



## Police FCU Prioritizes Marketing Efficiency & Results

At \$140 million in assets, Police Federal Credit Union is always looking for efficient ways to grow its loan portfolio. Ser Tech's responsive and excellent service – and strong results – fit the bill for Police FCU to a T.

*“The process is very smooth – excellent.”*

- Amina O'Neill

### LEVERAGE CREDIT DATA

When Amina O'Neill, chief lending officer, came to Police Federal Credit Union, it had an ongoing relationship with Ser Tech yielding good results. Using her background and secret ingredients, alongside Ser Tech's consultation, the individual campaigns are even stronger! Police FCU runs personal loan, credit card and auto loan recapture through Ser Tech's Fetch Marketing platform, and she added that she's considering campaigns through the company's unique Triggers campaigns for real estate for 2020.

Fetch Marketing uses member data and works with our credit bureau partners to identify qualified consumers who are most likely to be in the market for a loan based on the credit criteria of your financial institution. Then our experts work with your team to create a professionally designed, customized offer to send on your behalf via direct mail, email and online via home banking.

Triggers, Ser Tech's Responsive Marketing program allows your financial institution to monitor members and prospective members who are actively shopping for a loan in the marketplace through our partnership with Equifax. We are able to determine when they apply for a loan on a daily basis and immediately offer them a “pre-qualified” loan via email, letter or phone.



## WE FETCH LOANS FOR YOU

- Leverage the power of credit bureau data to prescreen and monitor consumer activity to identify optimal loan generation opportunities
- Deliver compelling, FCRA-compliant and customized offers
- Increase return and minimize staffing resources with all-inclusive, turnkey programs that are designed to bring in loans to your financial institution
- Minimize marketing costs by targeting only creditworthy consumers based on your credit criteria and underwriting guidelines

## GETTING STARTED

“The process is very smooth – excellent,” O’Neill said. “The relationship has always been very good on the frontend. We have regular communications to answer questions and provide support.”

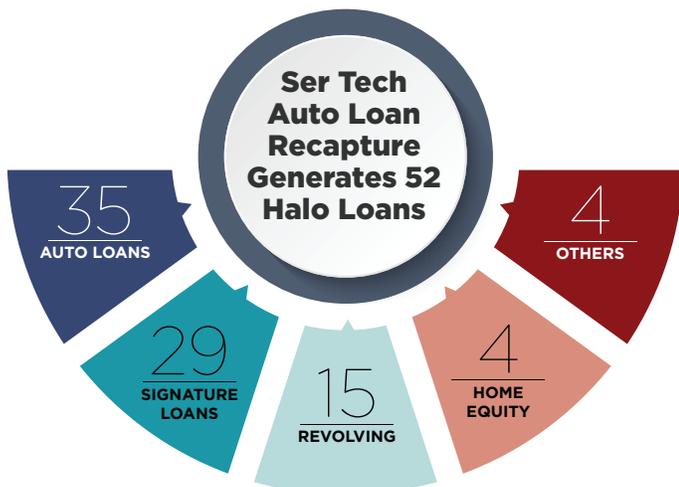
She added that Ser Tech Sales Executive Scott Adams has been a tremendous help in keeping things running smoothly. When O’Neill joined the credit union, she made a lot of changes to the individual campaigns, but Ser Tech worked closely with her to make edits, process the campaigns and get them mailed out on time. She added, “Torrie Williams [Ser Tech’s email marketing specialist] makes herself available and completes revisions quickly.”

O’Neill wasn’t at Police FCU for the original implementation, but Adams explained, it’s a matter of weeks – not months – to get started.

