



RELCU PLAYBOOK

RELCU & Lead Management

How leads get worked in RELCU — the rules, and what has to happen every time.

1 Call only between 8:00 AM and 9:00 PM local time to the consumer.

These are hard limits on the consumer's clock, not yours. The one exception: a consumer with a working loan who asks **in writing** to be contacted outside those hours.

2 Call first, text second — every lead. Non-negotiable.

Consumers who only want to text are usually window shoppers — lazy, uncommitted, or unlikely to qualify. Texting feels efficient, but it's a huge waste of time if it never turns into a quality phone conversation.

3 Maximum 2 texts per day, per consumer.

Cap it at two. More than that reads as desperate and trains the consumer to tune you out.

4 No call within one hour of your last call to that consumer.

RELCU has a filter that enforces this for you — set it up so the mistake can't happen in the first place.

5 Start a conversation, update the lead status in RELCU.

Any time you reach a consumer by text or phone, move the status. It can be as simple as "checked-in." If it isn't in RELCU, it didn't happen.

6 If a consumer texts "STOP," that only means stop texting.

It is a requirement to stop texting that consumer — it is not a requirement to stop calling. The lead can still be called.