

confer.



conferlending.com

CALLAHAN WEBINAR · CREDIT UNION LENDING

# Smarter Lending. Better Member Experiences.

Confer helps credit unions engage members and drive organic loan growth.



confer.

# Consumers Are Online. Conversion Is The Challenge.

E-commerce has reset consumer expectations.

The image compares two user experiences. On the left, 'E-COMMERCE EXPERIENCE' is shown with a smartphone displaying a checkout screen for sneakers. It lists four expectations: '1 CLICK' (Fast and effortless), 'PERSONALIZED' (Relevant to me), 'MOBILE OPTIMIZED' (Designed for my device), and 'INSTANT' (Immediate confirmation). On the right, 'TYPICAL LENDING EXPERIENCE' is shown with a stack of four forms: '1. Personal Information', '2. Employment Information', '3. Financial Information', and '4. Review & Submit'. A 'Missing Information' error message is shown on the bottom form. It lists four pain points: 'MULTIPLE SCREENS' (Too many steps), 'RE-ENTER INFORMATION' (Redundant and frustrating), 'LONG & COMPLEX FORMS' (Time consuming), and 'DAYS (OR WEEKS)' (Delayed decisions). In the center, a large circle states '88% of consumers say a bank's customer experience is as important as its products and services.\*'

**65%+**

Abandonment rate on digital applications

**Up to 75%**

Abandonment on digital loan applications

**3–5 min**

Majority drop off in the first minutes of an application

Consumers don't compare your lending experience to another credit union. They compare it to every digital experience they have.

THE OPPORTUNITY

# Heavy Spend On Acquisition, Underinvestment In Existing Members




**10x**

ROI on engaging members you already have

The highest-return borrowers are already banking with you.

# Existing Members Can Serve As An Efficient Growth Flywheel



Marginal return on engaging existing members is much higher

## THE GAP

# The challenge isn't identifying opportunities. It's activating them at scale.

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The opportunity is compelling, but execution remains difficult.

### THE BREAKDOWN: WHY EXECUTION FALLS SHORT



Most solutions solve one piece of the problem. Few connect the entire journey.

The opportunity is compelling, but execution remains difficult.

- **Personalization:** Disperse data, generic offers
- **Experience:** Not optimized for digital channels
- **Operations:** Manual processes slow everything down
- **Optimization:** Little continuous learning or improvement

# We Built Confer To Bridge This Journey

More engaged members. More efficient growth.



CASE STUDY

# Service Credit Union

How a \$6.7B credit union turned member data into funded loans with Confer.



# Service Credit Union at a glance



**388K**

Members



**\$6.7B**

In assets



**52**

Branch locations



**Member focus:** With members in all 50 states and 14 branch locations in Germany, we focus on a digital first approach.

## THE DECISION

# Why we switched to Confer

We implemented a pre-approval campaign solution previous to Confer with good results. **But there were five things we wanted to improve.**



### Attribution

Know which campaigns drive funded loans, and what it cost us to get that loan on the books.



### Conversion



Turn more pre-approvals into completed applications, and more applications into funded loans.



### Configurability

Adjust offers and rules without vendor tickets



### Ease of Use & Campaign Setup



A modern experience for members and staff alike. Confer saved us weeks of work per year and allowed us to control more.



### Cost



Better economics tied to actual results with a focus on acquiring products at a lower cost from existing members.

# Deploying Confer



## Live in about 8 weeks

Without any IT resource requirements from our team.

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## Integrated with our ecosystem

Confer worked with our existing solution providers to create a more modern experience for our members.

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## Fast, iterative partnership

We have been impressed by the product and the team's ability to move quickly and iterate with our needs.

