

TITLE: Redesigning the Navy Federal Credit Union Mortgages Section

MY ROLE: Lead UX Designer

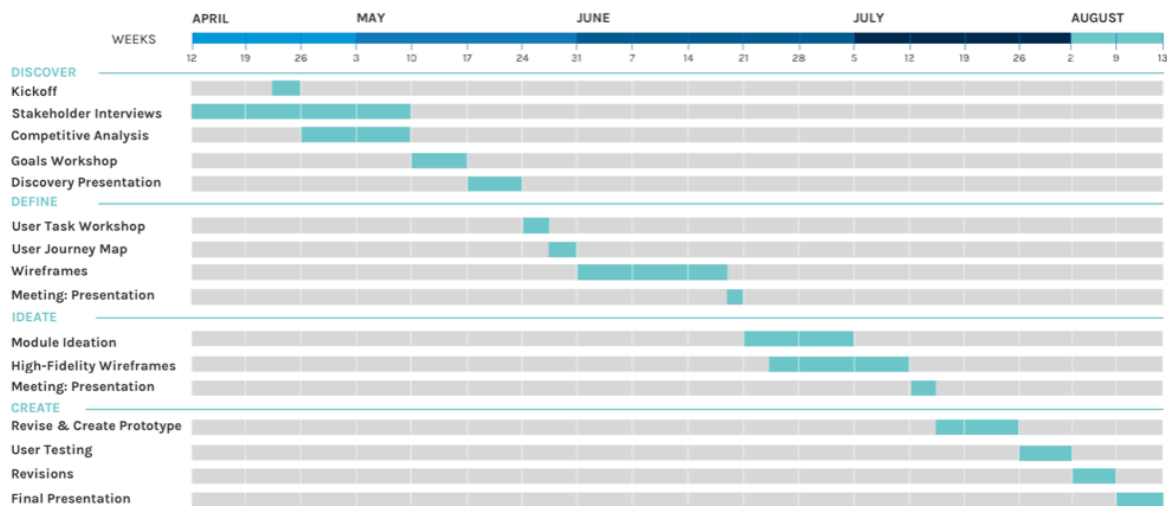
RESPONSIBILITIES:

- Leading workshops and stakeholder interviews to determine goals, issues, and requirements
- Conducting competitive analysis and research into mortgage site best practices
- Creating user personas, journey maps, use cases, and user scenarios
- Developing information architecture and sitemaps

- Designing wireframes, prototypes, and visual designs for 10+ template pages
- Building a reusable component and style guide library
- Recruiting users and moderating biweekly usability testing sessions
- Iterating on designs based on qualitative and quantitative testing feedback
- Presenting final deliverables to executive leadership and technology teams

PROJECT TIMELINE: 4 months

Timeline



OVERVIEW:

