

Education First Credit Union Weds Data With Human Touch

The \$103 million Education First Credit Union in Ohio proves you don't have to be big to run with the big dogs.

Deborah Olbrys, Chief Sales, Service, Marketing & Membership Development Officer, worked hard to help shift the credit union from "selling something" to an integrated approach of member service-sales training with front line employees, direct mail and outbound calls.

Everyone's efforts paid off as Education First grew its loans outstanding by 12% last year, Olbrys said, and she expects to grow another 15% in 2018. "Ser Tech gives us that edge," she remarked. "They make us look more professional than we really are at the time."



Education First has run campaigns with Ser Tech for everything from vehicle loans to mortgages using programs such as Fetch Marketing for loan acquisition and Triggers, which notifies the credit union when a consumer is actively searching for any type of loan the credit union wants to target. And that is where Olbrys' team really shines. Once they receive the hot lead from Ser Tech Triggers, a loan officer gets on the phone and calls the borrower while they're in the market looking for the product.



Education First has throttled down the leads the credit union was getting from the campaigns because it was just too many for them to handle. Plus, "The quality of the leads Education First receives is really excellent!" Olbrys exclaimed. And the credit union earns the opportunity to help members out when they truly need it—efficient and effective.

The results are only part of what led Education First to expand its relationship recently with Ser Tech, adding Triggers for auto, mortgages, credit cards and personal loans, and Fetch Marketing for home equity acquisition and credit cards to its existing Auto Loan Recapture, which targets opportunities to refinance loans away from competitors, and Next Car Purchase, which uses predictive analytics to determine when a borrower is due for an upgrade.

Olbrys likes the product so much, she's referred peers to Ser Tech to see what the company can do for other credit unions. In fact, she said, "If I didn't work here, I would work for them!"