

Data Snapshot Analysis



Unlock the Power of Member Data

You want to ensure marketing campaigns feel personal and are relevant to the members receiving communications. Blanket campaigns to all members are costly and less effective than targeted campaigns that communicate relevant offers to the right members at the right time. So how do you ensure you reach the right members?

Member data housed in your core is incredibly valuable—a treasure trove of information. The insights this data provides can help reach specific audiences most likely to be interested in certain credit union promotions. This saves your credit union time, money, and increases your return on marketing investment while providing members with valued products and services.

The Data Snapshot Analysis, valued at \$3,000, is a service to credit unions that shows the power their data holds. Synergent automates marketing solutions, allowing you to easily reach targeted members most likely to be interested in the promotion you are offering. From tactics to custom creative strategies, to analysis and reporting, driving your return on marketing investment is our goal. Our team has experience in over 1,200 unique, data-driven projects with over 120 credit unions.

The Data Snapshot Analysis is a report that uses member data to reveal opportunities for targeted marketing campaigns.

- Identify target audiences within membership
- Visualize trends and supply data contexts
- Increase return on marketing investment
- Set strategies guided by data

ABC Credit Union ACH Snapshot

Estimated Revenue Opportunity

Auto Loan Campaign Targets

Members making auto loan payments	Members making unaffiliated loan payments between \$500 - \$2000	Total targeted quantity (est. based)	Estimated conversion rate*	Estimated loans refinanced	Estimated balance refinanced	Estimated amount refinanced	Estimated 1st year interest
288	772	462	2%	9	\$30,000	\$750,000	\$22,483

Mortgage Campaign Targets

Members making mortgage loan payments	Members making unaffiliated loan payments between \$1,000 - \$4,000	Total targeted quantity (est. based)	Estimated conversion rate*	Estimated loans refinanced	Estimated balance refinanced	Estimated amount refinanced	Estimated 1st year interest
302	98	302	0.5%	2	\$150,000	\$300,000	\$9,000

Credit Card Balance Transfer / Debt Consolidation / Personal Loan Campaign Targets

Members making 1st credit card payments	Members making total credit card payments	Total targeted quantity (est. based)	Estimated conversion rate*	Estimated loans refinanced	Estimated balance refinanced	Estimated amount refinanced	Estimated 1st year interest
100	400	100	1%	20	\$1,000	\$60,000	\$180

*Estimated conversion rates, balances, loan rates and terms are based on the averages from past Marketing Services campaigns.
(Mortgage figures based on an average interest rate of 7% and coverage term of 30 years)
(Auto loan figures based on an average interest rate of 6% and coverage term of 6 years)

SYNERGENT Marketing Services

Sample Data Snapshot Page

How It Works

The first step in our Data Snapshot Analysis is to identify the area you wish to focus on. Common examples include:

TDM Lending Recapture: Identifies members making various types of loan payments to other financial institutions and gathers competitive intelligence on who those lenders are. The purpose is to uncover opportunities for lending recapture within membership.

Data Snapshot Analysis

ACH Recapture: Measures total outgoing ACH loan payments and investment/savings transfers leaving the credit union over the past 90 days and identifies top competitors by category (auto loan, mortgage, credit card, student loan, investments, and savings). The purpose is to understand how your members are choosing to move their money and where.

New Member Onboarding: Analyzes product adoption, behavior, and demographics of a year's worth of new membership. The purpose is to provide insights for strategy for a new member onboarding program, and a benchmark for reviewing results after the onboarding program has begun.