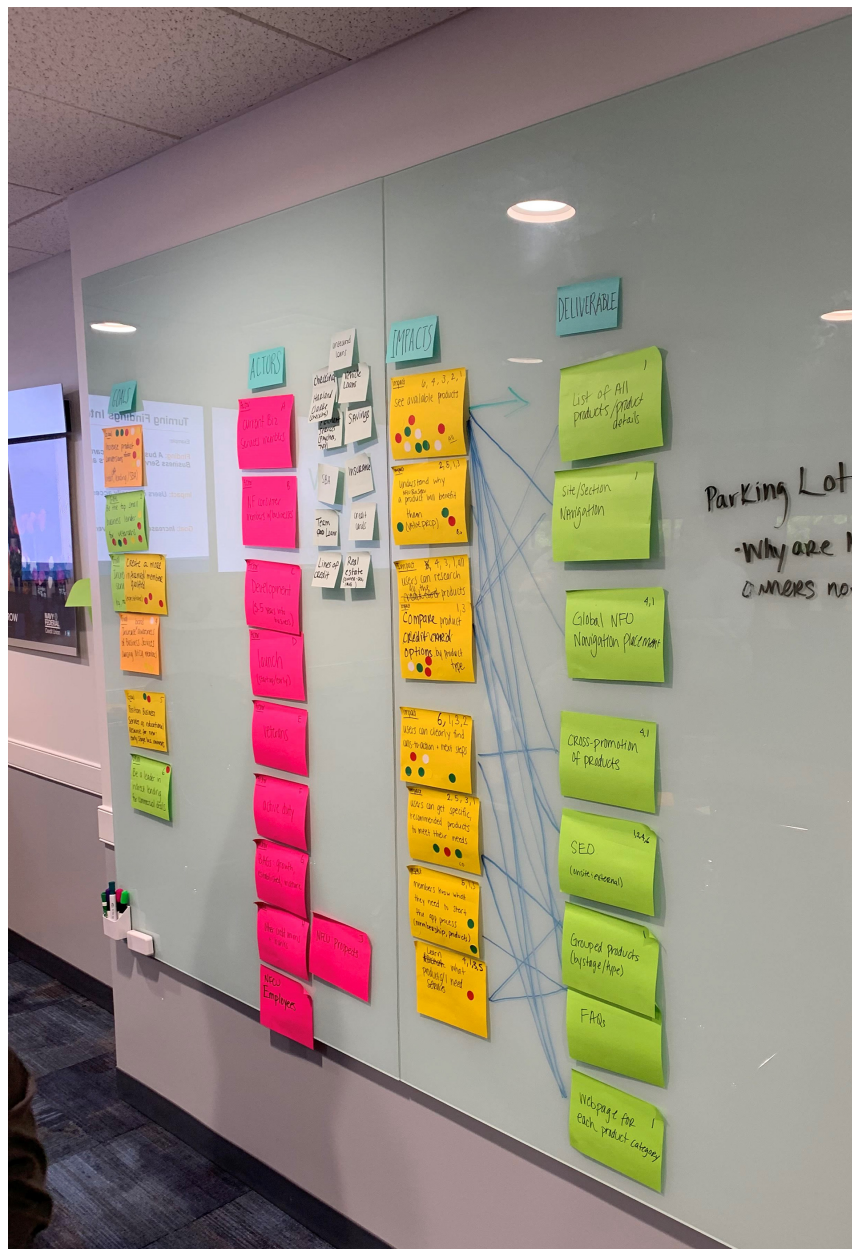
As part of a full website redesign, my team and I aimed to enhance Navy Federal Credit Union's (NFCU) Mortgages section. Goals included:

- Simplifying and clarifying complex mortgage application workflows
- Resolving technical issues with application timeouts and saves
- Educating users on key terminology and qualifications

Through an iterative human-centered process, we delivered a complete redesign resulting in improved visitor-to-lead conversion rates.

PROJECT OBJECTIVES

- Reduce application abandonment rates by 20%
- Cut page exit rates from key workflow pages by 40% and reduce bounce rates
- Increase session durations on mortgage education pages by 30%
- Boost mortgage lead submissions by 15% quarter-over-quarter



KEY CHALLENGES

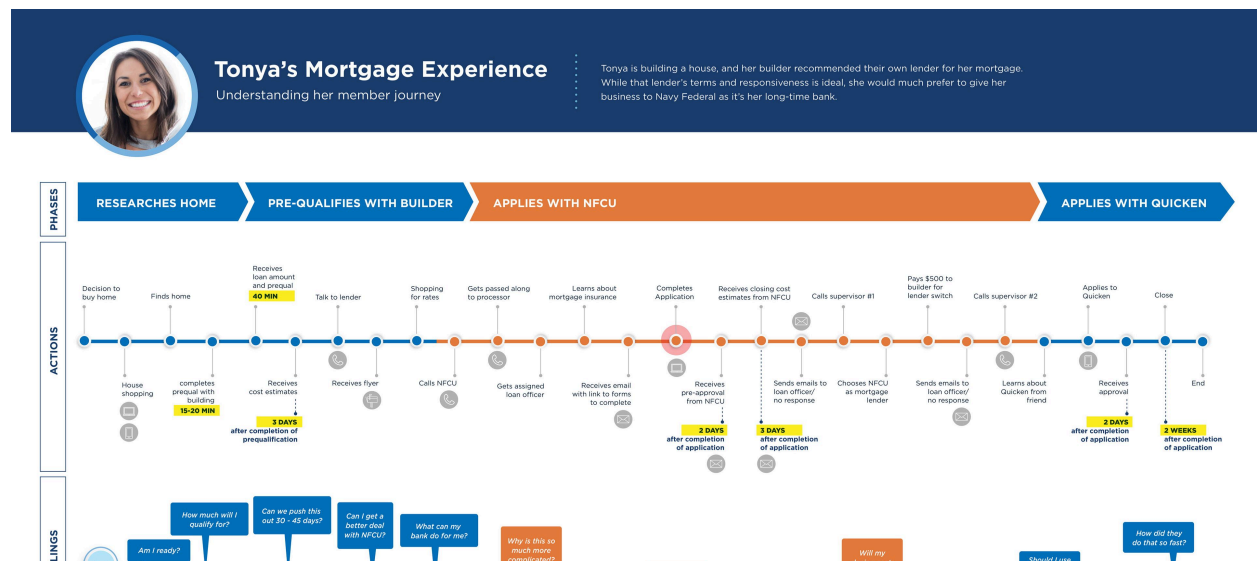
- Aligning a diverse set of internal stakeholders with conflicting priorities
- Designing for a complex regulatory environment with accessibility standards
- Ensuring flexibility across platforms without losing brand consistency

