Should I pay points to lower the rate?
- ▶ Which is better, shorter or longer term?
- ▶ How advantageous are extra payments?



home > purchase > planning tools & calculators > what home can i afford?

# What home can I afford?

[Print this page](#)

## Know your budget before you look for a home

Having a realistic estimate of how much home you can afford will help you focus your search and make the home-buying process much smoother for everyone involved.

As a general rule of thumb, your total monthly housing costs shouldn't exceed 30% of your gross monthly income.

Please enter all inputs to get a result.

1	Down payment	<input type="text"/>
2	Total monthly payment desired	<input type="text"/>
3	Term in years	10 <input type="button" value="▲"/> <input type="button" value="▼"/>
4	Interest rate of the loan	4 <input type="button" value="▲"/> <input type="button" value="▼"/> %
5	Yearly property taxes	<input type="text"/>
6	Yearly hazard insurance	<input type="text"/>

**Homebuying? Refinancing?**

**Ryan Copeland**

- ▶ [Go to my page](#)

office: 1-760-504-3665  
fax: 866-451-1055

- ▶ [Contact me](#)
- ▶ [Get pre-qualified](#)
- ▶ [Unselect me as your preferred contact](#)
- ▶ [Customer service](#)

	Rate	APR
30-yr fixed	4.500%	4.607%
15-yr fixed	4.125%	4.292%
7/1 ARM	3.750%	3.595%
5/1 ARM	3.375%	3.423%

Rates shown not available in all states. Rates are representative and rounded to nearest point. Actual rates may vary.  
View: [Assumptions & Monthly Payments](#).

Describes what calculator does

Could auto fill with estimates

Clear call to action

Get results

\$91,482



By making a down payment of \$10,000 and paying \$800 per month, you will be able to afford a home that costs \$91,482. You will need to qualify for a loan of \$81,482.

### Cost of house

Principal & interest payment	\$389.01
Taxes & insurance payment	\$375.00
Mortgage insurance payment	\$35.99
<b>Total monthly payment</b>	<b>\$799.99</b>

### Have a next step

### Assumptions

Down payment: \$10,000  
 Desired monthly payment: \$800  
 Term in years: 30  
 Interest rate: 4.000%  
 Property taxes: \$4,000  
 Hazard insurance: \$500

### Amount Loaned

Product	Rate	APR
30-yr fixed	4.500%	4.607%
15-yr fixed	4.125%	4.292%
7/1 ARM	3.750%	3.595%
5/1 ARM	3.375%	3.423%

[See if you prequalify for this loan](#)

[Change assumptions](#)

Rates shown not available in all states. Rates are representative and rounded to nearest point. Actual rates may vary.

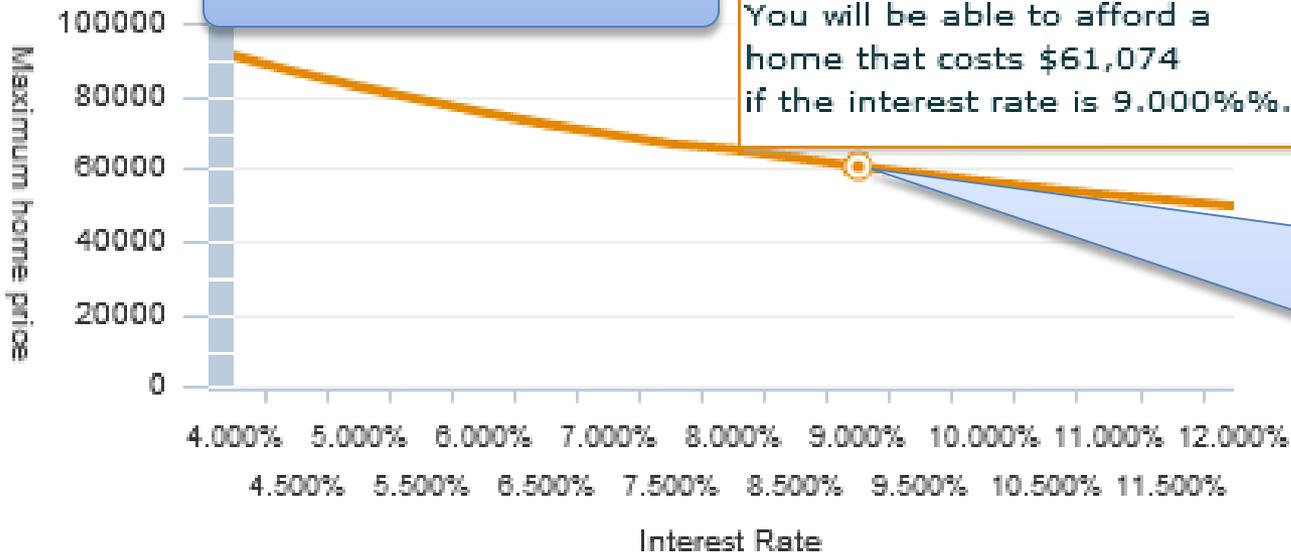
View: [Assumptions & Monthly Payments](#).

Drag your mouse along the graph to see what home you can afford at different interest rates.

Can see how rates match up

### Monthly expenditures

You will be able to afford a home that costs \$61,074 if the interest rate is 9.000%.



Graph indicates amount user can afford at different interest rates. Popup box activated by mouseover line.

**MORTGAGE CALCULATORS**

**How much can I borrow?**

Inputs **Results** Graphs Help

NOTE: Please be sure that you've entered a monthly (not yearly) income figure in the field labeled "Wages Before Taxes or Deductions" and all other fields relating to income.

The amount you can borrow, based upon various down payments, including the down payment you indicated:

A conservative estimate

Percent down	10.00%	20.00%	30.00%	25.00%
Down payment amount	\$12,948	\$32,286	\$55,347	\$43,048
Loan amount	\$116,531	\$129,143	\$129,143	\$129,143
Price of home	\$129,479	\$161,428	\$184,489	\$172,190
<b>Your future monthly payment</b>				
Principal and interest	\$556	\$617	\$617	\$617
Taxes and insurance	\$183	\$183	\$183	\$183
Mortgage insurance	\$60	\$0	\$0	\$0
Total monthly payment	\$800	\$800	\$800	\$800

An aggressive estimate

Percent down	10.00%	20.00%	30.00%	25.00%
Down payment amount	\$15,748	\$42,758	\$73,299	\$57,010
Loan amount	\$141,730	\$171,031	\$171,031	\$171,031
Price of home	\$157,478	\$213,788	\$244,330	\$228,041
<b>Your future monthly payment</b>				
Principal and interest	\$677	\$817	\$817	\$817
Taxes and insurance	\$183	\$183	\$183	\$183
Mortgage insurance	\$73	\$0	\$0	\$0
Total monthly payment	\$933	\$1,000	\$1,000	\$1,000

Your FIM might be deductible [\[find out more\]](#)  
You might be eligible for a First-Time home buyer's credit [\[find out more\]](#)

**Next Steps**

- [Apply online now](#)
- [Compare rates](#)
- Call us at 1-800-748-4302

**Save and print your results.**  
Simply enter your e-mail address and we'll send them to you.

Your e-mail address:

Please e-mail me special offers and promotions from Mountain America Credit Union. We never sell your information to third parties and is for internal promotional use only. [\[Read our full privacy policy here\]](#)

[View graph >>](#)

Similar organization as AFCU and Wells Fargo

Broken up into conservative and aggressive estimates and their monthly payments respectively, though not separated very effectively

Back to top button, useful for user navigation on long pages

# Summary of Mortgage Calculators

## ▶ New Discoveries

- Users need to be able to change input values
- Calculate changes based on input in real time
- Should be able to quickly change to a different calculator
- Compare different mortgages
- Need to have a next step call to action
- Mouseover Interactivity
- Back to top button if page is long



# Mortgage Consultation

CHOOSE

APPLY

LEARN

MORE

## Apply

To apply for your easy online loan, all you have to do is answer a few simple questions about yourself, your property and your income, debts and assets. As you are filling in the application, if you find yourself short of time you may save the application for review and completion at a later date. After submitting your application, various loan programs may allow you to receive an immediate online credit approval, which you are able to print in either English or Spanish.