## EFFICIENT & EFFECTIVE

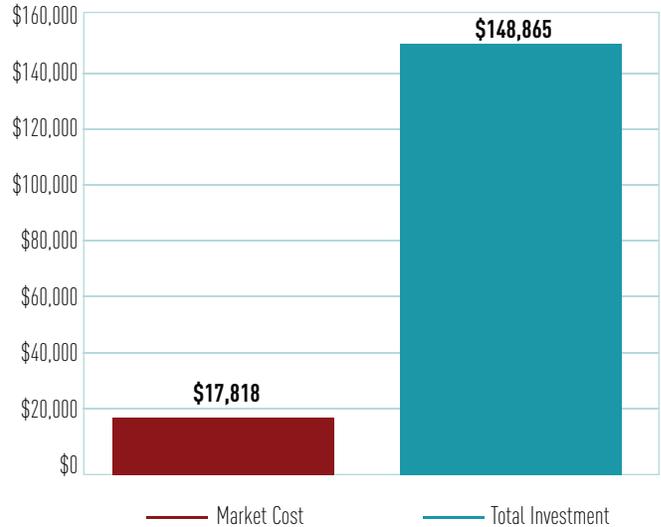
“As a small credit union at \$140 million, we do a lot of outsourcing for efficiency,” O’Neill explained. Working with Ser Tech helped to accomplish Police FCU’s growth goals without breaking the bank. The credit union’s auto loan recapture campaign has the potential to earn more than 8 times the interest income versus the investment in Ser Tech’s Fetch Marketing. Not only that, but the loans matched to the campaign averaged \$7,250 higher than the overall loans made during the same period.

Plus, credit unions can put their own underwriting standards to pinpoint the precise consumers they want to reach with auto loan, credit card or other loan offers, providing sizeable savings to the credit union without sacrificing results. “We definitely noticed the increase in credit card accounts opened and growing balances when we started running a new Fetch Marketing campaign for credit cards,” O’Neill said.

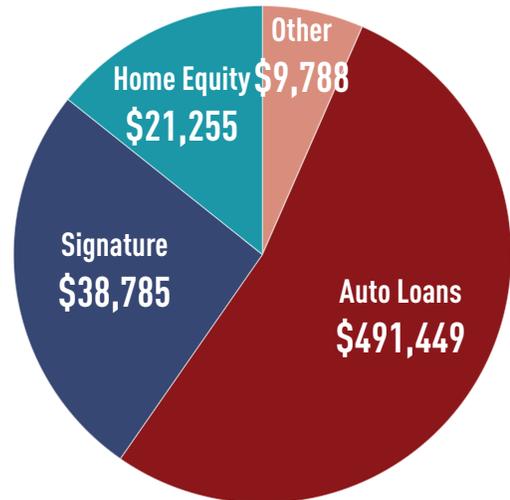


She explained that email campaigns work best with Police FCU members, and it’s great that the credit union receives reports from Ser Tech outlining who is engaging or not, so her team can follow up with phone calls for warmer leads. “We get great responses on the outbound calling as our resources are available,” O’Neill added, which demonstrates the quality of the leads provided by Ser Tech.

## Return on Investment



## Total Potential Interest



## TRUE BUSINESS PARTNERSHIP

Ser Tech is not just another vendor, but a true business partner. Scott Adams and the entire team take care to understand a credit union’s needs, according to O’Neill. Over its 25 years in the business, Ser Tech has committed time and resources to work alongside principled organizations that reflect our core values, primarily increasing accessibility to fair credit so communities can thrive.

That includes Ser Tech’s lender community and consumers. In addition to Ser Tech’s products, the credit-data decisioning firm also provides educational opportunities, of which Police FCU takes advantage. Some of the webcasts on economic and lending trends have been particularly useful, she observed.

The proof is in the results, whether its \$1.5 million in new loans for \$140 million Police FCU or the more than \$1 billion in client loans Ser Tech supports each year.

# TAKE CONTROL OF YOUR ACQUISITION FUNNEL



## DAWN KOESHALL

**Sales Executive**

469.916.6924

Dawn.Koeshall@SerTech.com

Dawn, an avid hiker, has been working with credit unions for more than 30 years!



## JACQUE KLINGENBERG

**Sales Executive**

469.385.6994

Jacque.Klingenberg@SerTech.com

Jacque, a college football and concert lover, has been working with credit unions and credit data for more than 20 years!

## CONTACT SER TECH TODAY!



Ser Tech is a financial technology services company that leverages credit data to help clients target consumers to generate new loans, provide FICO Scores and credit education for consumers, and identify, measure and manage portfolio risk and opportunity through comprehensive loan management. Ser Tech is headquartered in Dallas, serving more than 3,000 credit unions since 1994.