

Personalize ALL Digital Experiences

Edit Settings Sending Actions

Paragraph B I U A More Personalize

CCCC




Hi!

It's here! As you requested, here's your free copy of our "Debt Consolidation: Expectations vs. Reality" guide.

GRAB YOUR COPY HERE!
Click below to access your guide. We hope you find it helpful in your journey to achieving financial wellness!

[DOWNLOAD YOUR GUIDE](#)

WE'RE SOCIAL, ARE YOU?
Don't miss out! Stay up-to-date on financial tips, life hacks, contests, branch events, and so much more!

Consolidated Community Credit Union | www.consolidatedccu.com | 800.444.8115
Manage Email Preferences

CCCC

Hi There!

It's here! As you requested, here's your free copy of our "Debt Consolidation: Expectations vs. Reality" guide.

GRAB YOUR COPY HERE!
Click below to access your guide. We hope you find it helpful in your journey to achieving financial wellness!

[DOWNLOAD YOUR GUIDE](#)

CCCC

Hi Kristin!

It's here! As you requested, here's your free copy of our "Debt Consolidation: Expectations vs. Reality" guide.

GRAB YOUR COPY HERE!
Click below to access your guide. We hope you find it helpful in your journey to achieving financial wellness!

[DOWNLOAD YOUR GUIDE](#)

Personalize ALL Digital Experiences

Contents > Homepage Hero

Homepage Hero

Content Styles

Smart rules ⓘ

Category: Contact list membership

Editing for: Default ▾

Enabled

Previewing smart content as: Contact Viewed the Personal Loan Page in the Last 3 Days

Personal Loans for your needs.

CCCU

Earn up to 5.50% APY* in your Checking Account.

Unlock the full potential of your finances with our High-Yield, Apex Checking Account.

Explore High-Yield Checking

CCCU

Get into your dream car.

Discover the perfect car payment for your budget and hit the open road with a Car Loan from CCCU.

Explore Auto Loans

CCCU

Discover your perfect mortgage.

Personalize your Home Loan to achieve your dream of owning your first home, a vacation retreat, or to reduce your monthly mortgage payments by refinancing.

Explore Home Loans

FI-GROW SOLUTIONS

Streamlined & Timely Digital Interactions

Form Fill

First name *
Danielle

Last name *
Fancher

Email *
[REDACTED]

Phone number
[REDACTED]

Please Call Me

Please Text Me

Next

Track Activity

Streamlined & Timely Digital Interactions

Form Fill

Enroll in
Workflow

Track
Activity

Contact enrollment trigger

Events that will trigger this workflow:

Group 1

Has completed: Form submission

- Form name is any of Auto Loan Application Start Page, Home Equity Loan and Line of Credit HELOC Application Start Page, Share Secured Application Start Page, RV Loan Application Start

Show details

+

1. Send email

Send Loan Application Started - Immediate

Send generic

6.3% click rate

Show details

Streamlined & Timely Digital Interactions

Hi There,

Thank you for starting your loan application with Peach State FCU. You've chosen a *smart* place to bank!

What's Next?

- **Fully Completed Loan Application:** You will receive a confirmation email and a loan officer will be in contact within one business day.
- **Incomplete Loan Application:** You can restart your application [online](#) at any time. A loan officer will be in contact within 1-2 business days to check in. If you do not wish to be contacted, you can [opt out here](#).
- **Need Additional Assistance?**
 - Email: loansbyphone@peachstatefcu.org
 - Phone: [770.580.6000](tel:770.580.6000)

Not yet a member? Visit one of our [convenient branch locations](#) to open an account. More information about membership with Peach State can be found on our [website](#). *You will need a \$60 deposit, which also covers your loan application fee, your ID, and you may need your two most recent pay stubs.*

Peach State Federal Credit Union

Phone: 770.580.6000

Email: loansbyphone@peachstatefcu.org

Streamlined & Timely Digital Interactions



Enroll in Sales Sequence

Track Activity

Streamlined & Timely Digital Interactions

Form Fill

E
W

Deals **Actions**

Checking Account - Mandee Nelson

Amount: \$10,000
Close Date: 10/31/2024
Stage: Follow Up Started
Pipeline: Retail - Deposit Accounts

Note Email Call Task Meeting More

About this deal Actions

Deal owner: Colleen Alvarez

Retail Preferred Contact - Text Me: Yes

Retail Preferred Contact - Phone Call

Last contacted: 10/18/2024 6:02 PM EDT

Deal activity Oct 18, 2024 at 1:03 PM EDT
Colleen Alvarez moved deal from Lead Received to Follow Up Started. [View details](#)