1. Are you a America First Credit Union member or [eligible for membership](#)?

- Yes  
 No

2. What type of loan are you applying for?

- Purchase  
 Refinance

3. Is the property located in one of the following states?

- Yes  
 No
- Nevada
  - Utah

Continue

your new name:

How much of a down payment are you planning to put down?

\$0

What are the [borrower closing costs paid by the seller](#)?

\$0

Which statement on loan payments best fit your needs?

- I don't want the amount of my monthly loan payment to change over the life of the loan.
- I want an Adjustable Rate Mortgage that provides lower monthly payments now, but I will be able to make higher payments in the future as interest rates fluctuate.

# Recap of User Testing: Mortgage Consultation

1. Give a dedicated section for the consultation on the starting page. Give overview of what the consultation does and how it helps in the loan process.
2. Use a uniform way of providing tips & explanation of terms.
3. Use implicit buttons such as “Next” or “Continue” to direct users. Keep it consistent.
4. Give a numeric summary of how many loans are available for users.
5. For each loan product, use a dedicated button of “view details” to see all the details of this loan; Use a dedicated button of “Apply for this loan” to start the loan application process.

## Check our great rates!

Navigation remained consistent, allowing users to navigate elsewhere if needed

Easy link to the loan consultant page

...es some of the lowest combination of rates and fees available along with the highest quality of  
...to the test. Answer the questions below and we'll provide a complete and accurate fee quote  
...es that you may be eligible for.

### FAQs

- [Is there a fee charged or any other obligation if I complete the online application?](#)
- [What is the maximum percentage of my home's value that I can borrow?](#)
- [Does Zions Bank provide financing for manufactured home?](#)

Loan Purpose

Financing Type

Loan Amount

Home Value

State

City

County

Property Use

Property Type

Lock Period

Loan Types

- All
- Fixed Rate Loans
- Adjustable Rate Loans

Loan Terms

- All
- Less than 30 years
- 30 years

FAQs not directly related to this page, but good inclusion into the form if the right information is provided. Answers show up as pop-ups, keeping user on the page.

Terms have links leading to more information

Call to action

Go

Same form as MACU

[Home](#)
[Check Rates](#)
[Apply Now](#)
[Resources](#)

Reviews information provided, allowing user to change something if needed

## Loan Information July 30, 2010 - 12:24 PM MT

Financing Type: Conventional    Loan Purpose: Purchase

Amount: \$123,000

Purchase Price: \$200,000

State: Utah

County: Salt Lake

City: Salt Lake

Property: Existing

Type: single family home

Lock Period: 30 Days

FAQs relevant to page

## FAQs

[Is there a fee charged or any other obligation if I complete the online application?](#)

[Is comparing APRs the best way to decide which lender has the lowest rates and fees?](#)

Links to popup with explanation of term

Popup window that informs of the extra costs

Please note that the interest rate is based on the current market rate to borrowers with an excellent credit history. The actual interest rate and fees available to you will be based on your credit history and may be different than the rates displayed here.

[Change Information](#)

[What rate you offer is just a fraction of what I am paying now. Can you offer a better rate if it makes sense to me?](#)

[How much money will I save by choosing a 15-year loan rather than a 30-year loan?](#)

[Should I pay discount points in exchange for a lower interest rate?](#)

[What is your Rate Lock Policy?](#)

[What is an adjustable rate mortgage?](#)

[Can I apply for a loan before I find a home?](#)

### 30 Year Fixed Rate

[Show All Options](#)

Rate	Points	APR	Closing Fees	Payment	Total Cost	Apply
<a href="#">4.000%</a>	<a href="#">2.625%</a>	<a href="#">4.274%</a>	<a href="#">\$5,882.70</a>	<a href="#">\$587.22</a>	<a href="#">View</a>	<a href="#">Apply</a>
<a href="#">4.125%</a>	<a href="#">2.125%</a>	<a href="#">4.357%</a>	<a href="#">\$5,267.70</a>	<a href="#">\$596.12</a>	<a href="#">View</a>	<a href="#">Apply</a>
<a href="#">4.250%</a>	<a href="#">1.000%</a>	<a href="#">4.386%</a>	<a href="#">\$3,883.95</a>	<a href="#">\$605.09</a>	<a href="#">View</a>	<a href="#">Apply</a>
<a href="#">4.375%</a>	<a href="#">0.375%</a>	<a href="#">4.458%</a>	<a href="#">\$3,115.20</a>	<a href="#">\$614.12</a>	<a href="#">View</a>	<a href="#">Apply</a>
<a href="#">4.500%</a>	<a href="#">0.000%</a>	<a href="#">4.552%</a>	<a href="#">\$2,500.20</a>	<a href="#">\$623.22</a>	<a href="#">View</a>	<a href="#">Apply</a>

### 20 Year Fixed Rate

[Show All Options](#)

Rate	Points	APR	Closing Fees	Payment	Total Cost	Apply
<a href="#">4.000%</a>	<a href="#">2.375%</a>	<a href="#">4.350%</a>	<a href="#">\$5,575.20</a>	<a href="#">\$745.36</a>	<a href="#">View</a>	<a href="#">Apply</a>
<a href="#">4.125%</a>	<a href="#">1.875%</a>	<a href="#">4.417%</a>	<a href="#">\$4,960.20</a>	<a href="#">\$753.48</a>	<a href="#">View</a>	<a href="#">Apply</a>
<a href="#">4.250%</a>	<a href="#">0.750%</a>	<a href="#">4.409%</a>	<a href="#">\$3,576.45</a>	<a href="#">\$761.66</a>	<a href="#">View</a>	<a href="#">Apply</a>

Takes user to application, does not use any of the information already entered

[Does Zions Bank provide financing for manufactured homes?](#)

- > Home Mortgage
- Today's Rates
- Applying for a Loan
- Homebuying
- Refinancing
- Tools, Calculators, and Resources
- Your Account
- Related Information
  - Home Equity Financing
  - Home Insurance
- Planning Centers
  - Use Credit for Your Goals
  - Investing Basics

**Planning a big event?**



A low interest rate Personal Loan can help

[▶ Learn More](#)

## Find the Right Loan for You

[Print this page](#)

Wells Fargo Home Mortgage provides a wide array of mortgage products to meet a variety of home financing needs. You can get loan recommendations or request a free consultation.

Walkthrough of the process

### Get tailored loan recommendations

The Home Loan Workbench® tool can help you find the right mortgage for your individual needs in three easy online steps:

- Tell us about your needs.** Answer a few questions to help us find loan options for your situation.
- Consider your loan options.** Review, modify, and compare loan scenarios. Get closing cost estimates, and save your options to access later.
- Request a free consultation.** Submit your loan scenarios for a no-obligation review by a home mortgage consultant, who can answer any questions you might have. Or, if you're ready to take the next step, start the application process online.

[I'm Buying a Home](#) [Continue](#)
[I'm Refinancing](#) [Continue](#)

### Read about our mortgage products

Review our loan descriptions to find out which mortgage loans has the features you're looking for. With one of the most diverse and extensive product lines in the industry, we have mortgage products for a variety of home financing needs.

[Our Loan Programs](#)

Split into two categories, but looks too similar. Proximity of Continue button of buying a home too close to refinancing.

**Home Loan Workbench**

Sign on to retrieve your saved loans.

