

Retail Loan Growth:

> Growing Your Loan Portfolio in an Uncertain Rate Environment

Insights for Credit Union Leaders

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Vericast: Your FI Performance Marketing Partner

With 150 Years of Industry Experience, We Understand FI Consumer Marketing

Discover Growth | Activate Insights | Accelerate Performance

4,154

FI CLIENTS

700+

CAMPAIGNS / YEAR

1,100+

FI MARKETING
SOLUTIONS CLIENTS

Designed with Compliance in Mind

Consumer Demand Drives Loan Growth

Even with high rates, more consumers are borrowing to cover basic needs.

**Auto
Loans**

+2.7%
YoY Growth¹

Replacing aging cars:
Borrowers struggle with affordability.

**Unsecured
Loans**

+5.7%
YoY Growth¹

Consolidating debt:
Higher-risk borrowers benefit fom expanded loan access.

**Mortgage
Loans**

+13.3%
YoY Growth¹

Purchasing homes now:
Borrowers are done waiting for rates to drop.

1 - TransUnion, "Growth in Originations Expected Across Multiple Credit Products in 2025," Feb. 20, 2025.

Consumers Turn to Home Equity for Debt Relief

Rethinking Debt: Renovate, Consolidate, and Save



Credit card interest rates remain near all-time highs



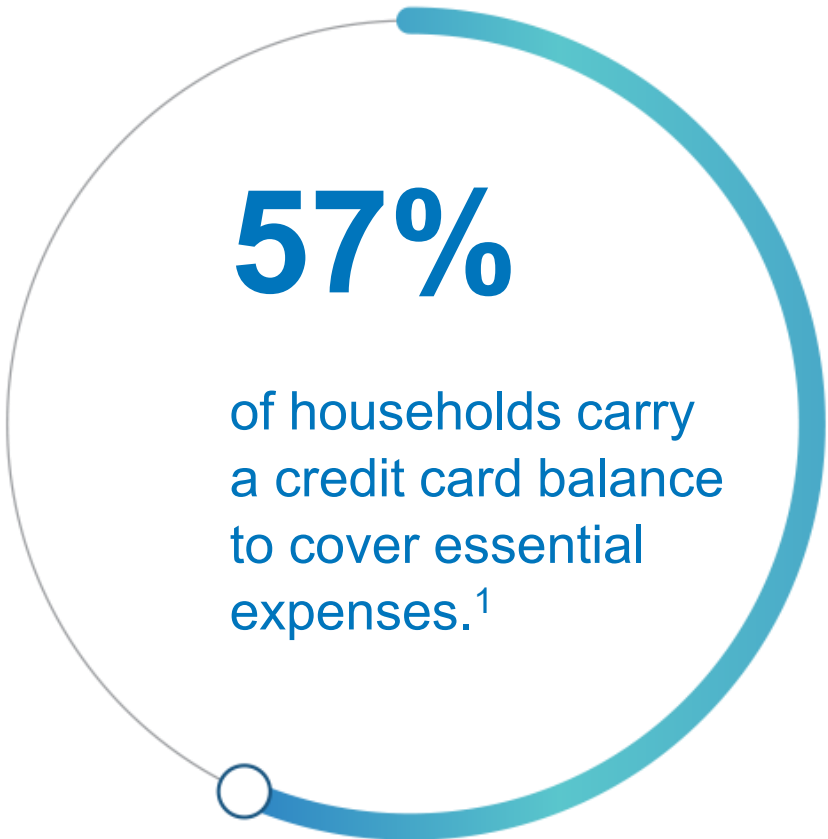
Older housing stock raises need for **renovations**



Home equity loans help consolidate debt at lower rates



High interest rates favor **home equity** over cash-out refis



1 - PR Newswire, "Inflation Starts Taking a Back Seat to Other Household Debt and Credit Concerns, Achieve Survey Finds," May 20, 2025.

What We're Hearing: Execs Under Pressure

Intense Competition

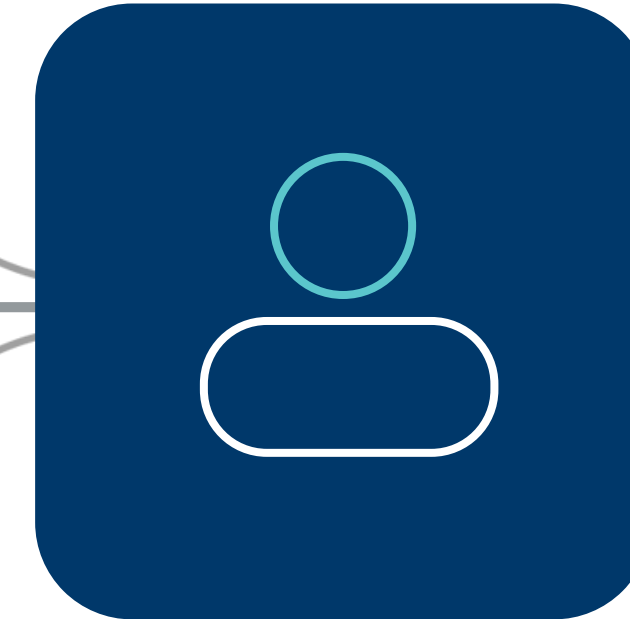
“What strategies will help us deliver exceptional value and stand out in a crowded lending market?”

Rate Sensitivity

“Are we aligning our strategies to simplify borrowing for rate-sensitive customers while meeting their financial needs?”