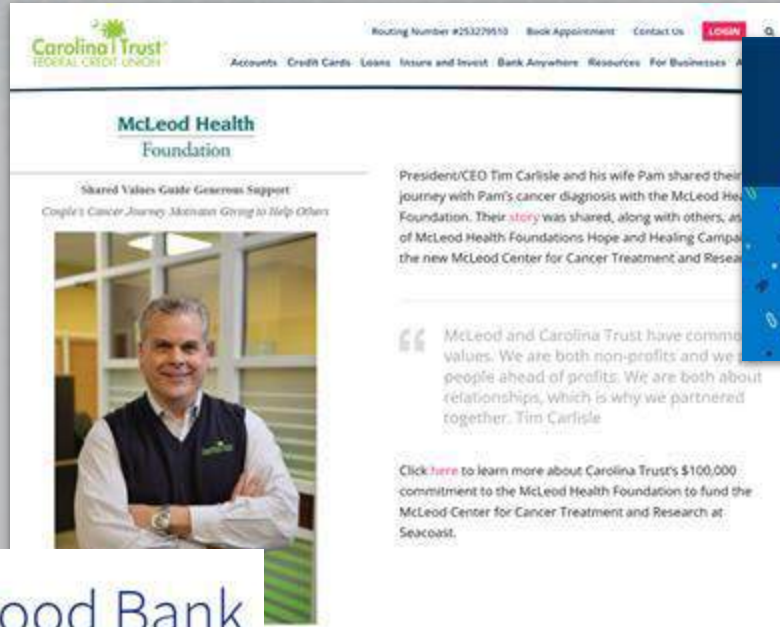
Note by Colleen Alvarez Oct 18, 2024 at 1:03 PM EDT

Hello Mandee, My name is Colleen, I work for Consolidated Community Credit Union. I am reaching out to see if you had any questions about our checking accounts or any other products we offer. I am happy to help. If you are interested in becoming a member you can apply online or come into one of our three branches. We have a branch on Sandy Blvd, Downtown Portland and Hood river. Walk in or appointments are welcome. Thank you! Colleen Alvarez CCCU [colleen.alvarez@consolidatedcccu.com](#)

Add comment 2 associations

Track Activity

Incorporate Social Responsibility



Employees Volunteer at Local Food Bank Program



Community Engagement

Little Lockers

Locker Launch Pictures



Cost-Conscious Strategies

Life Guidance for:
First-Time Homebuyer

Buying a home is a big deal, especially the first time around. Use these recommendations to prepare your finances, move through the application process, and know what to expect at closing and beyond.

[Plan Your Purchase →](#)



Allegiance
A CREDIT UNION FOR ALL

Routing #303085230 | Locations | Contact Us | Video Banking | FAQ Library

DEPOSIT ACCOUNTS | LOANS | CREDIT CARDS | SERVICES | ABOUT



EARNIE THE EAGLE

Hey Kids, Meet Earnie

Earnie is the Allegiance mascot. He helps kids learn about money and teaches them how to be responsible savers.

When kids join Allegiance Account (for ages 0 - 13) Eagle Saver Club and receive the money they make!

[OPEN VIA VIDEO BANKING](#)

beach state
FEDERAL CREDIT UNION
at SouthPointe Blvd

The Best Car Loans for Bad Credit

Fresh Start Auto Loan Benefits

Our Fresh Start Auto Loan is a **second chance** loan program focused on helping members with less than perfect credit finance a vehicle.

- ▶ **Improve Credit**
Improve your credit score by making consistent payments on time.
- ▶ **Second Chance**
Get your finances back on track with **BALANCE Financial Fitness**.
- ▶ **Fast Answers**
It's a fast turnaround because your Auto Loan application **stays local**.
- ▶ **Insurance Rates**
See if you can lower your insurance rates by being a member! [Learn more...](#)

[Apply Now](#)



ONLINE CHECKING ACCOUNT

Earn 6x the national checking rate.¹

Apply for a high-yield checking account[†] that offers 0.50% APY² on your checking balances. No account fees[†] or balance minimums; a match made in banking heaven.

[Open an account](#)

Save with **consumers**
credit union

Wimee Kids' Savings Club

At Consumers Credit Union, educating our communities on financial literacy is key to our mission. To ensure the next generation is prepared, financial education has to start with our youth. Scan the QR code below to learn more and begin saving today!

- Step 1. Open an account**
Stop by any of our retail office locations to set up an account and get a **free piggy bank!**
- Step 2. Make your first deposit**
Make your first deposit at any of our Consumers locations and receive a **free Wimee vinyl sticker**, great for water bottles, pencil cases and more!
- Step 3. Make your second deposit**
Make your second deposit and receive an exclusive **Wimee & Friends book**.
- Step 4. Make your third deposit**
When you make your third deposit, you will receive your **Wimee plush toy!**



[Code to learn more and start saving today!](#)



All Together You'll Captivate AND Set the Stage to Convert!