User name:

Password:

[Go](#)

[Forgot your login ID?](#)  
[Forgot your password?](#)

**Contact Us**

[Find a Local Specialist](#)

**Homebuying or Refinance**  
877-937-9357  
M - F, 7 a.m. to 11 p.m., CT  
Sat., 8 a.m. to 4:30 p.m., CT  
[Email Us](#)

**Account Management**  
866-234-8271  
M - F, 6 a.m. to 10 p.m., CT  
Sat., 8 a.m. to 2 p.m., CT  
[View Your Account](#)

**Privacy and Security**

We're committed to safeguarding your privacy.  
[Learn More](#)

< [Back to Previous Page](#)

### Finding The Right Loan For You (Page 1 of 2)

[Print this page](#)

Please answer the following questions to help us recommend the appropriate financing for your primary residence. Remember that supplying additional details may result in more options.

#### Basic information

\* Indicates required field.

\* Are you planning to Purchase or Refinance?  Purchase  Refinance

\* In which state is the property located? CA

Are you currently a Wells Fargo Home Mortgage customer?  Yes  No

If Yes, complete the fields below to be contacted about special promotions, programs and other opportunities:

Last Name of the primary borrower

Suffix

Last four digits of the primary borrower's Social Security number.

Loan Number

Property Zip Code

Do you have any other Wells Fargo accounts (e.g., checking, savings, home equity, etc.)?  Yes  No

Have you received a promotion code from us? If so, please enter your code.

DMWEGHCP4

By clicking "Continue," you agree that we may contact you to discuss this transaction only. This permission will override any "do not call" restrictions you may have registered with any federal or state "do not call" list, or any internal Wells Fargo privacy solicitation preferences.

Cancel Continue

Informs user of the process

Already had to make this choice. Don't need to repeat.

Clear navigation buttons, functional order and differentiated by color. Should be at top and bottom

Contact Us  
866-245-0088  
M-F, 7 a.m. to 11 p.m., CT  
Sat., 8 a.m. to 4:30 p.m., CT  
[Email us](#)  
[Find a Local Specialist](#)

My Loan Recommendations  
[Sign in](#) or [Register](#) to save your scenarios. You'll be able to view, modify, and compare them any time you want — without having to re-enter information.

Do You Need Help?  
[Glossary Terms](#)  
[About Loans](#)  
[Home Loan Workbench@ Tips](#)

Note: The following information may not apply to all homebuyers. Any estimates you can provide in these optional fields will help us provide you with a more detailed estimate of closing costs.

Estimated Annual Property Tax	<input type="text" value="\$ 5000"/>
Estimated Monthly Homeowner Association Fees	<input type="text" value="\$ 450"/>
Estimated Annual Hazard Insurance	<input type="text" value="\$ 150"/>

Link to popup with more information about this subject

### Mortgage Details

Which of the following is most important to you?

- Minimize my down payment
- Minimize my monthly mortgage payments

\* What type of mortgage are you most interested in?

- Recommend the types of mortgages that best fit my situation
- OR
- Select up to two types of loans:
  - 30-Year Fixed Rate
  - 10/1 ARM
  - 20-Year Fixed Rate
  - 7/1 ARM
  - 15-Year Fixed Rate
  - 5/1 ARM
  - 3/1 ARM

Caters to both experts and new users

[Discount Points](#) for my loan should be at or close to:

Added cancel button, separation between the two progress buttons, but same color as back

**Paying Points.** For any given loan, you can usually lower the interest rate by agreeing to pay more points, or you can lower your out-of-pocket expenses by accepting a higher interest rate.

[Back to Previous Page](#)

## Finding The Right Loan For You

[Print this page](#)

Based on what you've told us, we recommend the following loan options.

The tables below display current interest rates for several common loan types; we also have many other options available. For loan options based on your individual needs, [contact us](#).

select up to three checkboxes and click **Compare**.

To begin your application online or discuss a loan with a mortgage consultant, select **Start Now**

### 30 Year Fixed (Minimize Down Payment)

07/30/2010 4:23 PM Eastern

Compare Loans	<a href="#">Interest Rate</a>	<a href="#">APR</a>	<a href="#">Discount Points</a>	<a href="#">Purchase Price</a>	<a href="#">Mortgage Amount</a>	<a href="#">Down Payment</a>	<a href="#">Cash from/(to) Borrower</a>	<a href="#">P &amp; I</a>	<a href="#">View Details</a>	<a href="#">Begin Your Application</a>
Option 1	<a href="#">Modify</a>   <a href="#">Save</a>									
<input type="checkbox"/>	4.500%	5.186%	0.00				\$1,559	\$875	<a href="#">Details</a>	<a href="#">Start Now</a>
Option 2	<a href="#">Modify</a>   <a href="#">Save</a>									
<input type="checkbox"/>	4.000%	4.900%	2.6						<a href="#">Details</a>	<a href="#">Start Now</a>

[Important Disclosures >View/ Print](#)

### 5/1 ARM (Minimize Down Payment)

07/30/2010 4:23 PM Eastern

Compare Loans	<a href="#">Interest Rate (yrs 1-5)</a>	<a href="#">APR (yrs 1-5)</a>	<a href="#">Discount Points</a>	<a href="#">Purchase Price</a>	<a href="#">Mortgage Amount</a>	<a href="#">Down Payment</a>	<a href="#">Cash from/(to) Borrower</a>	<a href="#">P &amp; I (yrs 1-5)</a>	<a href="#">View Details</a>	<a href="#">Begin Your Application</a>
Option 3	<a href="#">Modify</a>   <a href="#">Save</a>									
<input type="checkbox"/>	3.250%	2.981%	-0.125	\$175,000	\$172,675	3.500%	\$13,302	\$751	<a href="#">Details</a>	<a href="#">Start Now</a>

[Important Disclosures >View/ Print](#)

**Contact Us**  
**866-245-0088**  
 M-F, 7 a.m. to 11 p.m., CT  
 Sat., 8 a.m. to 4:30 p.m., CT  
[Email us](#)  
[Find a Local Specialist](#)

**My Loan Recommendations**  
[Sign in](#) or [Register](#) to save your scenarios. You'll be able to view, modify, and compare them any time you want — without having to re-enter information.

**Do You Need Help?**  
[Glossary Terms](#)  
[About Loans](#)  
[Home Loan Workbench Tips](#)

**Buying a house? Down your first.**  
 organized for the steps ahead.  
[> Learn More](#)

Mortgage rate alerts. Mortgage rates are on the move! Sign-up today for Wells Fargo Mortgage Rate Monitor(SM) and stay informed!  
[> Learn More](#)

Allow you to compare loans, button at bottom

Users can modify and save their options

Can start an application which uses the information you already entered

Help section

## Compare Loan Options

This side-by-side comparison of options helps to evaluate the differences between selected loan recommendations.

Compares loan information in a table format, allowing for easier comparison

### General Information

	Option 1. 30 Year Fixed (Minimize Down Payment) 07/30/2010 4:23 PM Eastern <a href="#">Details</a>	Option 2. 30 Year Fixed (Minimize Down Payment) 07/30/2010 4:23 PM Eastern <a href="#">Details</a>	Option 3. 5/1 ARM (Minimize Down Payment) 07/30/2010 4:23 PM Eastern <a href="#">Details</a>
Property County	San Diego	San Diego	San Diego
Occupancy	Primary	Primary	Primary
Down Payment	3.500%	3.500%	3.500%
	<a href="#">Begin Your Application</a> ▶	<a href="#">Begin Your Application</a> ▶	<a href="#">Begin Your Application</a> ▶

### Loan Basics

Program	None	None	None
Mortgage Amount	\$172,675	\$172,675	\$172,675
Interest Rate	4.500%	4.000%	3.250% (1 <sup>st</sup> 5 years)
APR	5.186%	4.900%	2.981%
Discount Points	0.000	2.625	-0.125
Amortization Term	30 Years	30 Years	30 Years
Payment Term	30 Years	30 Years	30 Years
Balloon Payment	--	--	--
First Adjusted Payment	--	--	\$673

### Cash Required

Down Payment	\$6,125	\$6,125	\$6,125
Est. Closing Costs/Prepays	\$12,234	\$16,696	\$10,977
Mortgage Payment	\$875	\$824	\$751 (1 <sup>st</sup> 5 years)
Taxes	\$417	\$417	\$417
Hazard Insurance	\$12	\$12	\$12
Homeowners Association Fee	\$450	\$450	\$450
Mortgage Insurance	\$77	\$77	\$77
<b>Total Monthly Payment</b>	<b>\$1,831</b>	<b>\$1,780</b>	<b>\$1,707 (1<sup>st</sup> 5 years)</b>
	<a href="#">Begin Your Application</a> ▶	<a href="#">Begin Your Application</a> ▶	<a href="#">Begin Your Application</a> ▶

#### Recommendations

[Sign in](#) or [Register](#) to save your scenarios. You'll be able to view, modify, and compare them any time you want — without having to re-enter information.