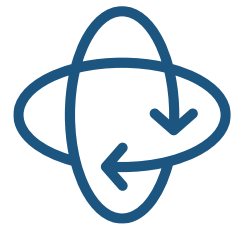
Demand for Personalization

“Are we using customer insights to craft tailored, seamless experiences that build trust and drive engagement?”



A Future-Ready Strategy

Now is the time for financial institutions to thrive by adding real value to customers' lives.



Adopt a Holistic Approach

Balance loan and deposit growth, to drive profitability and long-term financial health.



Focus on Customer Needs

Create personalized, seamless borrowing experiences that deepen connections.



Build Trust Through Engagement

Support customers at every step to boost conversions and loyalty.

What Winning Credit Unions Are Doing

Make Members' Financial Lives Easier

Give Members Multiple Loans to Choose From

Be There the Moment They are Looking

Meet Members Where They Are

The UX Difference

Make Members' Financial Lives Easier

What's the Opportunity?

Be the trusted partner members count on, again and again, for loans that truly matter to them.

- **Understand Customers:** Use in-house and external data for insights into customer behaviors, financial risk and loan preferences.
- **Target Smarter:** Identify high-potential customers most likely to benefit from specific loan products.
- **Deliver Impact:** Create efficient, personalized marketing strategies that improve risk assessment, pricing and targeting.

How Vericast Can Help

We transform complex member data into actionable insights, ensuring members feel valued and connected to your brand.

Give Members Multiple Loans to Choose From

What's the Opportunity?

Stay top of mind with loan options designed to meet members' needs and budget.

- **Be Always-On:** Move beyond scheduled campaigns with a menu of offers to meet members' needs when it matters most.
- **Increase Reach:** Deliver prescreened offers across multiple channels—direct mail, email, phone and online and mobile banking.
- **Boost Engagement:** Realize response rates as high as 5%¹ by providing multiple loan options.

How Vericast Can Help

With Loan Engine, our multi-loan pre-approval solution, you can continuously prescreen and match qualified candidates with personalized offers for home equity, auto, credit card and personal loans.

1-Vericast Client Data

Be There the Moment They are Looking for a Loan

What's the Opportunity?

Stay ahead of the competition and increase retention by engaging members actively shopping for loans.

- **Create An Alerts Program:** Monitor all three credit bureaus for 75%¹ more coverage.
- **Maximize Marketing Spend:** Identify borrowers most likely to respond to loan offers.
- **Improve the Customer Experience:** Offer loans when customers need them most.

How Vericast Can Help

Our Shopper Alert, trigger-based loan acquisition and retention solution, puts prescreened, FCRA-compliant offers in front of members via within 24 hours of a credit inquiry.

1-Vericast Client Data

Meet Members Where They Are

What's the Opportunity?

Drive higher engagement and customer satisfaction by delivering a seamless, multichannel experience.

- **Provide Multiple Ways to Connect:** Empower customers to explore loan offers via mobile banking apps, email, websites or in-person.
- **Ensure Convenience:** Offer flexible options for receiving and responding to loan offers, significantly improving conversion rates.
- **Take a Data-Driven Approach:** Reach credit-worthy customers with the right offer at the right time, increasing the likelihood they'll say "yes."

How Vericast Can Help

Vericast maximizes engagement and boosts campaign results by combining direct mail and digital channels to engage customers where they are most likely to act.

The UX Difference

What's the Opportunity?

Unlock loan growth by meeting member expectations for fast, intuitive experiences that streamline account opening and reduce drop-offs.

- **Offer Fast, Intuitive Experiences:** Simplify account opening and applications to under five minutes, boosting completions.
- **Deliver Instant Loan Access:** According to recent research, 73%¹ of borrowers are willing to pay extra for faster access.
- **Streamline Every Step:** Eliminate unnecessary processes and provide seamless, one-click options across channels.

How Vericast Can Help

Vericast makes it possible for members to access, review and accept multiple loan offers — anytime and anywhere, improving engagement and member satisfaction.

1 - PYMNTS, "From Approval to Bank Account: Why Instant Disbursements Are Critical for Lenders," Nov.18, 2024.

Ensure Compliance in Acquisition Campaigns

Your Compliance Zen

We've got you. Our clients can trust that their campaigns are fully compliant, protecting them against legal repercussion and safeguarding their reputation.

- Significant resources ensure we stay updated on financial regulations.
- Rigorous external audits maintain strict adherence to compliance standards.
- Market experts provide a holistic view for compliant, high-performing strategies.



Credit Union of Texas Achieves 1124% Return on Marketing Investment (ROMI)

OVERVIEW

Credit Union of Texas, a credit union with over \$2B in assets serving 160K+ members in all 50 states, was in search of a solution to increase their loan base.

SOLUTION

The credit union has been a client of Vericast for nearly 2 years, utilizing the Trigger Based Loan Acquisition (TBLA) solution to attract business for their auto, HELOC, and mortgage loans. The program is set up for each trigger to receive a corresponding offer.

- In the last 13-month period:
- 55% of their 161,991 members were monitored.
- 19% of all monitored accountholders received offers. These accountholders were actively seeking a loan with another financial institution and met the underwriting criteria to receive the offer.
- Due to success of the program, the CU is exploring adding campaigns in Spanish for a more personalized experience for their Hispanic customers.

RESULTS

Email CTR of 1.36%

Response rate of 9.8%

Cost per application of \$72

ROMI of 1124% and cost per funded loan of \$221

Let's go! Partner with
Vericast to unlock your
loan acquisition potential.

WEBSITE VERICAST.COM/ACQUISITION