

Case study

Credit union

OBJECTIVE: A credit union needed help understanding its member base as well as targeting prospects for an upcoming ITA campaign

SOLUTION: Experian's Custom Analytics team worked with them to showcase existing members and design targeting solutions **within FCRA requirements**

- **Member Profile** – Full demographic summary of members by tenure or services painted a comprehensive client portrait
- **Response Models** – Prime predictors were membership tenure, activity on their account through the call center as well as website
 - **30%** Increase in lift from their previous client developed model
- **Approval Models** – Prime predictors were varying measures of activity at a branch, on phone with call center or on mobile website
 - **35%** Increase in lift from their previous client developed model

RESULTS: Combining both models for flexible targeting the ITA offer improved their campaign's value and lead to additional marketing initiatives

- **Response** improved from **2.9%** up to **4.1%** with fewer items being mailed
- **Approval** rates improved nearly **10%** from previous client campaigns

