

# Pre-Approval Marketing Drives Record Growth

Every financial institution knows the holidays put real financial pressure on consumers. The ones that capture the loan volume that comes with it are the ones that show up first — with a relevant offer, in a high-visibility placement, before consumers go looking elsewhere. That's exactly what happened here.

## AT A GLANCE

**\$1.2M**

funded loan volume

**<1 day**

median time to funding

**7X**

loans closed during campaign vs. competitor solution

## ABOUT THE CREDIT UNION

**29,300**

digital banking users

**\$510M**

in assets

**February 2020**

launched SavvyMoney

## OPPORTUNITY

The holidays are one of the few moments when a lending offer meets a real, widely-felt need at the same time. Consumers are stretching budgets, weighing options, and actively open to a solution. For financial institutions with loan capacity to deploy, that window is one of the clearest opportunities of the year — if the right offer reaches the right borrowers before they go elsewhere.

One SavvyMoney Partner, a mid-size credit union, had the capacity and knew the demand was there. What they needed was a way to surface their targeted, pre-approved offer to qualified members at exactly the moment they were already thinking about money. That's the problem Pre-Approval Marketing is built to solve.

**“It was the most efficient loan campaign we’ve ever run. The volume speaks for itself — but so does how simple it was on our end.”**

## SOLUTION

Working with SavvyMoney, the team launched a personal loan campaign from December 2 through January 15 — a 45-day window timed to capture demand from the height of holiday spending through the post-holiday recovery period.

The offer was an unsecured personal loan, with a high credit limit offered up front — a deliberate choice designed to answer the unspoken question consumers bring to any loan offer: will this actually be enough? Leading with the number made that easy to answer.

**“The widget put the offer exactly where our members were already paying attention. Nobody had to go looking for it — and once they said yes, the funding moved fast enough that they didn’t have time to second-guess it.”**

The campaign reached members across two connected channels:

- The credit score widget inside digital banking, surfacing the pre-approved offer during members’ active sessions — no searching, no friction, no cold outreach
- A supporting email sequence that drove members back into the widget experience, capturing those who didn’t engage on first exposure

Their LOS, also integrated with SavvyMoney, handled underwriting and funding, closing the loop from click to close — with a median time to fund of one day or less.



## IMPACT

SavvyMoney delivered the kind of end-to-end conversion most lending programs don’t come close to. Nearly every eligible member saw the offer, close to **1 in 5 clicked through** on the widget, more than **7 in 10 of those completed an application**, and **over half of those applicants funded a loan**.

The credit union set an internal goal of 1% response — roughly 155 funded loans. The SavvyMoney campaign delivered **3.86% and 598 loans, nearly 4x their target**. That’s the kind of result that happens when the right offer is in the right place and the path from click to cash doesn’t get in the way.

The widget outperformed email across nearly every step of the funnel — which tracks with what we consistently see: users who encounter a pre-approved offer inside digital banking are already in the right headspace. The distance between “I could use this” and “I applied” is measured in taps, not days.

Speed mattered on the back end too. Median time to fund was one day or less — closing the window where second thoughts usually live.

The comparison that landed internally: the credit union’s other marketing solution funded roughly 80 loans during the same timeframe. **The SavvyMoney campaign funded 598, totaling \$1.2M in 45 days. Same timeframe. Seven times the volume.**