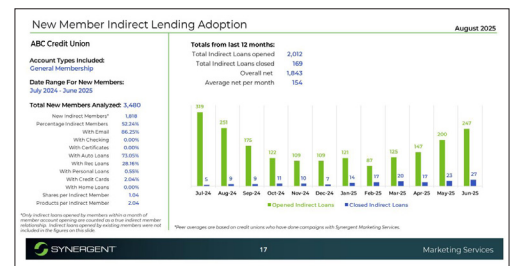
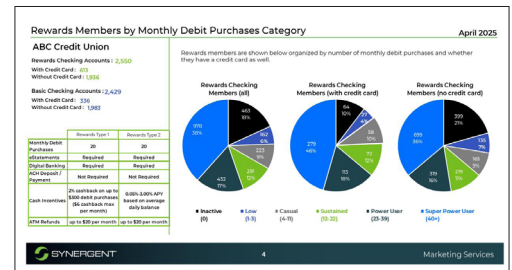
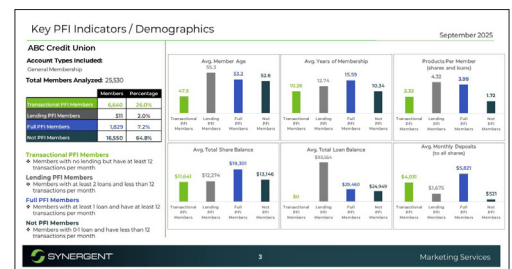
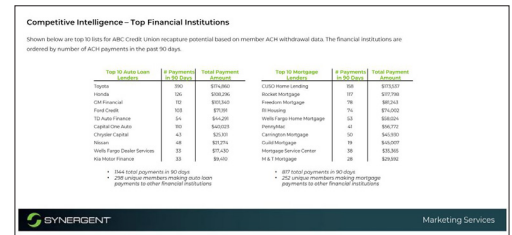
Existing Member Reboarding: Examines product adoption, attrition, behavior, and demographics for the entire membership. It also compares credit union data points to peer averages and profiles open and closed accounts to see the most popular product mixes. This snapshot identifies areas that need improvement potential benefits of a custom reboarding program.

Checking Rewards: Measures checking rewards program and compares rewards checking members to basic checking members, analyzing criteria such as transaction volume, adoption or attrition over time, digital services adoption, ATM usage and fees, and ACH deposits. It identifies the most common reasons members don't qualify for rewards so credit unions can adjust as needed.

PFI Member Engagement: Groups members into primary financial institution (PFI) profiles to measure transaction types and volume, loan types, demographics, dormancy, and digital product usage. It helps determine how member engagement trends correlate to the likelihood they are using the credit union as their primary financial institution (PFI).

We will discuss the business goals and objectives your credit union wishes to achieve. One of our data mining specialists will then dig deep into the data analysis. If your credit union is on the Jack Henry™ Symitar® core through Synergent, this is a completely seamless process. If not, a core data extract provided by your credit union can be used. The findings and proposed strategy are then provided to you in a report that

Sample Snapshot Information



Data Snapshot Analysis

analyzes the best way to leverage member data to increase your return on marketing investment and provides guidance in setting powerful marketing strategies.

Key Benefits

- **Find New Ways to Leverage Member Data:** Identify target audiences within membership, visualize trends, and set strategies based on data.
- **Increase Marketing ROI:** Increase your bottom line while providing valuable, relevant products and services to members.
- **Plan for the Year Ahead:** Using marketing strategies presented in the snapshot, create and execute a data-driven, strategic marketing plan.
- **Save Marketing Dollars:** By targeting a select group, you increase offer relevancy and the likelihood of conversions while saving on materials and shipping.
- **Access Expertise:** Synergent works exclusively with credit unions and has data mining experts on staff ready to partner, collaborate, and help. Our award-winning design and production teams also assist in executing any type of marketing campaign.

“There’s power in transforming business goals and objectives into an actionable, results-oriented strategy that credit unions can put into practice in their next marketing campaign. Data mining drives success and credit unions who take advantage of the Data Snapshot Analysis consistently see strong results. The snapshot leverages and unlocks the power of member data to reveal, crystallize, and amplify getting the right offer, to the right members, at the right time.”

Jen Braziel

Data Mining Specialist III

Learn More

For additional information about obtaining a Data Snapshot Analysis for your credit union, please contact your dedicated Client Success Manager.