

Precision Targeting Drives Record Lending

Members First Credit Union wanted a smarter way to reach members who were genuinely likely to qualify for a lending offer, not just a campaign based on guesswork. Using SavvyMoney Analytics to build a precisely targeted list of well-qualified members, the credit union executed a focused direct mail campaign that generated funded loan volume that well exceeded their original goal. In fact, the results were strong enough to convince Members First to make the switch to InstantAccess, unlocking even deeper credit insights for future campaigns.

AT A GLANCE

\$1.49M

funded loan dollars

71%

applicant approval rate

1,461

members reached with targeted loan offer

ABOUT MEMBERS FIRST CU

41,000

digital banking users

\$851M

in assets

April 2021

launched SavvyMoney

OPPORTUNITY

Members First Credit Union wanted to improve lending performance by replacing broad, untargeted mailings with precise, data-driven targeting. The credit union turned to SavvyMoney Analytics to identify exactly which members were the strongest fit for a new lending offer, before a single piece went out the door.

SOLUTION

Members First turned a small, targeted list into an outsized return by removing every unnecessary step between interest and action. To do that, the team used SavvyMoney's Campaign Audience List feature to build a list of members who met specific credit and debt criteria, then sent each one a physical mailer with a QR code linking directly to a dedicated campaign landing page. A member could go from opening their mail to starting an application in a matter of taps, no branch visit, no phone call, no separate login required.

The Power of Precision

A small mailing list. The goal exceeded. Deeper product relationships.

What started as a modest, targeted mail run became proof that **the right data, applied to the right members**, drives results that a broader campaign never could.

Rather than measuring success against a single product, Members First tracked every loan opened by a campaign member, personal loans, credit cards, home equity, and more. It's a smarter way to capture a campaign's real impact, since a member who receives one offer may end up funding a completely different type of loan.

"We believe the right offer should reach the right member at the right time. SavvyMoney Analytics helped us take a more personalized, data-driven approach, connecting members with borrowing opportunities that fit their financial needs while delivering strong results for the credit union."

Bethany Dutcher
Chief Marketing & Strategy Officer

IMPACT

Of the 1,461 members mailed, 125 submitted an application, an **8.6% submission rate** that reflects how well the list was matched to real borrowing intent. Of those applicants, 89 were approved, a **71% approval rate** that's especially strong for a campaign built entirely from pre-qualified data.

The results exceeded expectations. Against a \$1M goal, the campaign generated **\$1.49M in funded loans, nearly 50% above target**.

For Members First, that performance meant more than hitting a number. It was proof that a small, well-built list could outperform the cost of a much larger campaign, generating real loan growth without the overhead of a broad mailing.

The win reinforced something Members First had been considering for a while: a small, precisely targeted list, built on the right data, can outperform a broad campaign built on guesswork. That realization led the credit union to switch to InstantAccess, giving them access to deeper credit insights for future campaigns and setting the stage for even more precise targeting going forward.

This wasn't a one-time win. The results laid the foundation for a more advanced, data-driven approach to lending, one where precision targeting becomes a repeatable growth strategy rather than a single success story.

Why Members First Chose InstantAccess

Following the campaign's success, Members First adopted InstantAccess to gain deeper credit insights, support larger campaigns, and further improve precision targeting.

