

Highlights: Educational Employees Credit Union (EECU) experiences dramatic results during 90-day cplXpress pilot.

- 1,158 Auto, Visa & Overdraft loans generated
- \$24.5 million in total loan requests
- \$4.3 million in incremental loans
- 3.76% direct response rate
- 24% increase in ROI over previous year

Background: Educational Employees Credit Union (EECU) is located in Fresno, California, and was established in 1934. Assets exceed \$2.2 Billion with a membership of nearly 230,000, making EECU one of the largest credit unions in the United States.

Challenge: EECU's membership continues to grow, but faces increased competition from other lending organizations for the same consumers. Maintaining customer loyalty and efficiently growing their overall loan portfolio have become top priorities.

Pilot Launch: Upon being introduced to the CUnexus Comprehensive Pre-Screened Lending Solution, EECU leadership initiates a pilot program for credit union employees only. The response is overwhelmingly positive. A pilot is then launched to 31,000 credit union members and covers its cost in loan revenue within days.

Solution: CUnexus' advanced risk assessment and pricing engine uses a combination of data points that includes existing product relationships and credit bureau information to generate highly-personalized sets of pre-screened loan offers for EECU members. Loan products offered in the EECU 90-day pilot include auto, RV, boat, and motorcycle loans as well as non-auto offers such as VISA credit cards and overdraft loans. During the pilot campaign, VISA and overdraft loans generated an additional 607 loans for \$4.3 million in new incremental loan volume earned with no additional marketing expense.

Omni-Channel Delivery: CUnexus' integrated marketing automation platform manages these offers over all delivery channels, including direct mail, email, online banking, as well as in the branch and call center—enabling EECU's sales team to reshape conventional loan application pitches into engaging cross-sell conversations.

Results: CUnexus's multi-product and multi-channel pre-approved lending approach generated a total of **1,158 loans** over the 90-day pilot, increasing EECU's average revenue per accepted loan offer by over 70% and nearly **tripling the overall revenue** gained from this campaign as compared to the campaign of the previous year. EECU realized **ROI of more than 363%** with a **50% decrease in acquisition cost** per loan.

Long-term: The credit union is running CPL-driven pre-approvals quarterly and working with CUnexus Solutions to implement mobile banking integration and additional online banking features in the Fall (2014). EECU is considering offering additional loan products via CPL as well.

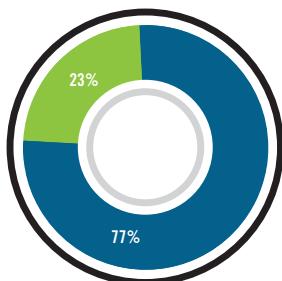
"When we watched the demo of the CUnexus platform we were instantly hooked! It was like going from black-and-white to color," said EECU Communications Director, Michelle Hernandez. "Our loan pre-approvals have always been through snail mail, but now with cplXpress we can leverage our online banking, email, and mobile channels too. Our first loan pre-approval campaign with CUnexus was a huge success, and we're looking forward to brainstorming with them in the future concerning other lending opportunities."

– Michelle Hernandez, Communications Director at EECU

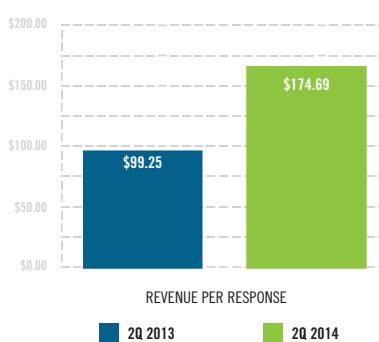
VOLUME OF OFFER ACCEPTANCES

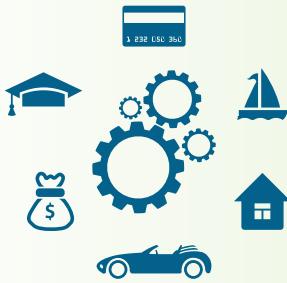


OFFERS ACCEPTED BY DELIVERY CHANNEL



REVENUE PER RESPONSE





1. Loan Generation by CUneXus Loan Engine

CUneXus' unique decision engine processes multiple data streams, including those from the lender's database and from the credit bureau, to generate personalized pre-approved loan offers unique to each lender's risk tolerance and portfolio.



2. Omni-Channel Marketing Delivery

The cplXpress platform manages the communication of pre-approved offers across virtually every delivery channel, offering a consistent customer experience and cross-selling opportunities at every touchpoint.



3. Online and Mobile Banking

To compete in the digital world, ease and accessibility are paramount. Now, the right offer is always just a click or a tap away, providing the ultimate in convenience, while driving significant revenue through all digital channels - including online and mobile banking.



4. Increase in Total Portfolio Loan Volume

CUneXus' Comprehensive Pre-Screened Lending (CPL) system drives loan growth across the entire loan portfolio, including product lines that don't typically receive the benefit of Marketing support. By driving additional loan revenue and marketing ROI from every product category, funds can be reinvested into the program to pre-approve a greater number of qualified customers.



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