DISCOVERY + RESEARCH

My team conducted 12 stakeholder interviews and 3 collaborative workshops to capture goals and issues. Key insights:

- Members face uncertainty in choosing mortgage types
- Application timeouts result in high abandonment
- Pre-qualification vs. pre-approval misunderstandings reduce leads

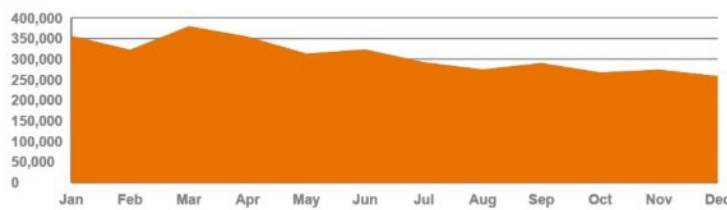
I also created 5 member personas with scenarios across the homebuying journey. Additionally, I performed a comparative analysis on competitor mortgage sites to identify industry best practices and areas of differentiation.



Mortgage Section Pages

3,706,565 visits to Mortgage pages in 2017; average of 308,880/month. (2,577,653 total unique visitors)

Visits

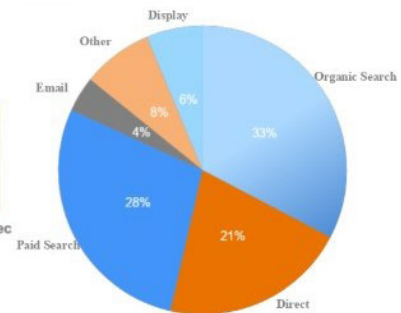


Top Pages

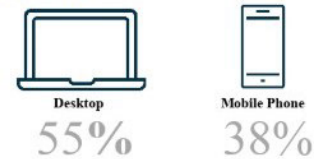
The main Mortgages page is the highest trafficked section page, accounting for 64% of all visits.

Page	Visits	Unique Visitors	Bounce Rate
Mortgages (main page)	2,092,630	1,638,671	45.3%
Mortgage Rates & Loan Options	1,137,156	799,515	32.2%
Mortgage Calculators	642,045	520,582	31.6%
VA Loans	683,648	483,025	60.6%
Conventional Fixed-Rate Mortgage Loans	475,919	324,721	64.3%
Refinancing Loans	301,880	233,535	43.9%
First-Time Homebuyer	262,289	216,952	46.3%
Adjustable-Rate Mortgage (ARMs) Loans	271,964	199,084	38.8%
100% Financing HomeBuyers Choice Mortgage	243,440	189,436	58.3%
Mortgage Pre-qualification	169,471	140,306	45.0%