Maximize
Mobile
Optimization



Engage with
Social Media



Personalized
Digital
Experience



Streamline
Digital
Interactions



Incorporate
Social
Responsibility



Cost-Conscious
Strategies

CONVERTING YOUNGER MEMBERS



**Bridge the Gap
Between
Marketing Leads
& New Account
Conversions**



Set Priorities From the Top Down & Build from There





Cultivate a Shared Growth Strategy



Adjust Your Budget Priorities

Bank of America spends \$12 billion *annually* on technology, of which \$3.8 billion will be allocated to new technology initiatives in 2024. Over the last decade, the company has spent \$32 billion on new technology initiatives!

Source: [Newsroom Bank of America](#)



Adjust Your Budget Priorities

Navy Federal spent \$196 million in marketing and promotion in 2023, according to the NCUA data. The next closest credit union in terms of ad spending was **Pentagon Federal Credit Union**, at about \$57 million.

Source: [BankingDive](#)



Ensure Your Digital Branch Has Capacity

- » Avg. Costs to Build & Furnish a Bank Branch Range Widely - Median is **\$1.9 million**
- » Plus Annual Staffing & Utilities => You are Spending \$\$\$\$ per Year
- » Doesn't Your Digital Branch Need Frontline & Lending Staff Support Just Like any other Brick-and-Mortar Branch?

Sources: [Bancology Survey](#)

Powerful Tools Drive Results

Effective CRM implementation can boost sales by

90%



and

increase sales forecast accuracy by

42%



Finance Online Reviews

55%

of sales representatives consider a CRM's

most crucial

feature is



Tech Report

CRM systems can increase an organization's

sales productivity



by up to

34%

Tech Report

Source: [TechReport](#)

FI-GROW
SOLUTIONS

Powerful **Tools** Drive Results



FI-GROW
SOLUTIONS



**Breaking Down
Silos and
Fostering
Collaboration**

Align Your Teams with Your Audience

- » Your Team **MUST** Reflect the Communities You Want to Serve



Foster Collaboration Across Teams

Create **Service Level Agreements (SLAs)**: These Set Clear Expectations for Teams to Work Together

1. Define Strategic Goals & Detailed Deliverables
2. Establish Specific Timelines
3. Assign Roles & Responsibilities
4. Create Pattern for Ongoing Communication

Create a Proven Processes for Lead Conversion

Capture Leads: Your Website MUST be a Lead-Generating Machine

Hot vs. Warm vs. Cold Leads

Action Item: Implement Automated Follow-up With Every Single Form

Create a Proven Processes for Lead Conversion

Sales Cadence: Define and Implement Clear Follow-up to Meet Consumer Expectations

- **Speed Matters**
- **Staff Priority Matters**
- **80% and Go!**

82%



of Consumers

Expect Responses Within

10 Minutes.

The **FIRST VENDOR** to

Respond to a Lead



WINS

35-50%

of the Sales!

ServiceBell

Speed to Lead: Time is of the Essence

Average Lead Response
Time is **47 Hours!**

This is FAR TOO SLOW in
Our Digital World

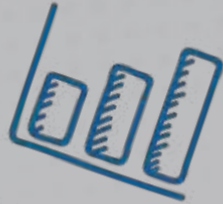


Reflect, Pivot, and Go!

Reflect, Pivot, and GO!

1. Lending Takes Time
2. Relationships Take Time
3. Building Culture of Collaboration Takes Times
4. There's Never a Perfect Time to Start
5. You'll Never Get it All Right
6. So... 75-80% and **GO!!**

The Roadmap to Captivating & Converting Success



ACTION ITEM CHECKLISTS

Are You Failing to Captivate?

- ✓ Is your content engaging on various social channels?
- ✓ Does your team you have in place think relevant, engaging content is important?
- ✓ Does your team have the capacity to create authentic, engaging content on a regular basis?

Are You Failing to Convert?

- ✓ Are your marketing and front-line teams connected to drive authentic sales follow-up?
- ✓ Does your front-line team understand the value of digital marketing and sales follow-up?
- ✓ Does marketing team value front-line feedback and interact with them regularly?

Are You Failing with Goals & Strategy?

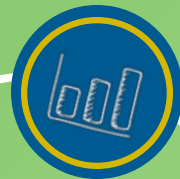
- ✓ Have you allocated a significant budget towards your digital assets? (Comparable to brick and mortar?)
- ✓ Have you empowered your staff to think creatively about marketing + lending solutions?
- ✓ Have you invested in powerful tools? (Online Account Opening, LOS, CRM/CMS, Marketing Automation)

Q & A?



FI-GROW
SOLUTIONS

*Share Your Insight &
Enter to Win \$200*





*Creating Digital Experiences
That Help Your Financial
Institution Grow*



Want to Connect?
Stay In Touch

Meredith Olmstead

meredith@figrow.com

Danielle Fancher

danielle@figrow.com