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InFirst Federal Credit Union Case Study

How a local credit union grew loans by 15% and
attracted new members



IN PARTNERSHIP WITH



The Financial Institution

InFirst Federal Credit Union, headquartered in Alexandria, VA, is a member-owned cooperative, providing financial solutions to many active and retired federal employees and their families, as well as anyone who lives, works, worships or attends school in King George, VA. Originally chartered in 1935, InFirst FCU serves more than 11,000 members nationwide and has assets of approximately \$170 million.

Their Goal

In June 2016, InFirst FCU was looking to push a summer credit card cashback offer, a special personal loan (called a Timeline Loan), and their auto loans through digital marketing. They also sought to increase their membership.

The financial institution was already making use of traditional media channels such as flyers, digital ads, printed ads and TV spots, but wanted to significantly increase their digital outreach.

InFirst FCU aimed to increase the effectiveness of their digital channels for their product campaigns by offering an interactive form for their members that would then feed members' contact information to loan officers for follow-up.

Their Solution

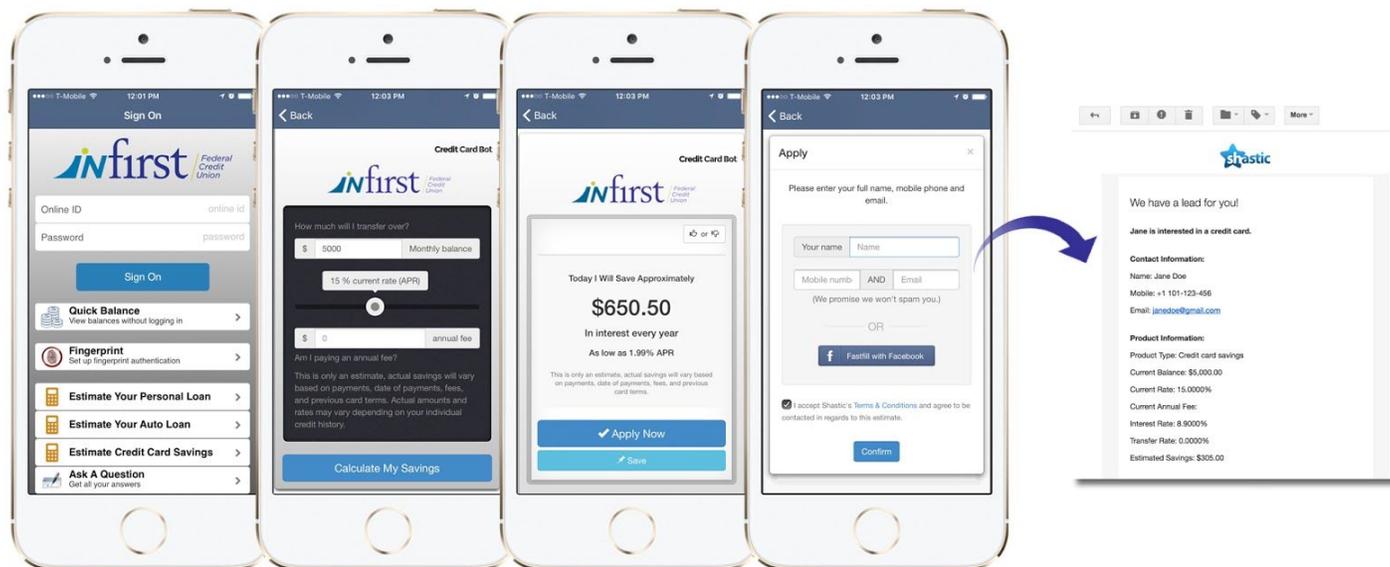
On June 20th, 2016, InFirst FCU implemented Shastic's omni-channel lead generation platform across online, mobile banking and social media channels to capture the interest of digital visitors and turn them into prospects for loans.

Shastic's tools also provided a consistent member experience across all major digital platforms and devices, streamlined the entire lending process, and provided better visibility into the credit union's ROI from each different digital channel.

InFirst FCU, in partnership with Shastic, completed the remote installation of Shastic's omni-channel platform onto the financial institution's online, mobile banking and social media channels, which was completed in less than an hour.

"From start to finish, the rapid deployment on our website, mobile app and social media channels took under an hour, and we were live."