Last Touch Channel



Device Type



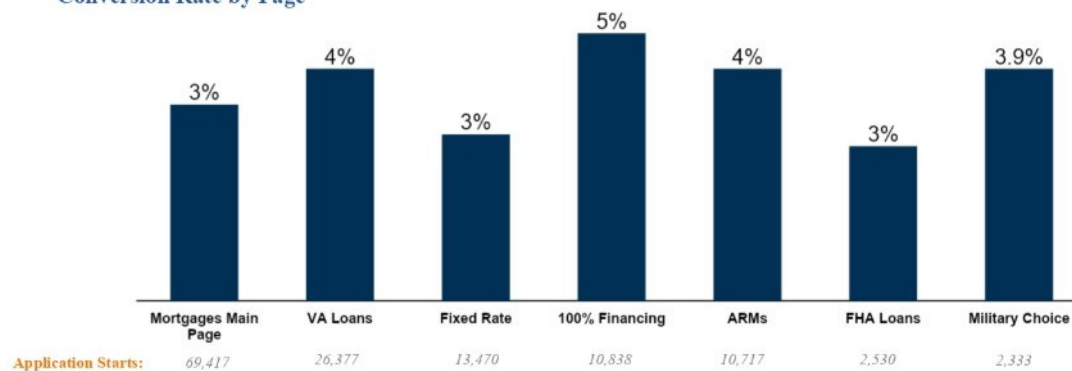
Source: Adobe Analytics (January — December 2017)

Mortgage Product Pages: Conversion Rate

Conversion rates (application starts / page visits) help to indicate how well a page is influencing conversions.

- While the VA Loans page drove most application starts in 2017, the 100% Financing HomeBuyers Choice Mortgage page had the highest rate conversion rate.