RESULTS

# Confer Impact at Service

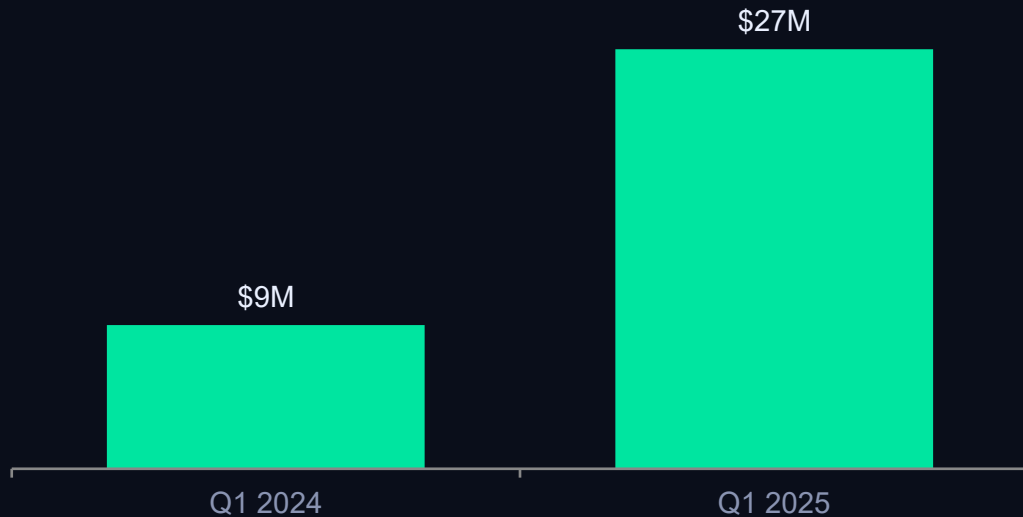
3x

Increase in funded amount, pre-approval platform loans (2024 to 2025)

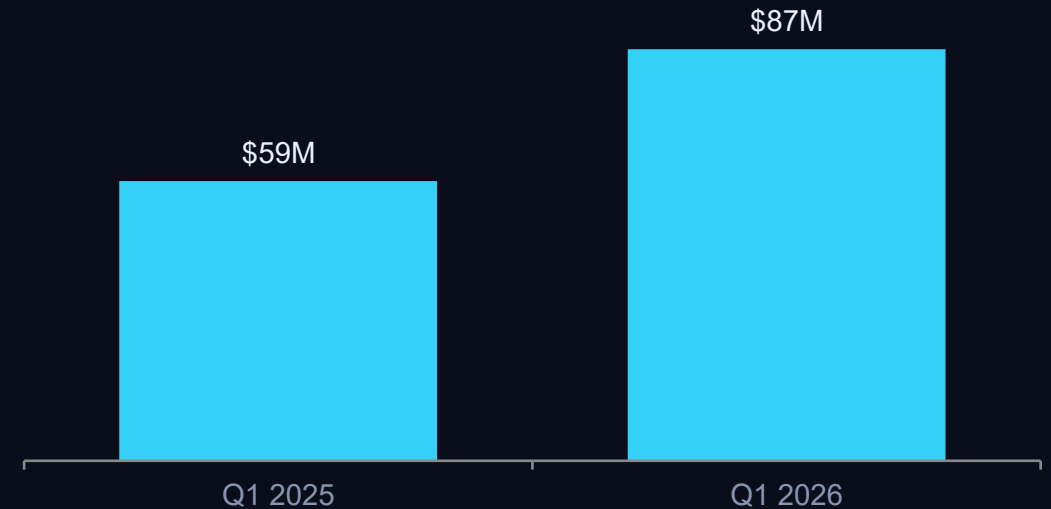
1.5x

Increase in funded amount, digital loans from members (2025 to 2026)

Pre-approval platform loans



Digital loans from members



# A True Partner Mindset



## Helped Improve Our Resiliency

Supported our switch to a new online banking solution in 2025.



## Introduced New Products

Instant loan, external auto refinance, and more.



## Accelerated Our Roadmap

They work with us closely and have accelerated what we can ship.

**“Confer is far more than a partner, they are an extension of our team”**

WHAT'S NEXT

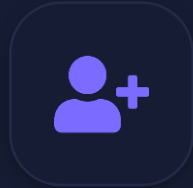
# Beyond Lending

Where we're expanding the partnership next.



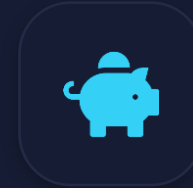
01

**Customer Self-service  
Portal**



02

**Member On-boarding**



03

**Deposits**



PRODUCT TOUR

# The Confer Offer Engine

A closer look at the experience members and marketers see.

# Integrated With Online/Mobile Banking, Improved Relevancy

Tomorrow's Credit Union

FRED SMITH PROFILE CONTACT US LOGOUT

MY ACCOUNTS BILL PAY TRANSFER FUNDS MY OFFERS EDUCATION & TOOLS INBOX

### Welcome Fred

Accounts Snapshot ⓘ

Primary Savings	x0045
Available Balance	\$345.56
Primary Checking	x0312
Available Balance	\$1,245.56
Visa Everyday	x9932
Outstanding Balance	\$778.95

### My Offers

#### Auto Refinance

Pre-approved for up to **\$60,000\***

**APR\*: 5.24%**

[View Offer](#)

Terms and Disclosures

#### Savings Corner

⚡ Did you know that you could lower your student loan payment by \$25 a month by signing up for direct deposit?