#### Do You Need Help?

[Glossary Terms](#)  
[About Loans](#)  
[Home Loan Workbench@ Tips](#)

Buying a house? Download your First-Time Homebuyer's Guide to help you manage your home purchase and get

Have call to action top and bottom

Get rate alerts. Mortgage rates are on the move! Sign-up today for Wells Fargo Mortgage Rate Monitor(SM) and stay informed!

[> Learn More](#)

Chase Mortgage

[Purchase a home](#)



[Chase](#) > [check rates](#)

# rates

[Print this page](#)

Homebuying?  
Refinancing?

1-800-873-6577

[Find a loan officer](#)

[Customer service](#)

### Related links

[NEW! Find the value of your home or any home](#)

[Learn more about credit history](#)

[Go to my saved quotes](#)

### Privacy and security

[Chase helps keep you and your personal information safe and secure against fraud.](#)

Inform users that they don't ask for personal info, but hidden in text

You may see a rate that might be for your situation, fill out the following information. Please complete all the questions. We ask for no personally identifiable information.

Please read: [Important information regarding Chase's mortgage loan products.](#)

6 steps

- Price of home  [\(find home values\)](#)
- Down payment amount
- Your credit history  [\(learn more about this\)](#)
- State  (ex.: NY)
- Property type  [\(don't see your property type?\)](#)
- Use of property

Clear call to action

Get results

## Chase Mortgage

### [Purchase a home](#)

- [Check rates](#)
- [What loan suits your needs?](#)
- [Homebuyer's guide](#)
- [Planning tools & calculators](#)

[home](#) > [purchase](#) > [check rates](#) > results

# My estimated rate quot

[Print this page](#)

for a \$155,000 mortgage

4:47PM EDT 7/30/10	Rate	Monthly Payment	Points	APR <sup>?</sup>	Closing Costs	Loan Details	
<b>Fixed rate loans</b>							
30-yr fixed	4.750%	<u>\$877.01</u>	1.125	5.218%	<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
30-yr fixed	4.500%	<u>\$853.82</u>	2.125	5.050%	<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
20-yr fixed	4.625%	<u>\$1,022.10</u>	1.000	4.967%	<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
20-yr fixed	4.375%	<u>\$1,001.18</u>			<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
15-yr fixed	4.250%	<u>\$1,197.03</u>			<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
15-yr fixed	4.125%	<u>\$1,187.25</u>			<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
<b>Adjustable rate loans</b>							
7/1 ARM	3.750%	<u>\$786.29</u>			<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
7/1 ARM	3.500%	<u>\$764.48</u>	2.125	3.930%	<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
5/1 ARM	3.500%	<u>\$764.48</u>	1.000	3.818%	<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>
5/1 ARM	3.125%	<u>\$732.44</u>	2.125	3.768%	<a href="#">Closing Costs</a>	<a href="#">Details</a>	<a href="#">Get started</a>

Link to popup with definition of term

Call to action

More details about the particular costs

Can save quote criteria

[Save quote criteria](#)

# Summary Slide of Loan Consultant

- ▶ **Validate User Testing Findings**
  - Keep consistent navigation
  - Consistent method for explanations of jargon
  - Have a call to action
  - Let users get more detailed information
- ▶ **New Discoveries**
  - FAQs related to page content
  - Allow users to save
  - Inform users that no personal information is required
  - More advanced options for expert users



# Mortgage Application

CHOOSE

APPLY

LEARN

MORE

## Application: Tell us a little about you

In order to process your Online Mortgage Application, we need to know some basic facts about who you are.

### Borrower

First Name\* MI Last Name\* Generation

Date of Birth\* SSN \* Marital Status Joint Credit?  
 (mm/dd/yyyy) (xxx-xx-xxxx)  
  Unmarried  No

### Current Address

Check if Mailing Address is different than Current Address

Street\*

City\*

State\*

Select a State

Zip\*

Country\*

United States

Ownership\*

Monthly Rent / Mort. Payment\*

\$0.00

Years at current residence\* Months at current residence\*



Home Phone\*

-  -

Cell Phone

-  -

Work Phone

-  -

E-mail\*

asasdf@saasdfasd.com

### 1. About You

2. About Your Home

3. Employment/Income

4. Your Assets

5. Your Liabilities

6. Declarations

7. Government

8. Disclosures

Save

Cancel

# Recap of User Testing: Mortgage Application

- ▶ Group the form fields into sections to make it easier to complete.
- ▶ Put the step status in a more prominent place for users to notice. It should stay there for the entire process.
- ▶ Certain steps can be combined or eliminated.
- ▶ Some fields need to be revised for easier filling.
- ▶ Keep the button design and layout consistent and easy to choose.

Home | Check Rates | **Apply Now** | Resources

**Start App** | Personal Info | Property Info | Select Loan | Income Info | Asset Info | Expenses Info | Submit App

We're glad you chose Zions Bank to provide your home financing. In this section of the application, you'll set up a User ID and password and we'll ask you some general questions about your financing needs.

Thank you for choosing Zions Bank. What would you like to do today?

I would like to start a new application.

I would like to finish an application that I have already started.

Create a User ID and password below that you will use to access your information if you do not finish today. You will need to complete all the required information and click the Submit Application button at the end of our online application in order for Zions Bank to evaluate your application.

Create a User ID.

Use 7-16 characters, with letters and or numbers.  
No spaces, dashes or symbols.

Create a Password.

Use 6-16 characters, with both letters AND numbers.  
No spaces, dashes or symbols.

Re-enter your password.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

[I forgot my password. What do I do?](#)

[Can I apply for a loan before I find a property to purchase?](#)

[Tips for completing our online application.](#)

[Is there a fee charged or any other obligation if I complete the online application?](#)

[I'm nervous about providing personal data online. Is this site secure?](#)

[Next](#)

Navigation that informs the user of the process and a blurb about each step. Each tab should be one page

Information grouped into sections

Call to action

## Start the Application Process: Financing a Home Purchase

Form is above the fold



- ✓ Account Selection
- ✓ Introduction

- Personal Information
- Contact Information
- Employment Information
- Information

Indicates what is done

Divided into 4 main categories with subcategories appearing once the section is started

Personal Information

First Name\*  MI  Last Name

Social Security Number / Tax ID\*  
 -  -

Date of Birth\* (MM-DD-YYYY)  
 -  -

Citizenship\*  
 ▾

Marital Status\*  
 ▾

\* Required

**Contact Us**  
 Wells Fargo Home Mortgage  
 Office: 866-412-3328  
 Currently High Call Volume  
[Contact Us](#)

**Tips and Topics**  
[What if I have more than one co-borrower?](#)

Clear separation between cancel and navigation buttons

# Summary Page of Mortgage Applications

- ▶ Validate User Testing Findings
  - Group information by section
  - Page informs users of the process and where they are in it
  - Include description of the task
- ▶ New Discoveries
  - Keep the form above the fold
  - Inform users how long the application will take

# Home Equity Line of Credit

[BECOME A MEMBER](#) [CONTACT US](#) [RATES](#) [CAREERS](#) [FINANCIAL FIRSTS](#)

PERSONAL

BUSINESS

INVESTMENTS

FINANCIAL TOOLS

ABOUT US

ONLINE BANKING LOGIN

[HOME](#) / [PERSONAL](#) / [LOAN PRODUCTS](#) / [HOME LOANS](#) / [HOME EQUITY LINE OF CREDIT](#)

## HOME LOANS

Home Loans Overview

Mortgage

Home Equity Line of Credit

- ▶ HELOC Overview
- ▶ Standard HELOC
- ▶ HELOC Plus
- ▶ 100% HELOC

Home Equity Term

## Home Equity Line of Credit Loans

A Standard Home Equity Line of Credit is a great Home Equity option if you prefer easy access to the equity in your home.

