



EQUIFAX[®]



Case study

Credit union uses precision targeting to grow auto loan portfolio and expand member relationships

Uses analytics platform and auto intent measure to capture \$134 million in auto loan refinance

CHALLENGE

A national credit union was losing auto loan market share to competitors. They needed a way to identify members who had financed elsewhere and target them with timely refinance offers to deepen relationships and reclaim loan volume.

SOLUTION

The credit union leveraged Equifax Ignite[®] and TargetPoint Intent Scores[™] to identify members likely to refinance within the next two to four months, enabling a highly targeted prescreen recapture campaign.

RESULT

The campaign achieved a 1.68% booked rate, generating \$134 million in incremental auto loans and significantly growing the portfolio by reaching the right members at the right time.

Challenge: Reclaim member market share

A leading national credit union sought to deepen existing relationships by ensuring members were aware of and utilizing their auto loan offers.

Internal data suggested that a significant portion of the membership was securing auto financing through competitors. The credit union needed a way to identify these specific members and offer timely auto loan refinance opportunities that could reduce their monthly payments and improve their overall financial health.

Solution: Data-driven auto refinance prescreen recapture strategy

The credit union utilized the Equifax Ignite analytics platform and auto intent scores to develop a highly targeted auto refinance prescreen recapture campaign. The objective was to reach a specific segment of the membership:

- **Existing Members:** Offers would be served exclusively to current members with the goal to deepen existing relationships.
- **External Churn Identification:** Target members who had not applied for an auto loan with the credit union over a 12-month period but had successfully obtained auto financing elsewhere.
- **Predictive Intent:** Target members who were likely to refinance within the next two to four months, based on TargetPoint Intent Scores Auto Loan Refinance Model.

Streamlined collaborative execution

To maintain speed-to-market and data integrity, the project utilized the Equifax Ignite analytics platform which delivers unified data in a secure environment. This approach removed the friction of manual data transfers and ensured the credit union could move from target audience identification to offer execution in record time.

1. **Define Criteria:** The credit union applied strict parameters regarding credit quality and minimum loan balances to ensure all offers provided genuine value to targeted members and remained within the institution's risk appetite.
2. **Ensure Precise Targeting:** The team applied sophisticated logic within the Equifax Ignite platform to narrow the member base down to a highly qualified group of individuals most likely to benefit from a refinance offer.
3. **Optimize Target Audience:** To maximize ROI and stay within budget, the team applied TargetPoint Intent Scores to prioritize those members with the highest propensity to refinance an auto loan in the near future. This optimized the final outreach to a concentrated population of high-value members.
4. **Privacy-First Delivery:** The final outreach list was processed through a secure delivery method, ensuring that sensitive member information remained protected throughout the fulfillment process.

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Post-campaign analysis: the continuous feedback loop

The collaborative nature of the Equifax Ignite platform allows for a seamless feedback loop. Because the campaign data resides within the secure environment, the credit union could perform post-campaign analysis without further data movement.

Using the Campaign Insights Dashboard powered by Equifax Ignite, the institution monitored:

- **Conversion and Booked Rates:** Analyzed how targeted segments responded to the offers.
- **Portfolio Impact:** Assessed the growth in loan volume and the average value delivered to members.
- **Future Refinement:** Used performance data of both responders and non-responders to further sharpen the segmentation criteria and TargetPoint Intent Scores cut-offs for subsequent outreach.

Results: Credit union grows auto loan refinance share

The precision-targeting capabilities of Equifax Ignite and TargetPoint Intent Scores empowered the credit union to turn data insights into a highly successful auto loan recapture campaign. The effort helped members grow their awareness of the credit union's auto loan services and ultimately expand and deepen member relationships. The campaign enabled the credit union to achieve significant engagement and portfolio growth:

- **1.68% Booked Rate:** Captured high quality leads resulting in significant auto loan volume.
- **\$134 Million in Incremental Auto Loans:** Grew auto loan portfolio balance and captured a significant share of the refinance market within the targeted window.

Learn how [Equifax Ignite](#) and [TargetPoint Intent Scores](#) can help your institution make more confident decisions, deepen member loyalty, and drive portfolio growth.

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