

# ACQUISITION & RETENTION MULTI-LOAN PRE-APPROVAL CREATES MARKETING ROCK STARS AT HAWAII STATE FEDERAL CREDIT UNION

Hawaii State FCU chose the Vericast Multi-Loan Pre-Approval solution because of the company's focus on meeting the credit union's needs and business goals.

## / CHALLENGE

- ✓ Boost response to traditional loan campaigns
- ✓ Optimize marketing staff planning
- ✓ Improve online and mobile channels

The credit union felt it was missing prime opportunities by running single-product loan marketing campaigns that may or may not be addressing members' immediate loan needs.

## / SOLUTION

Multi-Loan Pre-Approval from Vericast continuously prescreens and matches qualified candidates with unique personalized offers for home equity, auto, credit card and personal loans — all at once and across multiple channels.

### The solution enabled Hawaii State FCU to:

- Send members personalized offers through direct mail, email as well as online and mobile banking
- Provide members with convenient 24/7 access to review and accept offers
- Improve member engagement and loyalty
- Achieve \$14.5M in booked loans in just 180 days



## / RESULTS

**\$14.5M**  
IN BOOKED  
LOANS IN  
180 DAYS

**886%**  
ROMI

**\$61**  
COST PER  
BOOKED  
LOAN

**80%**  
CONVERSION  
RATE

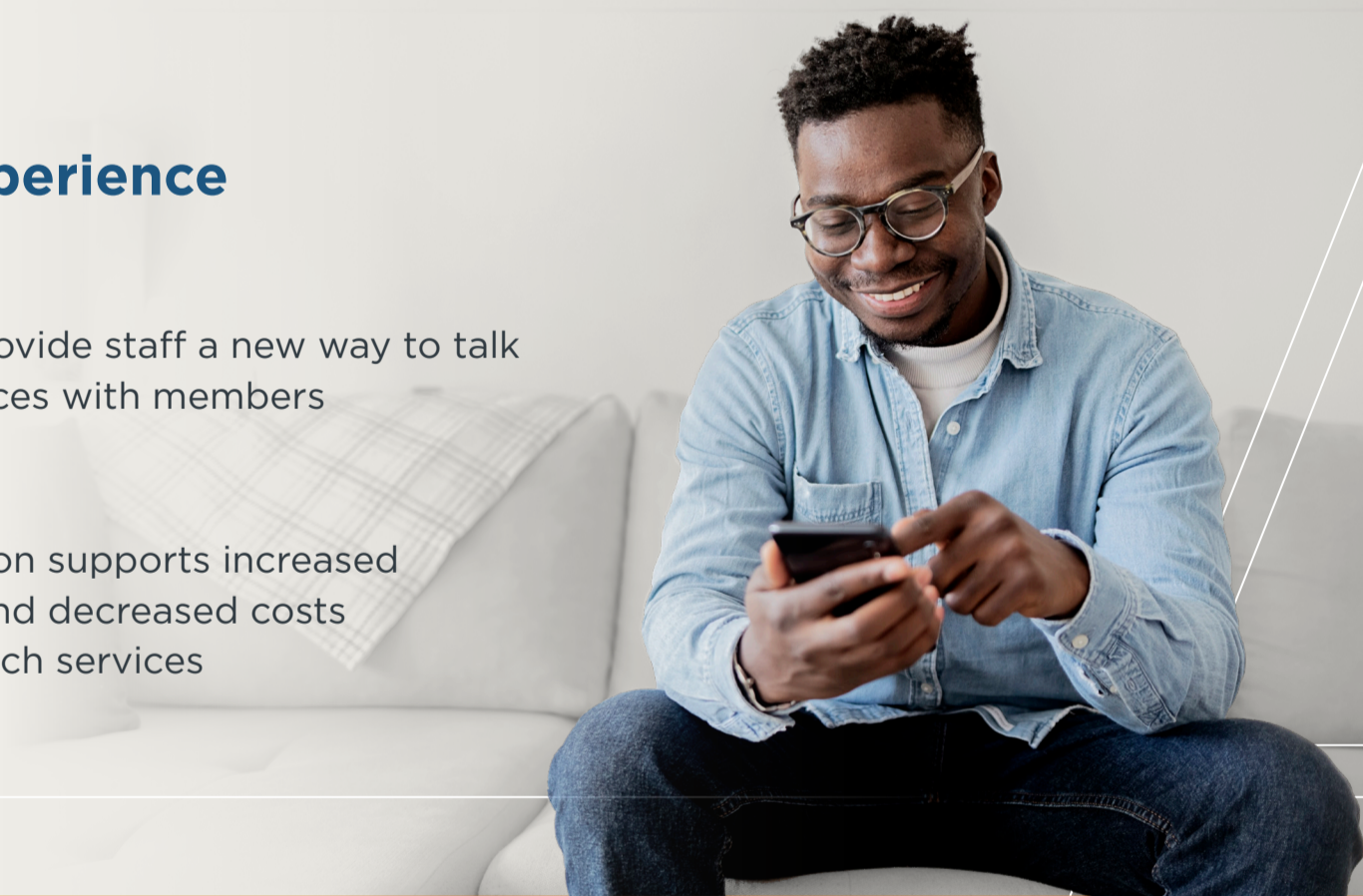
## Improved Member Experience



Pre-approval offers provide staff a new way to talk about additional services with members



Digital banking adoption supports increased member satisfaction and decreased costs compared with in-branch services



**Vericast makes us look like marketing rock stars!"**

- Allison Maertens, Hawaii State FCU's Vice President of Marketing



## / LEARN MORE

### Your 6-Part Strategy for Winning More Loan Opportunities in 2025

Be ready with relevant, personalized loan offers.

[Read Article](#)

### Multi-Loan Pre-Approval from Vericast

Learn about our proactive, efficient, and always-on solution.

[Learn More](#)

### Maximizing Acquisition Strategies: Drive Growth Through Data-Driven Insights

Learn how strategic insights fuel acquisition marketing.

[Read Article](#)