[APPLY NOW](#)

Not a member yet?  
[Become a member today.](#)

### HELOC Options

#### Standard HELOC

A Standard Home Equity Line of Credit is a great Home Equity option if you prefer easy access to the equity in your home. A fixed amount of money, up to 80% of your home's value (minus the value of your current mortgage), is made available and you can draw from it as needed.

#### Plus HELOC

A Home Equity Line of Credit Plus is a great loan that allows you to access the equity in your home and gives you the financial tools to help: a Visa Platinum card with an incredibly low rate, free home equity checks, and electronic account access.

#### 100% HELOC

A 100% Ideal Home Equity Line of Credit is a great Home Equity option if you prefer easy access to all the equity in your home. Up to 100% of your homes value (minus the

## Home Equity Rating

★★★★★ 5 out of 5

[Read reviews](#) [Write a review](#)

## Find A Branch / ATM

Zip Code

Your 5 Digit Zip Code

[Branch / ATM Locator](#)

[View All Branches](#)

## Home Rates

[MORTGAGE](#) [HE](#) [GOVT](#) [SPECIALTY](#)

### Home Equity Rates

Type	F/V	Term	Rate
100% Ideal Closed End Term	Variable	15 Yrs	9.5%
100% Ideal Closed End Term	Fixed	10 Yrs	9.5%
100% Ideal Line Of Credit/Line Plus	Variable	N/A	9%
80% Standard Closed End Term	Fixed	5 Yrs	5.49%
80% Standard	Fixed	10 Yrs	5.99%

HOME LOAN CONSULTANT

WHICH HOME LOAN IS RIGHT FOR YOU? >>

# Recap of User Testing: Home Equity Application

1. Have more links pointing to educational documents on the starting page.
2. Make important information readily visible.
3. Certain steps can be combined.
4. The step status can be put at the top of each page.
5. Already known information should not be asked again and should be auto filled.
6. Allow editing in the final summary page.
7. The summary page should have the important information: “How much money I should be paying each month?”
8. After the submission page, information is missing: “How long I should wait before they get back to me?”

Thank you for choosing Zions Bank for your financial needs. The online loan application process will take about 15 minutes, however for your protection the system will automatically log you off if there is no activity for 30 minutes. All information in this application will be lost if this occurs.

You will need several items during this process:

- Mortgage Information (Real Estate Loans)
- U.S. Social Security Number
- Automobile VIN or Serial Number (Automobile loans)
- Employment and Income Information
- Current Zions Bank account number (if applicable)
- Previous home address (if you have lived at your current home address for less than two years)

#### ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records. Click [HERE](#) for a more Friendly version of the Electronic Records Disclosure and Agreement.

**Electronic Copy of Related Disclosures, Agreements and Instructions.** Before applying for a credit card online, you must agree to receive electronically:

- All initial disclosures required by applicable federal and state law for the credit card product and/or terms you have requested, and
- Information and instructions about the credit card products and any additional services that you select during this online application process.

All of the above shall be referred to collectively as the "Disclosures". If you do not want to receive the Disclosures electronically, you will not be able to submit an online credit card application. You may apply for a credit card by calling our credit card center at **1-800-880-1548** or in person at any one of our branch locations. Click [HERE](#) to locate a branch near you.

**Your Consent is Required.** Your consent to receive the disclosures electronically will apply only to the applying and maintenance of the credit card product and other services you select during this online application process. Any disclosures required later (at the time of closing your credit card or periodically thereafter) will be provided to you in paper form.

**Paper Copy of Disclosures, Agreements and Instructions.** If you complete this online application process, you will have received in electronic form all of the disclosures as part of the process, and you will not be able to withdraw your consent to receive the disclosures electronically. However, you can obtain a paper copy of any of the disclosures, at no additional cost, by requesting them in writing at P.O Box 30160, Salt Lake City, Utah, 84130-0160, Attn: RESPA Loan Doc Specialist.

**System Requirements to Access and Retain the Information.** In order to complete this online application process, and receive and retain the Disclosures electronically:

- You must have a personal computer or other access device capable of accessing the Internet with an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer 5.5 or later, Netscape Navigator® 6.0 or later, or Safari 1.0 for Mac®. Your browser must also allow the display of pop-up windows to view the information.
- You must have software which permits you to receive and access Portable Document Format, or "PDF", files, such as Adobe Acrobat Reader® version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).
- In order to retain a copy of the requested file, your system must have the ability to download (to your hard drive, floppy diskette or other storage device) or print PDF files.
- In order to print any of the other requested files, you must be able to print them with a functioning printer connected to your personal computer or other access device, with the ability to print on plain white 8½ × 11 inch paper.

If you have questions about receiving electronic disclosures, or you need technical assistance concerning the online application process, you may contact us by telephone at **1-800-880-1548**.

**By clicking the "Next" button you agree to receive the disclosures electronically and to continue with the online credit card application process.**

Informs user how long the process will take. Very text heavy.

Cancel

Next

## Home Equity Credit Line Information

Loan Information	Property Information
<p>Application Type: * <input type="text" value="Please Select"/></p> <p><b>NOTICE:</b> If you are married, you can apply for a separate account in your name. If you are married and reside in a community property state such as AZ, CA, ID, LA, NM, TX, NV, WA or WI, the assets of your marital community may be liable on this account even if you apply for an individual credit line. If this application is not signed by your spouse (unless you attach a statement that you wish to apply for a separate account based on separate assets).</p> <p>Loan Amount: * \$ <input type="text" value=""/>.00</p> <p>Loan Purpose: * <input type="text" value="Please Select"/></p> <p>Real Estate Value: * \$ <input type="text" value=""/>.00</p>	<p>Year home was constructed: <input type="text" value=""/></p> <p>Structure Type: * <input type="text" value="Please Select"/></p> <p>Property Type: * <input type="text" value="Please Select"/></p> <p><input type="text" value=""/>.00</p> <p><input type="text" value=""/>.00</p> <p><input type="text" value=""/></p> <p>Do you have additional loans on this property? * <input type="radio"/> Yes <input type="radio"/> No</p> <p>Is this property in a Planned Unit Development (PUD)?* <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Applicable</p> <p>Is this property in a Trust or Life Estate?* <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Applicable</p> <p>Enter your account number if you wish to enroll in AutoPay: <input type="text" value=""/> <a href="#">Click here to learn more</a></p> <p>Do you have a promotion code? * <input type="radio"/> Yes <input type="radio"/> No</p>

\* Required Fields

No indication of where the user is in the process

Navigation buttons mapped to function. Cancel should be differentiated.