- Christine Sparks, Marketing Manager, InFirst FCU



*For illustration purposes only.
Shastic implementation on InFirst FCU's mobile banking app (provided by Access Softek).*

With the addition of Shastic's omni-channel lead generation platform, the institution's mobile banking, online (website) and social media (Facebook) channels now provided an interactive and user-friendly way for members to engage with financial products in a series of easy steps. The tools also allowed InFirst FCU to capture the interest of these members by collecting their contact information and estimate data, and feeding it to loan officers in real-time for follow-up.

The lead generation tools provided a way for InFirst FCU to determine how many engaged members (and non-members) were actively looking at their products through digital channels, and who they were. Because InFirst FCU did not have an online loan application, Shastic also provided InFirst FCU's members the added benefit of a way to submit basic information online so that they could initiate the application process.

Their Results

The Shastic campaign proved very successful. From July 1st through October 31st (first 4 months), InFirst's Shastic tools **received a total of 5,835 visitors**, where **2,460 of those visitors** interacted with the interactive tool to estimate their loan payments or credit card savings. Of those visitors, **76** made an inquiry through Shastic's lead collector. This represents a **3.1%** conversion rate from engaged visitor to lead.

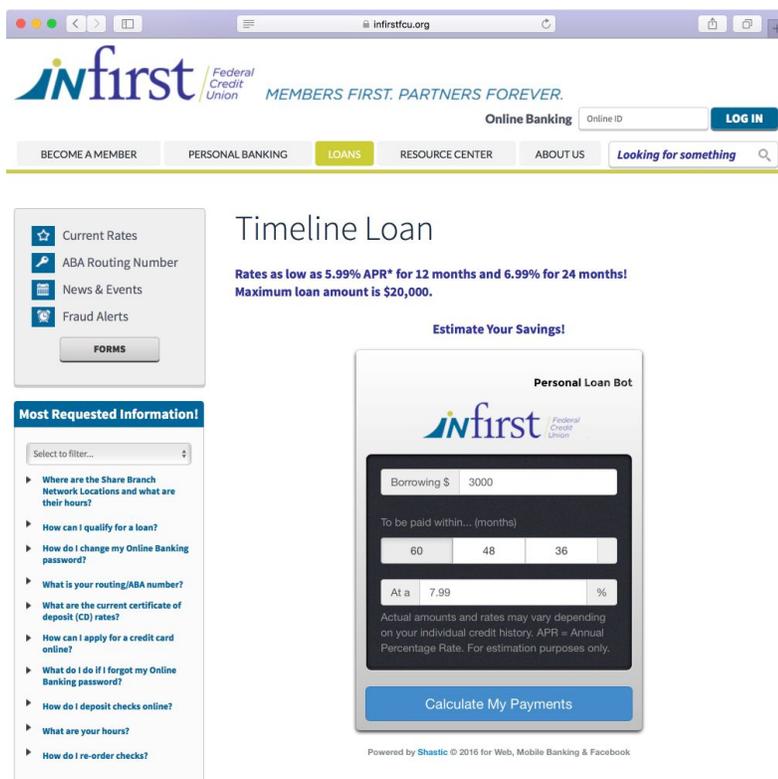
Most importantly, of those 76 prospects, **25** took out a loan or credit card with InFirst. This represents a funding ratio upwards of **33%**. The funded loan balance originated by Shastic during the first four months of use was **\$219,496**. Based on the investment made into Shastic by InFirst, this represents a staggering ROI of **9,968%**.

InFirst also gained an **additional 4 new members** that initiated their membership application through Shastic's tools.

Compared to the first four months of the year, the addition of Shastic's omni-channel lead generation platform from July to October **helped to increase InFirst's loan volume by 15%**.

“Shastic's tools are highly effective in capturing the interest of visitors on our digital channels. They generated \$220K in personal loans, auto loans, and credit cards for us within 4 months and even brought us 4 happy new members.”

- Jeff Parish, CMO, InFirst FCU



*For illustration purposes only.
Shastic implementation on Infirst FCU's website.*

Conclusion

InFirst FCU saw a high level of success in growing their loan volume, generating funded loans, and attracting new members through Shastic's lead generation tools.

To learn more about InFirst FCU, visit infirstfcu.org.

To learn more about Shastic, visit shastic.com.