

Member Insights Power Smarter Lending Campaigns

U.S. Eagle Federal Credit Union is leveraging SavvyMoney's data-driven insights to transform its lending marketing strategy. By replacing guesswork with precise targeting and deeper visibility into member financial activity, the credit union has improved campaign performance, increased personalization, and driven measurable lending results.

AT A GLANCE

23%

average click-to-application rate

13%

loan wallet share

\$22 million

SavvyMoney-influenced loans in 2025

ABOUT U.S. EAGLE FEDERAL CREDIT UNION

68,000

digital banking users

\$1.5B

in assets

November 2023

launched SavvyMoney

OPPORTUNITY

For U.S. Eagle Federal Credit Union, lending growth is a key strategic priority. But like many financial institutions, the marketing team has historically relied on estimated credit scores and broad segmentation, limiting its ability to identify high-intent borrowers and resulting in missed opportunities, but that's all changed with SavvyMoney.

"We were missing visibility into what members had elsewhere, so we were often taking more of a guesswork approach," said Seville Madrid, Marketing Communications Manager at U.S. Eagle Federal Credit Union. "SavvyMoney gives us the insights to target the right members at the right time, and we're seeing that directly translate into stronger campaign performance and more funded loans."

With lending identified as a major organizational focus, the marketing team began comparing how different tools, including SavvyMoney, performed when used for campaign targeting.

Access to real member insights—especially visibility into external loans—gave the team the clarity needed to build far more precise campaigns.

SOLUTION

Today, SavvyMoney insights play a central role in U.S. Eagle's lending marketing strategy, enabling the team to move from broad, assumption-based targeting to precision-driven campaigns built on real member financial behavior.

The team prioritizes SavvyMoney data when building campaigns across major lending products, including auto loans, credit cards, and mortgages.

Campaigns are delivered primarily through email and digital banking messaging, where the team regularly tests SavvyMoney lists against other tools.

"SavvyMoney lists are often smaller, but they're much more precise," Madrid explained. "Because the targeting is stronger, we see better engagement and reach members who are more likely to qualify."

The credit union also uses SavvyMoney Analytics, including the Wallet Share report, to identify opportunities relative to loans held outside the credit union and guide future campaign planning.

IMPACT

SavvyMoney's data-driven targeting has strengthened both campaign performance and lending outcomes.

In 2025 alone, SavvyMoney drove **\$22 million in funded loans**, while delivering a **click-to-application rate of 23%** across all lending products, demonstrating both stronger conversion and higher-quality targeting.

By identifying members who are more likely to qualify for specific lending products, SavvyMoney allows the team to focus campaigns on members already positioned to take action.

SavvyMoney insights are now incorporated into quarterly marketing reporting to leadership, helping guide campaign strategy and demonstrate the value of more personalized outreach.

"Consumers expect personalization today," Madrid said. "SavvyMoney gives us the insights to reach the right members at the right time—and the results speak for themselves."

