

# Goodwill Saturation Technique

**Author:** BrutalBodyShots (Credit Rebels Senior Administrator)

**Originally posted:** June 12, 2021 (created on MyFICO in 2016)

The "Goodwill Saturation Technique" has one purpose and one purpose only: **Get your goodwill letter into as many unique hands as possible.** The greater the number of people that read your GW letter, the greater the chance you have of one of those people making the positive adjustment that you're looking for.

I see this without question being a numbers game; The more darts you throw the greater your chances are of hitting a bullseye.

The information contained in this thread already assumes you've written the best possible GW letter that you can. There is plenty of information out there describing the best ways to write successful GW letters so I won't take up any time here going into any of that. Under the assumption that you've got your masterclass GW letter in hand, ready to send, this is what I feel everyone should do to yield the greatest possible probability of a favorable result:

## Finding Addresses

Start by searching for as many snail mail addresses as you can find for the institution that you're targeting. You should quite easily be able to come up with 3-4 in just a few minutes and after digging for a bit can probably find at least 6-7. You are looking for any addresses associated with your target institution. It doesn't matter if your account is a credit card and it's the auto division of the institution or if it's your mortgage and the address you found is the business division. Remember, your goal here is to get your letter into as many different hands as possible. The bigger the institution, the more addresses you'll likely come across. I know nothing about Bank of America as I have no accounts with them at all, but I just searched for 5 minutes on them while writing this thread and found 12 unique addresses for them; I'm confident if I invested more time I could come up with quite a few more.

When you find these addresses cut and paste them into a Word Doc or memo pad so that they are saved and you don't have to search them out again in the future when you need them. And, there's a strong chance you will need them again.

## Round 1

Next print off as many copies of your letter as you found addresses. Fill out all your envelopes, sign all your letters, stuff them and **send them out on a Monday.** Why a Monday? We'll get to that later. We'll refer to this as sending out your first "Round." I define a "Round" as a batch of identical letters sent to as many worthwhile addresses as you can find. On a calendar somewhere make note of the Monday that you sent out Round 1. If you just sent out 10 letters you have 10 times the chance of success of someone more typical that may just send out 1. You should feel very good about this. Next, sit back and wait for Round 1 to do its thing.

## Handling Responses

All institutions are different, so it's difficult to estimate what type of response you may get. What I've found, generally speaking, is that I get a response back roughly 1/3 of the time. If Round 1 contained 10 letters, you could expect to receive back 3-4 responses on average. The others will likely go unanswered. Your typical responses will be unfavorable; most contain some variation of a denial to your request. Keep your chin up, though. There's always Round 2.

On any response letters you receive, take note of the address it came from. Often you'll receive a response from a different address than one of the ones you sent your Round to. If this happens, **add this address to your personal database** so that your next Round is now greater than your previous. Also make note of the name of the individual that sent the response to you. If this person seemed to offer a more favorable response while still offering up a denial, it could be beneficial to target them specifically in your next Round by addressing something ATTN: Their Name. While you may not get a fish that bites, you may get one that nibbles and it's often easier to get future bites from a previous nibbler.

## Timing Between Rounds

Typically you'll receive any responses that you're going to get within 2-4 weeks of sending out a Round; I've never received any sort of response greater than a month after sending out a Round. For this reason, I suggest **waiting approximately 1 month between Rounds**. During this month feel free to make some tweaks to your GW letter, perhaps taking a different angle on it based on further forum research. Also during this month look to add any additional addresses to your database in preparation for your next Round. You can also customize a response letter to anyone that sent you a denial letter that offered any slight ray of hope. Start that letter by sincerely thanking them for taking the time to respond to you the first time around and conclude it with how you look forward to their response. Many have found that by establishing a "relationship" with someone that nibbles at some point they are able to get them to bite after a couple of Rounds.

## Round 2

Do everything you did the first time around, this time just add any additional addresses. Remember, "The Saturation Technique" has a goal of getting your letters into unique hands. Chances are if the same individuals that opened Round 1 open Round 2 you aren't going to yield much of a different result. For this reason, you're going to **send Round 2 on a Thursday**. Chances are that Round 1 entered the hands of those reading your letters sometime mid-week. By sending Round 2 on Thursday, there's a strong chance that a good portion of your letters will be received on Saturday. Since many people that work during the week don't work on weekends you have a greater chance of Round 2 making it into different hands if you mail them all out on a Thursday. Again on a calendar, make note of the Thursday that you sent out Round 2 which should be roughly 1 month after Round 1 was sent (within a few days).

## Round 3 and Beyond

The same as previous rounds, only mailed on a different day of the week. Obviously once Round 6 is complete you've exhausted all days of the week. Keep track on your calendar which days of the week you use so that you don't duplicate any until you need to.

## Important Note on Similar Addresses

If you come up with very similar addresses for your institution (same zip code) such as different P.O. boxes that are all just a couple of digits off, I suggest **not mailing any of those letters on the same day**. For example, Synchrony Bank has 5 different P.O. boxes that I know of all in Orlando, FL. For all I know, one individual opens all of these P.O. boxes at the same time, meaning one person could obtain 5 copies of your letter from a single Round which goes against the purpose of The Saturation Technique. In these situations I recommend mailing out your entire Round except for those letters that have similar addresses, and then mail each of those letters out 1 per day (starting on the day your Round goes out) every day until they are gone. This way there's a greater probability of someone else getting the mail on a different day, meaning your letter gets into a different set of hands.

## Other Methods

I'd also like to convey that snail mail is not the only means of using this technique. By all means if you'd like to work email addresses into your database and use those each Round please do so. Like snail mail addresses, email addresses are quite plentiful when doing internet searches. Phone calls have also worked for some, but I'm personally not a big fan of the phone as there is no written record of any correspondence.

**Summary:** The Goodwill Saturation Technique is about maximizing your chances through volume and timing. Send identical letters to multiple addresses, vary the days you mail to reach different staff, build a database of addresses and contacts, and persist with multiple rounds spaced about a month apart.