



## BAYER HERITAGE FCU MORTGAGE CAMPAIGN

Targeted Campaign Brought a 40% Year-Over-Year Increase in Mortgage Balances!



**\$22M+**  
New Mortgages



**2 Weeks**  
Campaign Paid for Itself



**40%**  
Year-Over-Year  
Mortgage Increase



**\$2.5M+**  
Estimated Interest Earned  
Life of the Loan

Bayer Heritage FCU, headquartered in Proctor, WV, wanted to bring their members home. They partnered with Synergent Marketing Services for their "Home Sweet Home" campaign and used Transactional Data Mining (TDM) to determine their target list of members. Clean, modern design was used on the postcards and emails that were sent to 4,056 members.

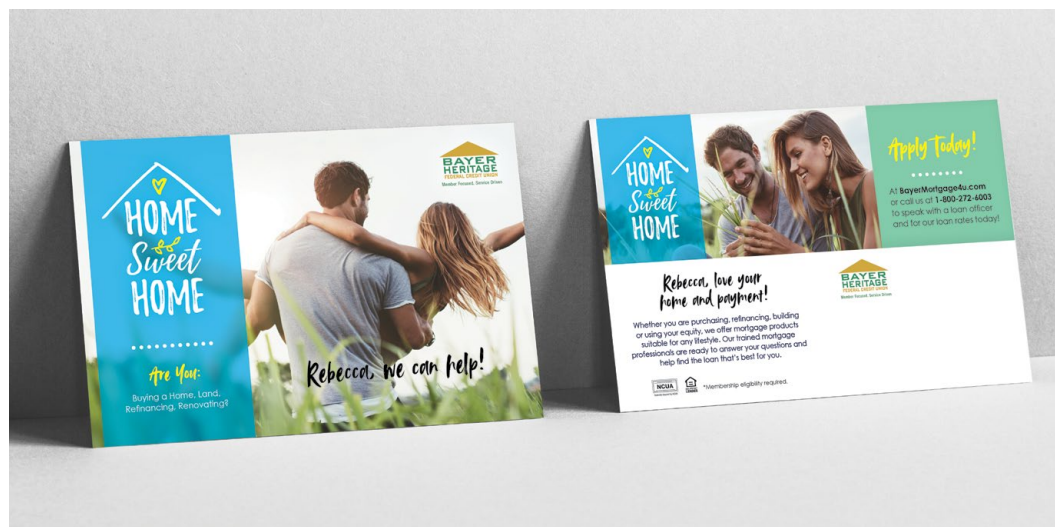
The campaign was wildly successful. Bayer Heritage FCU saw a 40% increase in mortgage balances opened over the same period in the prior year. During the campaign period, 210 new mortgages were opened totaling \$22,035,818, resulting in \$6,245,067 more in balances than the prior year. The campaign paid for itself in just two weeks!

*continued*

*"Our favorite thing about working with Synergent is throwing a problem at them and watching them work it out. Snagging mortgage loans from our competitors was a massive success and the best part: we helped our members."*

~ **John Black**

Marketing Supervisor  
Bayer Heritage Federal  
Credit Union



### Bayer Heritage FCU

Proctor, New Martinsville,  
Martinsburg, and Moundsville,  
WV; Pittsburgh, PA; Zanesville,  
OH; Goose Creek, SC;  
Baytown, TX  
Assets: \$527,742,384  
Members: 35,369

## Campaign Services Included:

- Comprehensive Creative Concept and Design
- Targeted ACH Data Extract and Data Mining
- Copywriting and Message Development
- Full-Color Postcards
- Companion Email Template Development
- Unique URL Redirect
- List Preparation and Mailing Services
- Tracking, Monitoring, and Reporting

## Target Audience

- **4,056** Members:
  - Making ACH mortgage payments to other lenders
  - Making regular undefined payments to other lenders and no mortgage with Bayer Heritage FCU
  - With home equity but no mortgage with Bayer Heritage FCU
  - Who identified themselves as homeowners on a loan application with Bayer Heritage FCU, but who held no mortgage with Bayer Heritage FCU

## Tracking

- **24%** open rate for email
- **5%** click rate for opened emails

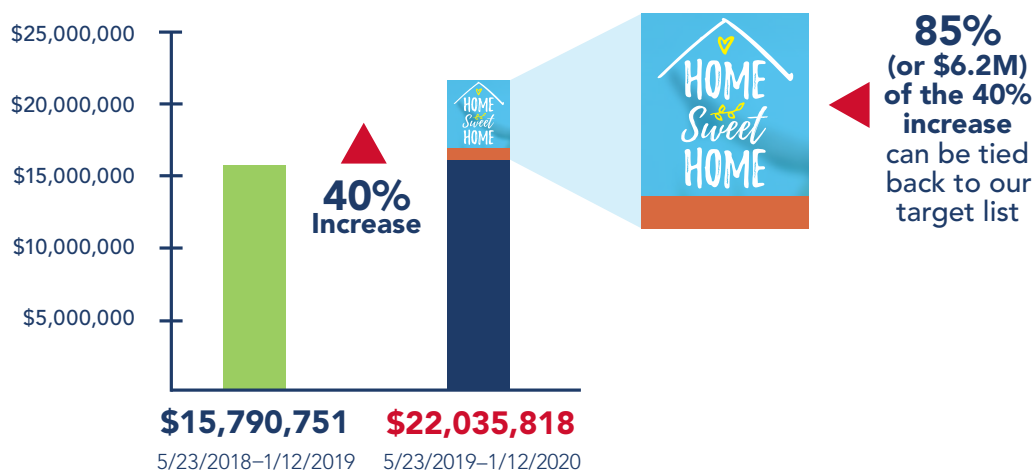
## Results

- **210** new mortgages opened over the campaign period, totaling **\$22,035,818**
- **50** new mortgages could be tied back to the targeted mailing and email lists, totaling **\$5,337,444** in new balances
- **\$6,245,067 (40%)** increase in mortgage balances opened over the same period the prior year
- **1.23%** conversion rate based on **4,056** members on the campaign target lists

## Return on Investment

- Total original balances tied back to mailing list: **\$5,337,444**
- Estimated first-year interest earned: **\$216,612**
- Estimated interest earned over life of the loan: **\$2,506,321**
- Return of **\$26** first-year interest for every campaign dollar spent

## Total Loans Opened



## For More Information

Contact our Marketing Services Representatives

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RIGHT TIME. RIGHT PLACE. RIGHT SOLUTION.