[LEARN MORE](#)

Member Since **2012**

10:05

### My Offers

#### Auto

Quick approvals and flexible terms

**APR as low as\*: 4.24%**

[Apply Now](#)

Terms and Disclosures\*

#### Personal Loan

Financing tailored to your needs

Accounts Move Money Check Deposit My Cards More

# Convenient, Responsive Application

**Your pre-approved Internal Auto Refi Loan**

Based on requested amount and term:

Estimated Payment\*: **\$1,074.14/mo**

Annual Percentage Rate (APR)\*: **4.49%**

**Pre-approved for up to \$60,000**

Amount \* \$ 60,000 Term (Months) 63

Employment Status (Please select) \*

Gross Annual Salary \* \$

Employer Name \*

Years at Employer \* Months 0

Occupancy Status (Please select) **Buying/own with mortgage**

Years at Residence \* Months 0

Interested in GAP?

Is the vehicle information known?

Yes  No

By clicking "Accept Offer," you agree to the [Terms and Disclosures\\*](#)

**Accept Offer**

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESREEN & OPT-OUT NOTICE within the full product disclosures for more information about prescreened offers.

By clicking Accept Offer you agree to the following. You certify the accuracy that everything stated in this application is correct to the best of your knowledge and that you are at least 18 years of age. You authorize Service Federal Credit Union to obtain credit reports in connection with this application to authenticate your identity for credit, and for any update, increase, renewal, extension, or collection of the new credit received, and to offer accounts, products, or services to which you may qualify. You also authorize the Credit Union to contact third parties, including other financial institutions, to obtain payoff information and verify obligations as part of this application process. You understand that additional questions may be asked based on the information in your credit file as part of this process.

# Unchained From Legacy Systems & Processes

**THANK YOU!**

We've received your application and will be in touch shortly



## Help us to Process Your Loan Faster

Please upload the 2 required documents below to finalize your loan. Most members finish in under 5 minutes.

Documents submitted 0 of 2 complete

**1 Payoff Statement** Required ^  
Current payoff statement from the lender being refinanced.

Drop your file here or click to upload  
Accepted: PDF, JPG, PNG · Max 20 MB

**Choose File**

## Upload your documents

Please upload the 2 required documents below to finalize your loan. Most members finish in under 5 minutes.