### Home Equity Loans & Lines of Credit



**\$3**  
as I  
**only**<sup>1,2</sup>

**Calculator built into start page**

Call: 1-888-667-1772 or [Apply Now](#)

#### Calculate Your Rate and Payment

What is your property value? \$

What is your mortgage balance? \$

Where is your property located? State  Zip

Your desired loan amount? \$

[Get Your Rates](#)

Three easy ways to get started:

[Call | 1-888-667-1772](#) [Check Rates & Payments](#) [Apply Online](#)

#### RESEARCHING MY OPTIONS

- Learn About Our Products
- [Home Equity Lines of Credit](#)
  - [Home Equity Loans](#)
  - [Compare Lines vs. Loans](#)

**Make Savvy Home Equity Decisions**  
With tips from our [Free Email Newsletter](#)

#### READY TO APPLY

- It's Fast and Easy to Apply
- [Apply Online](#)
  - Call: 1-888-667-1772
  - [How much could I qualify for?](#)

**Apply With Confidence**  
Get useful tips, qualification criteria, and required documentation for your Home Equity Application. [Show Me How](#)

**Call to action, blends into check rates and payments**

#### NEED A CUSTOMER?

Getting started with online account management? [Take a tour.](#)

**Experiencing Financial Hardship?**  
[Wells Fargo Home Equity Assist<sup>SM</sup> Homeowner Affordability & Stability Plan](#)

#### Related Topics

- [Home Equity FAQs & Glossary](#)
- Need Help? [Visit the Smarter Credit<sup>TM</sup> Center](#)
- Self employed? [Need additional cash flow?](#)
- Buying a home? [Get Prequalified](#)

#### Already Applied?

[Sign in](#) to track your Home Equity Loan or Line of Credit application progress online. Or [register now](#) for this free service.



**Apply with confidence**  
Get useful tips for your home equity application  
[▶ Learn How](#)



Getting Started > Your Information > Account Features > Verify & Submit

Applying for:  
• Home Equity Financing



Need help from a Home Equity Specialist?

Call 1-866-545-6858 [Chat now](#)

Information on where the user is in the process



## Good Credit = GREAT

- \$30,000 for as little as \$165/month (interest only)<sup>2,3</sup>
- No Application or Appraisal fees<sup>3</sup>
- Please call **1-866-545-6858** to Learn More about our Approval Considerations or to Apply. Or continue your online application below

### Getting Started

\* indicates required field

It's fast, secure and easy to apply for a home equity loan or line of credit at Wells Fargo Bank. Once your online application is submitted, we will contact you within 24-36 hours with the status of your application.

Please consider the following:

- To apply for home equity financing, you must own real property. If you don't own property, consider a [personal loan or line of credit](#)
- Please conservatively estimate the value of your home and [Get Tips for a successful application](#)

Are you a Wells Fargo customer? \*  Yes  No

Is this an individual or joint application?<sup>1</sup> \*  Individual  Joint

Call to action not very visible

#### Your Consent To Be Contacted By Us

By clicking Continue, you are authorizing Wells Fargo Bank, N.A., or Wells Fargo Investments, LLC, to contact you using the telephone number(s) or email address(es) you provide in this online session. Your authorization means that we can call you even if you have previously registered a federal or state "do not call" preference or you gave Wells Fargo your "do not call" preference. Our contact, however, will relate only to the products or services in which you are interested in this online session, and we may call or email you even if you do not submit or save the online application. If you do not want us to contact you, please complete your application by calling us at 1-866-545-3452.

**Continue**

Home Equity



User Testimonial

WATCH how Chase helped Jeff & Anna get the home of their dreams.  PLAY their story.

Use Chase Home Equity Loans or Lines for:

- ▶ Home Improvement
- ▶ Home Remodeling
- ▶ New Car Financing
- ▶ Debt Consolidation
- ▶ Education Financing
- ▶ Making Your Dreams Come True



[APPLY ONLINE NOW](#)

Try Our Handy Tools and Calculators: 

- ▶ Chase Home Value Estimator
- ▶ Line of Credit Calculator
- ▶ Debt Consolidation Calculator
- ▶ Auto Loan Calculator
- ▶ Home Loan Payment Calculator
- ▶ Tax Saving Calculator



[APPLY ONLINE NOW](#)

- ▶ [Homepage](#)
- ▶ [Home Equity Line of Credit](#)
- ▶ [Home Equity Loan](#)
- ▶ [Compare Loans & Lines](#)
- ▶ [Tools & Calculators](#)
- ▶ [Apply Online Now](#)
- ▶ [Check Application Status](#)
- ▶ [Home](#)

Two apply online links separated into different areas. Second link suggests it applies to the calculator based on location

Up to **.50%**  
**CHASE EXCLUSIVE OFF**  
**HOME EQUITY LINES** 

**HELPING HOMEOWNERS IN NEED**  
Finding solutions

[▶ Find Your Home's Value](#)

[▶ Compare Loans & Lines](#)

[▶ Apply Online Now](#)

# Chase Home Equity

Help with this page

## Security Highlights

Chase keeps your personal information private and secure.



**Before you apply** — Please enter the property address and estimated value below. If you need help finding the property value, click "See the estimated value" and we will provide you with an estimate. Then, click "Calculate My Potential Loan Amount" to proceed.

Chase is committed to helping you make the most of your home's equity.

To preview our quick, easy application process, [see our sample application](#).

Should still inform the user where they are in the process

### Collateral Property Address

Street address 1  (P.O. Boxes are not allowed)

Street address 2  (optional)

City

State<sup>1</sup>

Zip Code

Estimated property value  (123,456)

Do you have a mortgage on the property?  Yes  No

Do you have a home equity loan on the property?  Yes  No

Automatically estimates the value of the property

[See the estimated value](#) of the address you entered above.<sup>2</sup>

Call to action is differentiated by color

**Calculate My Potential Loan Amount**

# Step 3 Chase Home Equity

Help with this page

Security Highlights



Chase keeps your personal information private and secure.

Getting Started   Your Information   Verify   Disclosures   Confirmation

**Select a loan amount** — Please select a loan amount and tell us if you're already enrolled on Chase Online. Then click "Continue" to begin the application process.

**Note:** You don't need to be enrolled to apply.

### My Loan Amount

Estimated property value \$772,000

First mortgage balance \$500,000  Pay off

We've used the information you provided to estimate the maximum amount<sup>1</sup> you can potentially borrow.

Select loan amount  \$250,000 - Maximum loan amount offered

(Other amount)

**Note:** Please include any mortgage or home equity balances you plan to pay in full. Currently your minimum loan amount is \$500,000. The maximum you can borrow is estimated at \$250,000 but may vary.<sup>1</sup>

### Use My Chase Online Information

**Chase Online customers:** To save you time, we can use your Online Banking information to automatically complete parts of your home equity application; you'll then be able to use your existing User ID and Password to track your loan's status at anytime. **Note:** Changing information in this application will not alter your permanent Online Banking records.

Are you currently enrolled in Chase Online<sup>SM</sup>?  Yes  No

Navigation buttons mapped to function and differentiated by color

Back

Continue

## HOME EQUITY LOANS

Now you can boost your borrowing power. With Mountain America's Home Equity Loans, you have the ability to finance projects both large and small:

- ▶ Make home improvements
- ▶ Consolidate debt
- ▶ Buy a new vehicle
- ▶ Pay for education
- ▶ And more...

[Click here to see current rates](#)

## Home Equity Lines of Credit

- ▶ Interest-only options available
- ▶ Programs with no origination fees or closing costs available\*
- ▶ Borrow up to 80% of home's equity
- ▶ No annual maintenance fees
- ▶ Potential tax advantages\*\*
- ▶ Use Equity Visa® Card or write a check
- ▶ Borrow, repay and borrow again without reapplying†

[Click here to see current rates](#)

[▶ APPLY NOW](#)

## First Mortgage Loans (Refinance Only)

- ▶ Up to 80% financing
- ▶ No closing costs
- ▶ Fixed rate
- ▶ 7-, 10- and 12-year terms†
- ▶ Minimum loan amount \$8,000

[▶ APPLY NOW](#)

\*See loan officer for details.

\*\*Consult your tax advisor.

†Early termination fee applies if the loan is paid off and closed in the first two years. If loan-to-value of home exceeds 80%, maximum home equity line of credit is \$50,000. Other conditions and restrictions may apply. Please contact a Mortgage Specialist for more information.