Conversion Rate by Page

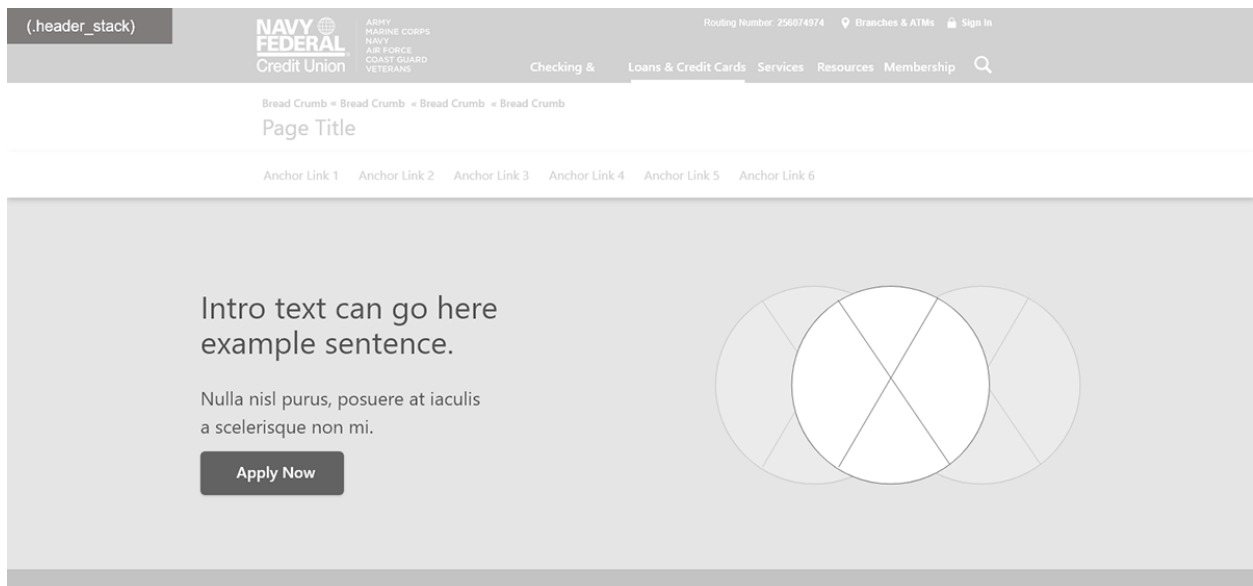


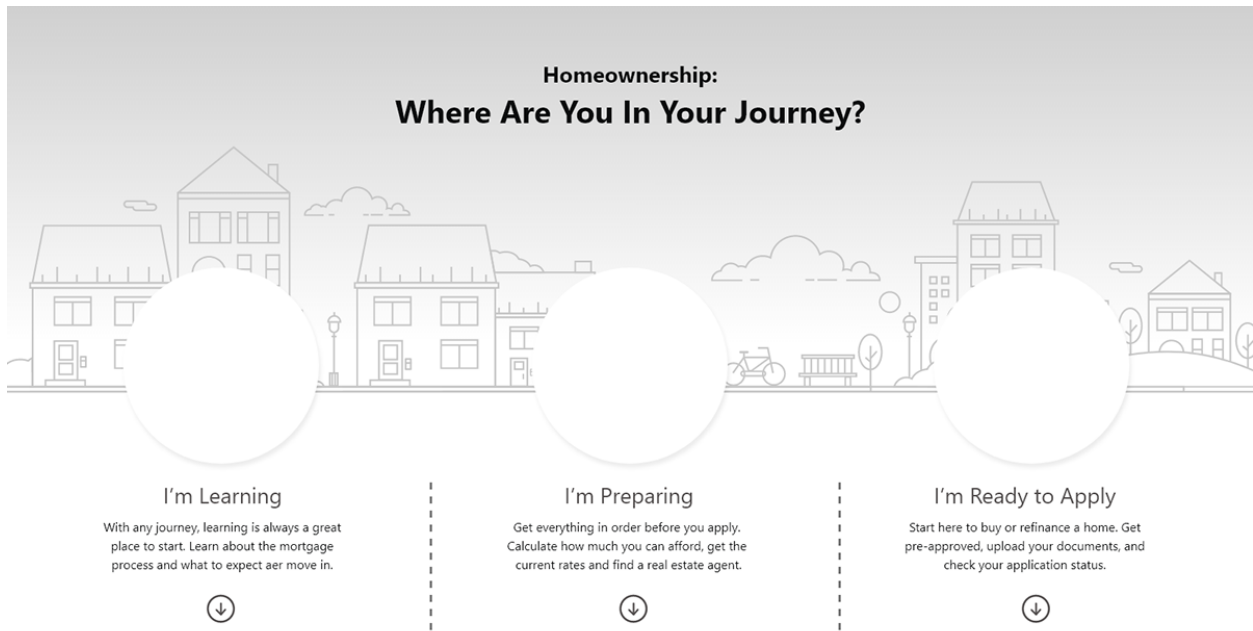
Source: Adobe Analytics (January — December 2017)

WIREFRAMING

Leveraging research learnings, I designed the information architecture, sitemaps, and responsive wireframes. To enable consistency, I built a component library with commonly used elements like headers, calls-to-action, accordions, calculators, etc. that could be reused across templates.

Biweekly user test findings allowed me to rapidly iterate on information design, content structure, and layouts across 10+ core pages like rate comparisons, affordability calculators, jargon guides, applications, and education.





USER TESTING + VISUAL DESIGN

Moderated usability testing with 10 participants each, my team validated designs across devices with real users. Feedback was synthesized into actionable recommendations for UI/UX improvements and new feature ideas.

Finally, working closely with visual designers, I oversaw creation and execution of the look-and-feel design system, ensuring full alignment with brand guidelines and standards. I presented final deliverables to technology teams and executive leadership, assisting with rollout.

PROJECT OUTCOMES

The mortgage redesign resulted in:

- 22% reduction in application abandonment
- 37% lower exit rates on key pages
- 21% increase in average session times
- 18% more mortgage lead submissions

Additionally, 83% of users said they better understood qualifications, and 90% found the simplified UI flows helpful.

Understanding your mortgage payment

Your mortgage payment is likely one of your largest monthly expenses. See what's included and find the most convenient payment options for you.



What makes up your monthly

- Principal and Interest**
Principal is the amount you pay toward your loan balance, while interest is the cost of borrowing money for your home.
- Insurance**
This also reflects an amount toward your homeowners insurance and added to your mortgage account to be paid when it is due.
- Taxes**
Each month you collect a fraction of your annual property tax and put it into an escrow account to be paid on your

[Learn More on Making a Payment](#)

Convenient Payment Options

We offer several payment options to help make life a little easier for you.

Easy Pay

Set up automatic payments from the account of your choice.

[Log in to set up Easy Pay](#)

Budget Easy Pay

Split your monthly amount into 10 smaller, more frequent payments to reduce the interest you pay over the life of your loan.

[Learn About Budget Easy Pay](#)

One-Time Payments

Whether celebrating your existing payment or making an additional principal payment, you may sign in to online banking or our mobile app, select your mortgage, and click make a

[Sign in to Online Banking](#)



You can also make a payment by phone or at a branch or ATM. For more information, visit our [mortgage FAQs](#).