Documents submitted 0 of 2 complete

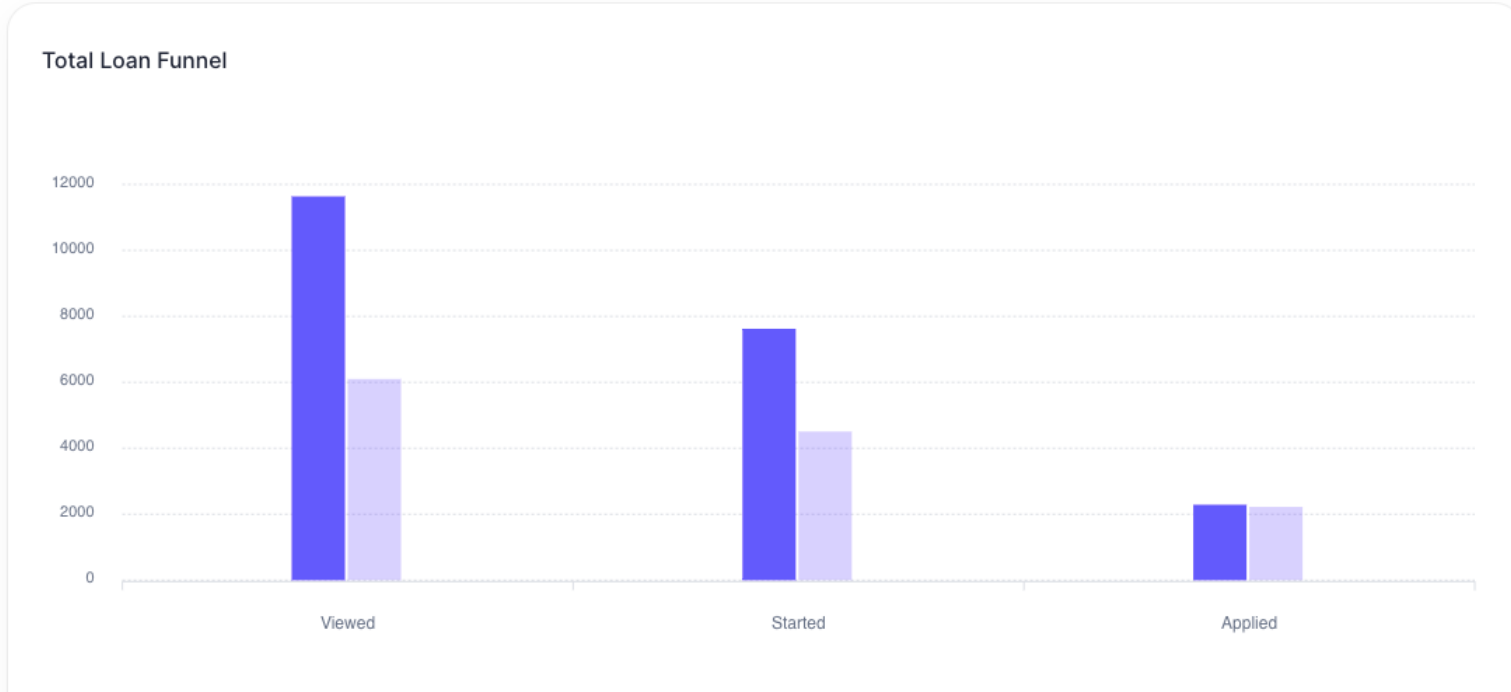
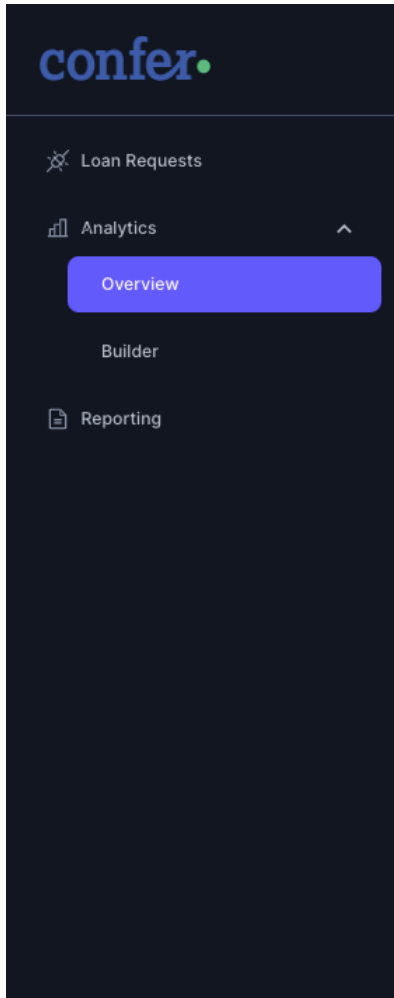
**1 Payoff Statement** Required ^  
Current payoff statement from the lender being refinanced.