[▶ BACK TO TOP](#)

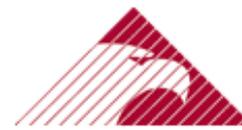
[▶ LOGIN TO ONLINE BRANCH](#)

## MORTGAGE LOANS

- ▶ Purchase Loans
- ▶ Refinance Loans
- ▶ Reverse Mortgages
- ▶ More

## TOOLS

- ▶ Mortgage Calculators
- ▶ Learn More
- ▶ The Road to Homeownership
- ▶ More



**MOUNTAIN AMERICA**  
CREDIT UNION

Broken down by category with easy to read bulleted list



# Home Equity Summary

- ▶ Validate User Testing Findings
  - Automatic value fillers
  - Bullet lists increase readability
  - Information on where user is in the process
- ▶ New Discoveries
  - Inform users how long the process will take
  - Map navigation buttons to function (Next in the front, Back in the back)
  - Highly visible call to action, differentiated by color
  - Breaking the form up into related parts decreases scrolling and time to fill out.

# Auto Loan

[HOME](#) / [PERSONAL](#) / [LOAN PRODUCTS](#) / [VEHICLE LOANS](#)

## PERSONAL LOANS

[Vehicle Loan Overview](#)

[Auto Loans](#)

[RV, Motorcycle, & Boat Loans](#)

## Payment Calculator

Loan Amount

Term in Years

APR as low as

 %

Your Monthly Payment:

**\$0.00**

ONLINE VEHICLE  
RESEARCH



## Auto Loans

Save on your next Auto Loan.

Source: Informa Research Services, Inc., Calabasas, CA. www.informars.com. Although the information has been obtained from the various institutions themselves, the accuracy cannot be guaranteed. Fixed annual percentage rate, on approved credit, subject to terms & conditions. Some members may qualify for higher-rate loans.

[APPLY NOW](#)

Not a member yet?  
[Become a member today.](#)

It may take lots of research, shopping and test drives to find the right car for you, but finding the best car loan is easy - it's right here online with America First.

Unlike a bank car loan, America First gets your personal car loan approved, or pre-approved, quickly so you can get on your way and start enjoying your new car.

Through America First you can:

- [Get instant online approval](#)

## Vehicle Rates

[AUTO](#) [RV](#)

F/V	Term	APR
Fixed	5 Years	3.99%*
Variable	5 Years	3.74%*
Fixed	6 Years	4.74%
Variable	6 Years	3.99%
Fixed	7 Years	5.49%
Variable	7 Years	4.74%

*Rates Effective July 01, 2010*

\* Rate is available on 2007 and newer autos. As low as 4.49% for autos 2006 and older.

[View More Rates](#)

YOUR NEXT  
**FIRST.com**

A financial  
website for  
young adults.

**CHECK IT OUT >>>**

# Recap of User Testing: Auto Loan Application

1. Have more links pointing to educational documents on the starting page.
  2. Make important information readily visible.
  3. Certain steps can be combined.
  4. The step status can be put at the top of each page.
  5. Already known information should not be asked again and should be auto filled.
  6. Allow editing in the final summary page.
- 

Auto Loans

[Print this page](#)

# Refinance your car and lower your payments



- Reduce your rate or get cash
  - Flexible refinancing options
  - Tools to help you find the right loan
- ▶ [Apply Now](#)

## Auto Loan Annual Percentage Rates Begin At<sup>1</sup>

New Car Loan	6.99%
Used Car Loan (Dealer)	6.99%
Used Car Loan (Person-to-Person)	6.99%
Auto Refinance	6.74%

The Annual Percentage Rates (APR) shown are for illustrative and educational purposes only. These rates assume excellent borrower credit history, low loan to value, recent model year, low payment and debt to income ratio, among other credit qualification requirements. You will receive your actual rate once you have been approved for a loan. Rates and terms are current as of 10/15/2010 and are subject to change without notice.

> [Calculate Rates & Payments](#)

Call to action

Competitive rates. Convenient ways to apply.

[Apply Online](#)

Call | [1-877-700-9345](tel:1-877-700-9345)

Rates

### New Car Loan

Simplify the car-buying process. We provide competitive rates, quick approvals, and customer discounts. Plus, you'll never have to haggle.  
[How to Get a New Car Loan](#)  
[Apply Now](#)

### Used Car Loan

Whether you're purchasing from a dealership or person-to-person, we can guide you through the process.  
[How to Get a Used Car Loan](#)  
[Apply Now](#)

### Auto Refinance

Want to lower your payments? We can help you reduce costs or [get extra cash](#).  
[How to Refinance](#)  
[Apply Now](#)

### Manage Your Account

Make payments, check balances, and access your account information  
[Sign On](#) | [Sign Up for Online Access](#)  
[Make Payments and Manage Your Account](#)  
[Contact Us](#)

### Resources

[Rate and Payment Calculator](#)  
[Smart Car-Buying Tips](#)  
[Less Than Perfect Credit Options](#)  
[Frequently Asked Questions](#)



### Used car financing

We've got a solution to fit your needs  
 ▶ [Apply Now](#)

### Wells Fargo Leaseholders

[Understand Your Options](#)  
[Purchase Your Vehicle](#)  
[Return Your Vehicle](#)  
[Trade-In Your Vehicle](#)

### Other Vehicle Financing

[Motor Home and Camper Financing](#)  
[Loans for Other Vehicles](#) including motorcycles, boats, ATVs, jet skis, aircraft, and more.



### New car financing

Our car-buying tips and tools make it easy  
 ▶ [Learn More](#)

<sup>1</sup> These rates assume excellent borrower credit history, low loan to value, low payment and debt to income ratio, among other credit qualification requirements. You may be eligible for a discount for having a Wells Fargo relationship and deposit account from which your monthly loan payment is deducted. Your actual APR will be determined when a credit decision is made and may be higher than the lowest rate available.



# Wells Fargo Auto Loan Application



**Call 1-877-700-9345  
to speak to a loan  
officer now!**

Monday - Thursday 7am-9pm CST  
Friday 7am-7pm CST  
Saturday 9am-1pm CST

★ indicates a required field



2 step process, hard to see, page looks completely different

**Loan Information**

Are you purchasing or refinancing a vehicle? ★

Will this be an individual or joint application? ★  
 Individual  
 Joint

Total Loan Amount Requested ★   
 Preferred Due Date ★

We are committed to safeguarding your privacy. [Learn More.](#)

**About You**

First Name ★

Last Name ★

Date of Birth *Must be 18 to apply.* ★  
 Example: MM/DD/YYYY

Social Security Number ★

Please indicate your citizenship status ★  
[Learn More](#)  
 US Citizen  
 Permanent Resident Alien  
 Non Permanent Resident Alien

# FUEL YOUR AUTO SAVINGS

REFINANCE YOUR AUTO LOAN WITH CHASE AND YOU COULD SAVE.

[LEARN MORE](#)

Should show the rates

All three lead to the same form

New user?  
[GET A USER ID](#)

Login

Password

Remember me  
[Forgot your User ID or Password?](#)

[SECURE LOGIN](#)

Welcome to Chase

Chase offers a variety of auto loan options at a competitive interest rate or the online tools and services you need. Choose the Chase auto loan that's right for you.

