Case study
Regional credit union

O B J E C T I V E : Regional credit union wanted to understand and leverage their recently-created, portfolio-based customer segments

S O L U T I O N : Experian's Custom Analytics team explored each segment's portfolio history, demographic composition and non-regulated credit data to recommend:

- **Personalized Marketing** – Designed an engagement strategy for each segment based off their *TrueTouch* preferences
- **Portfolio Growth** – Product penetration was studied to determine cross-sell opportunities for each segment
- **Acquisition Strategy** – Focus prospecting on the five highly penetrated *Mosaic Groups* among top customer segments

I M P A C T : This personalization has been adopted and continues to expand with growth opportunities throughout their business

- **Create new credit card products** appealing to different segments
- **Expand cross-selling** by developing lookalike models

Personalized Marketing

Contact Preference by Segment (Index)		Email	Newspaper	Digital Newspaper	Direct Mail	Streaming TV
Multi-Product		130	131	119	115	89
High Balance		175	236	132	168	73
Loan		121	65	123	89	110
Tenured		148	217	119	149	69
Transactors		95	74	99	86	104
Low Activity	Age 40+	135	171	117	130	82
	Age 18 - 40	107	62	107	87	106
	Age < 18	135	60	125	87	108

Portfolio Growth

Product Mix by Segment (Penatration)		Regular Shares	Non-Int Checking	Interest Checking	Auto Loan	1st Mortgage
Multi-Product		98%	69%	19%	45%	42%
High Balance		96%	31%	48%	2%	7%
Loan		94%	69%	5%	54%	20%
Tenured		91%	36%	25%	4%	1%
Transactors		95%	94%	7%	13%	0%
Low Activity	Age 40+	100%	53%	10%	5%	1%
	Age 18 - 40	94%	64%	3%	0%	0%
	Age < 18	96%	15%	0%	0%	0%

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