Drop your file here or click to upload  
Accepted: PDF, JPG, PNG · Max 20 MB

**Choose File**

**2 Ownership / Title** Required v  
Copy of your vehicle title or current registration.

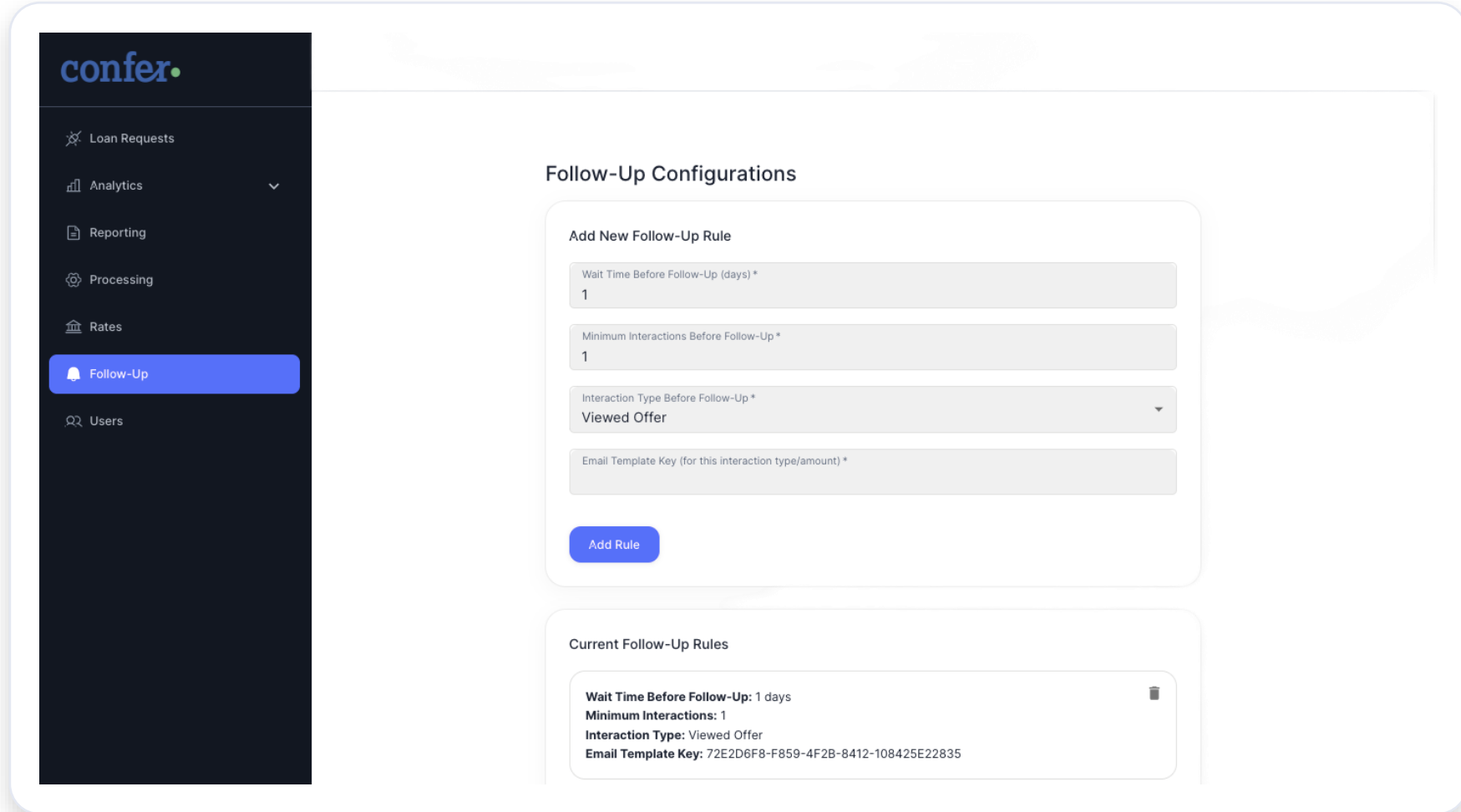
# Acquire Added Insights



Each data point in the analytics dataset represents an unique combination of a member, a particular loan type, and where the interaction is occurring. So for example a member who interacts with the auto loan on mobile and on the widget and then the credit card offer on the my offers page would be counted thrice and tracked separately in this analysis