Today's Auto Loan Rates<sup>1</sup>

[SEE RATES](#)

Loan Type	48 months	60 months	72 months
New dealer purchase	%	%	%
Used dealer purchase	%	%	%
Refinance current year	%	%	%
Refinance previous year	%	%	%
Private party purchase	%	%	%

### New Car Loan

- Avoid haggling on financing
- Shop with confidence at your local dealer
- Get competitive rates

[Get details](#)

[Check today's rates](#)

[Apply now](#)

### Used Car Loan

- Available on purchases from a dealer or an individual
- Save time and money
- Use our free, easy online application

[Get details](#)

[Check today's rates](#)

[Apply now](#)

### Refinance

- See if you can lower your monthly car payment<sup>3</sup>
- Pay off your existing car loan
- Get the safety and security of Chase

[Get details](#)

[Check today's rates](#)

[Apply now](#)

- I'd like to:
- [Apply now](#)
  - [Continue my application](#)
  - [Use Chase auto loan calculators](#)
  - [Use other Chase auto loan tools](#)
  - [See existing Chase Auto customer advantages](#)
  - [Read the FAQs](#)
  - [View the Site Map](#)
  - [Contact Chase](#)

APPLY TODAY AND BE **ON THE ROAD IN NO TIME**

[APPLY NOW](#)



Get started today...

CHASE EXCLUSIVES<sup>SM</sup> OFFER

**SAVE UP TO .75%**

Low auto loan rates for Chase Checking customers.

[LEARN MORE](#)

UP TO **.75% OFF**



### Chase Auto Application

Help with this page

Need Help? Call:  
1-877-390-4441

Getting Started	Personal Information	Employment Information	Loan & Vehicle Information	Confirmation
-----------------	----------------------	------------------------	----------------------------	--------------

Here's what you need to get started — The process is simple, easy and fast. Gather the information listed below and fill out the online application. It will take just a few minutes to complete.

- Personal information (i.e., name, SSN, date of birth, etc.)
- Contact information
- Current employment and income information
- Vehicle year, make and model (if you know it; it's not required to apply for a purchase)

\*Required field

#### Getting Started

Note: We are currently unable to accept loan amounts less than \$7,500.

Getting Started	Personal Information	Employment Information	Loan & Vehicle Information	Confirmation
-----------------	----------------------	------------------------	----------------------------	--------------

Here's what you need to get started — The process is simple, easy and fast. Gather the information listed below and fill out the online application. It will take just a few minutes to complete.

- Personal information (i.e., name, SSN, date of birth, etc.)
- Contact information
- Current employment and income information
- Vehicle year, make and model (if you know it; it's not required to apply for a purchase)

\*Required field

#### Getting Started

Note: We are currently unable to accept loan amounts less than \$7,500.

Are you requesting a loan amount of at least \$7,500?\*

Yes  No

Please select your state\*

California

Loan type\*

Dealer purchase

How will you apply for this loan?\*

Individually  With another individual

Note: By selecting "With another individual", both the applicant and the coapplicant agree they intend to apply for joint credit.

Are you currently enrolled in Chase Online<sup>SM</sup>?\*

Yes  No

Note: To save you time, we'll ask you to enter your User ID and Password, and we'll use your online profile information to prefill parts of your application. Please be aware that if you share an account with someone, only the primary account holder's information will be prefilled. Keep in mind that if you change your information during the application, the updates won't be reflected in your permanent record.

\*Required field

Next Cancel

Informs the user of the steps , not one page per step, so user falsely thinks they can tell how long it will take

Duplicated information

Next should be in front

## AUTO & RV LOANS

Set your vehicle financing to cruise control. Whether you're looking for something bigger for the family, an RV for those upcoming camping trips or simply a change of pace, Mountain America can help you zoom through the loan process.



### New and Used Car Loans

- ▶ [Get preapproved](#)
- ▶ No application fees
- ▶ Terms up to 72 months
- ▶ Refinance your current car to save money
- ▶ [Calculate payments](#)

[▶ APPLY NOW](#)



### Motor Home, Camper and Trailer Loans

- ▶ [Get preapproved](#)
- ▶ No application fees
- ▶ Terms up to 144 months
- ▶ [Calculate payments](#)

[▶ APPLY NOW](#)



### Motorcycle and ATV Loans

- ▶ [Get preapproved](#)
- ▶ No application fees
- ▶ Terms up to 72 months
- ▶ [Calculate payments](#)

[▶ APPLY NOW](#)



### Free Auto Buyer's Guide

Your Email Address:

Yes, I am interested in hearing about Auto Loan Programs and Special Offers. [Privacy Policy](#)

[▶ GO](#)

[▶ LOGIN TO ONLINE BRANCH](#)

### LOANS

- ▶ Personal Loans
- ▶ Student Loans
- ▶ More

### TOOLS

- ▶ Auto Calculators
- ▶ Auto Smart
- ▶ Insurance Options
- ▶ Storm Damaged Vehicles
- ▶ Get the Best Car Deal Brochure (.pdf)
- ▶ Member Education Courses
- ▶ More

Bulleted list for easy readability

Applications broken into categories

[▶ BACK TO TOP](#)

Back to top for long page

# Auto Loan Summary

- ▶ Validate User Testing Findings
  - User needs to know how long the process will take and where they are in the process
  - Use bulleted lists for easy readability
- ▶ New Discoveries
  - Consistency between all loan types
  - Rates and calculators are helpful and should display results on same page
  - Break up loans by category only if links take you to different applications
  - Keep consistent navigation

- Start App
- Personal Info
- Property Info
- Select Loan
- Income Info
- Asset Info
- Expenses Info
- Submit App

Please provide your name and social security number to obtain information about your credit history. This credit information is one of the items we consider when we evaluate your request.

FAQs

[What is a credit score and how will my credit score affect my application?](#)

[Will the inquiry about my credit](#)



Optimal layout would combine Zion's task indicator and blurb description with Wells Fargo's listed subtasks



1. About You
2. About Your Home
3. Employment/Income
4. Your Assets



- Getting Started
- Your Information
- Verification
- Disclosures

Excellent. Chase, all the application process layouts change for each task

Finished task looks the same as the one to be completed

Shows how many tasks are left under each category once open

Need help from a Home Equity Specialist  
 Call 1-866-701-9426 [Chat now](#)

Start the Application Process: Financing a Home Purchase

- 1 - First Steps
  - Account Selection
  - Introduction
- 2 - Your Information
  - Personal Information
  - Contact Information
  - Employment Information
  - Financial Information
- 3 - Account Information
- 4 - Submit

Application Progress

- 1 Select and customize the loan you want
- 2 Tell us about yourself and a second applicant (if applicable)
- 3 Confirm the details of your application and agree to the terms & conditions

[Cancel This Application](#)

# Navigation Application Progress Summary

- ▶ **Validate User Testing Findings**
  - Inform users of completed steps
  - Remain consistent between tasks
- ▶ **New Discoveries**
  - Describe task
  - If it's not one page per task, indicate how many pages

ZIONS BANK®

Back Save and Close Next

Back Cancel Next

Difficult to distinguish icons and identify function. Icons don't always match function.

AMERICA FIRST CREDIT UNION

Next  
Back  
Add Assets  
Clear Form

Have save and close option allowing users to finish later, not consistent though with cancel in second form

Besides Chase, all banks are inconsistent with their navigation buttons

<< Previous Next >>

WELLS FARGO

Icons help indicate function. Vibrant color indicates call to action.

CHASE

Cancel

Back

> Continue

Back

Continue

Cancel Continue

Separation between buttons decreases likelihood of mistaken choice

Spatially mapped to function and color differentiated to indicate different functions

# Navigation Button Summary

- ▶ Validate User Testing Findings
  - Remain consistent
- ▶ New Discoveries
  - Icons should match function
  - Use color differentiated buttons

# Recap

- ▶ **Validate User Testing Findings**
  - Remain Consistent
  - Clear calls to action
  - Keep important information above the fold
  - Inform users of the length of the process and status
  - Bulleted list for easy readability
- ▶ **New Discoveries**
  - Language geared towards users
  - Icons should match function
  - Rates and calculators should display results on same page and calculate in real time
  - Should be able to quickly change to a different calculator
  - Map navigation buttons to function
  - FAQs related to page content
  - Compare different mortgages
  - Mouseover Interactivity
  - Back to top button if page is long

# Thank You

- ▶ Questions?