Manage Your Mortgage Account

For details about your mortgage, sign in to online banking and click on your mortgage from your account Summary page. From there, you can also:

- Set up account notifications**
Learn when your due date is near, contactor adjusting etc. An assumed tempo incident of labor or delinquent magna. Learn when your due date is near, contactor adjusting etc. An assumed tempo incident of labor or delinquent magna.
- Request loan documents**
Learn when your due date is near, contactor adjusting etc. An assumed tempo incident of labor or delinquent magna. Learn when your due date is near, contactor adjusting etc. An assumed tempo incident of labor or delinquent magna.
- Pay off your loan**
Learn when your due date is near, contactor adjusting etc. An assumed tempo incident of labor or delinquent magna. Learn when your due date is near, contactor adjusting etc. An assumed tempo incident of labor or delinquent magna.

Need help? If you're having trouble keeping up with your mortgage payments, we have programs to help.

You can also make a payment by phone at 1-888-842-6328 or at a branch or

For more information, visit our Mortgage FAQ

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2017 Member Services | 1-888-842-6328 | Faxing Number: 28607874



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Why Choose Navy Federal

Looking for a partner to guide you through the mortgage experience? We're here to offer general guidance and provide you with great loan options.

Loan Features to Fit Your Needs

- Member-Only Rates
- Rate Lock
- 30 Year Loan Experience
- Loan With No Down Payment
- No PMI Required

[Learn More](#)



Rates & Loan Options

VA LOANS	30 Year	15 Year	PMI LOANS	30 Year	15 Year
3.750%	4.276%	3.750%	4.276%		

[View All Payment Options](#)

A Smarter Way to Apply

We've made big moves to make the mortgage application process a smarter, more transparent one.

[Apply Now](#)



Homeownership: What Are You In Your Journey?

Whether you're gathering information, crunching the numbers or preparing to fill out your application, we have the tools and resources you need.

[Learn More](#)

More than Just a Mortgage

As a Navy Federal member, you get access to additional benefits to help you live your best life.

Navy Federal Title Services

Access our services to streamline your title process and reduce your costs.

[Learn More](#)



Real Estate Expertise

Use our expertise to get the most out of your real estate transaction.

[Learn More](#)



Bank-in-Class Service

Navy Federal will provide you with personal service for the life of your loan.

[Learn More](#)

Mortgage Learning Center

Having questions? We have learning resources to help you understand your mortgage.

[Learn More](#)



Homeowner Resources

From energy efficiency to home maintenance, we have tips to help you manage your home.

[Learn More](#)



Disclosures

These rates and terms are subject to change without notice. See our website for more information. Rates are subject to change without notice.

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Loan Features to Fit Your Needs

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

[Learn More](#)

Mortgage Rates and Options

No matter what your circumstances are, we have the right loan for you.

[View All](#)

VA Loans

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

3.750% | 4.276% | 0% | 10- to 30-year

[View All](#)

Military Choice

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

5.125% | 6.420% | 0% | 10- to 30-year

[View All](#)

Conventional Fixed Rate

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

3.750% | 3.991% | 5% | 10- to 30-year

[View All](#)

Homeownership Choice

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

4.750% | 5.252% | 0% | 10- to 30-year

[View All](#)

PMI Loans

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

3.750% | 4.276% | 0% | 10- to 30-year

[View All](#)

Adjustable-Rate Mortgage

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

2.375% | 4.667% | 0-10% | 10- to 30-year

[View All](#)

VA ARM Payment Example

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

3.750% | 4.276% | 0% | 10- to 30-year

[View All](#)

Interest Only

Member-Only Rates | Rate Lock | 30 Year Loan Experience | Loan With No Down Payment | No PMI Required

2.50% | Minimum 30 years

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Get matched with a top performing real estate agent in your area. You get a cash back bonus of up to \$1,000.

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Additional Mortgage Options

Refinancing | Second Home Financing | Investment Property Loans

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Mortgage Learning Center

Having questions? We have learning resources to help you understand your mortgage.

[Learn More](#)

Still have questions? Visit our Mortgage FAQ

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Member Services

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Homeownership Resources

From energy efficiency to home maintenance, we have tips to help you manage your home.

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Member Support

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More Services

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