[Details](#) →

# Built In Automation Drives Timely Conversion

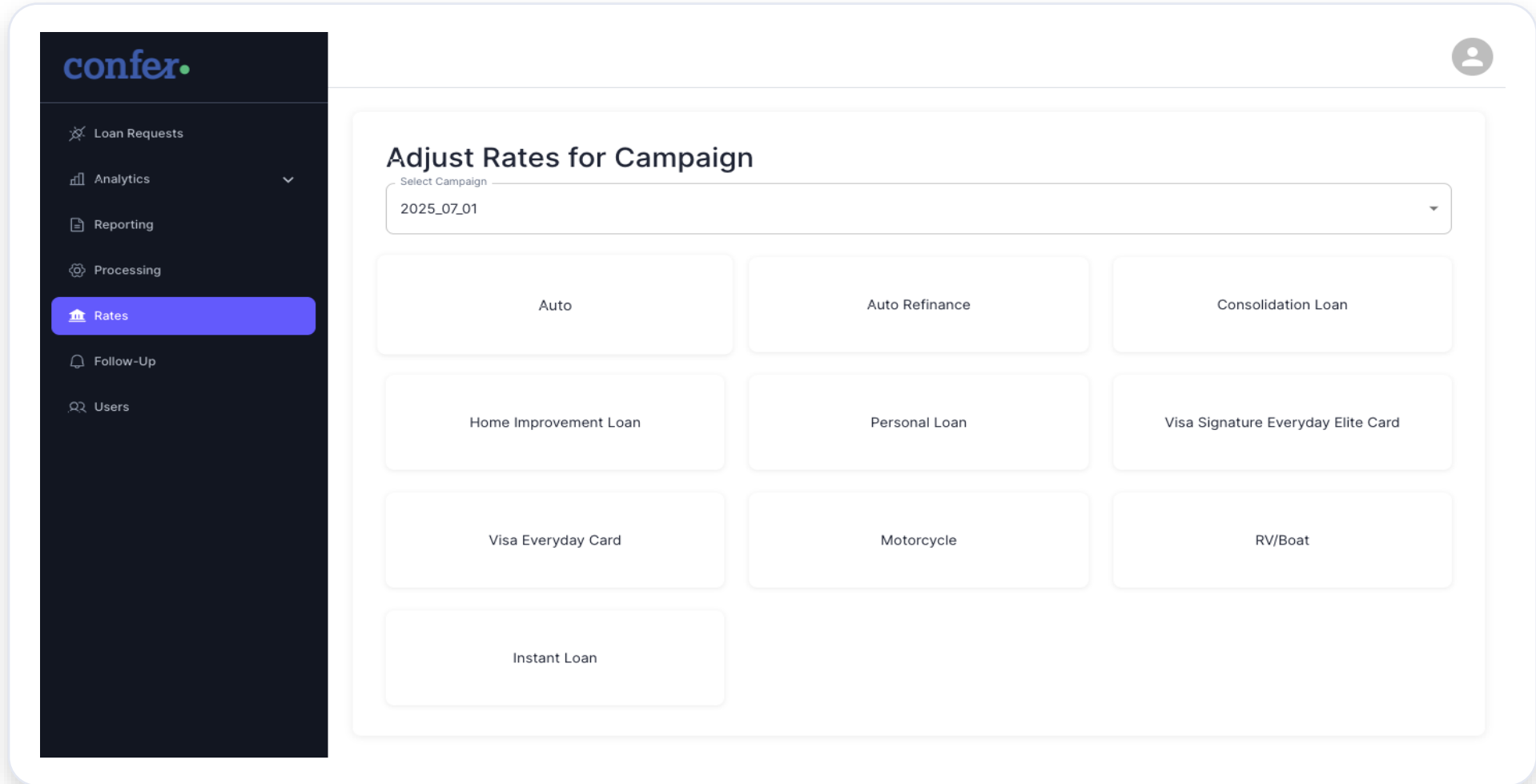


# Out-of-the-Box Reporting & Analytics

The screenshot displays the Confer Reporting interface. On the left is a dark sidebar with the Confer logo and navigation options: Loan Requests, Analytics, and Reporting (highlighted). The main content area is titled 'Campaign Reporting' and includes a dropdown menu for selecting a campaign (currently showing '2025\_11\_27') and an 'Export CSV' button. Below this are four summary cards: Campaign ID (591), Users with Offers (65,904), Offer Acceptance Rate (3.0%), and Total Funded Amount (\$37,090,714.69). At the bottom is a 'Product Performance' table with columns for Product, Applications, Approved, Funded, Approval Rate, Funding Rate, Amount Requested, Amount Approved, Amount Funded, Projected Interest Income, and Weighted Average Rate. The table lists data for Vehicle Loan, Personal Loan, and Credit Card.

PRODUCT	APPLICATIONS	APPROVED	FUNDED	APPROVAL RATE	FUNDING RATE	AMOUNT REQUESTED	AMOUNT APPROVED	AMOUNT FUNDED	PROJECTED INTEREST INCOME	WEIGHTED AVERAGE RATE
VEHICLE LOAN	1,839	866	715	47.0%	38.9%	\$54,234,537.11	\$26,781,761.69	\$22,017,903.90	\$4,510,939.08	6.14%
PERSONAL LOAN	1,596	1,105	1,103	69.2%	69.1%	\$23,757,792.32	\$15,028,384.64	\$14,988,384.64	\$4,893,803.59	12.64%
CREDIT CARD	586	135	129	23.1%	22.0%	\$8,746,794.00	\$123,034.00	N/A	\$0.00	0.00%

# Ease of Use, Highly Configurable



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**SERVICE**  
CREDIT UNION  
★★★★★



GET IN TOUCH

# Interested in **learning more?**

Deploy in weeks • No upfront fees • Pay only for results

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