

AUTO RECAPTURE · Q1 2021

One offer, told at every touchpoint, drove \$3.6M in loans back.

A coordinated digital lending push that included lifecycle email, ads, and frontline enablement was timed to members' loan maturities. Not an email blast; a system.

I ran this as an integrated lending campaign, not an email program with ads attached.

The organizing idea: map the member journey from "eligible to refinance" to "ready to apply," then align every touchpoint to remove friction along the way.

One promise, one next step was repeated in the inbox, in the ad, and in branches.

Segmented lifecycle messaging

Refinance offers timed to 6-, 12-, and 18-month loan maturities.

Campaign-specific landing pages

A single destination landing page, *New Year, New Wheels*, carried the offer to application.

Digital ads

Paid reach that fed the same page and reinforced the same promise.

The numbers held: measurable revenue, and email did most of the lifting.

\$3.6M

LOAN REVENUE GENERATED

310

TOTAL LOAN APPLICATIONS

67.3%

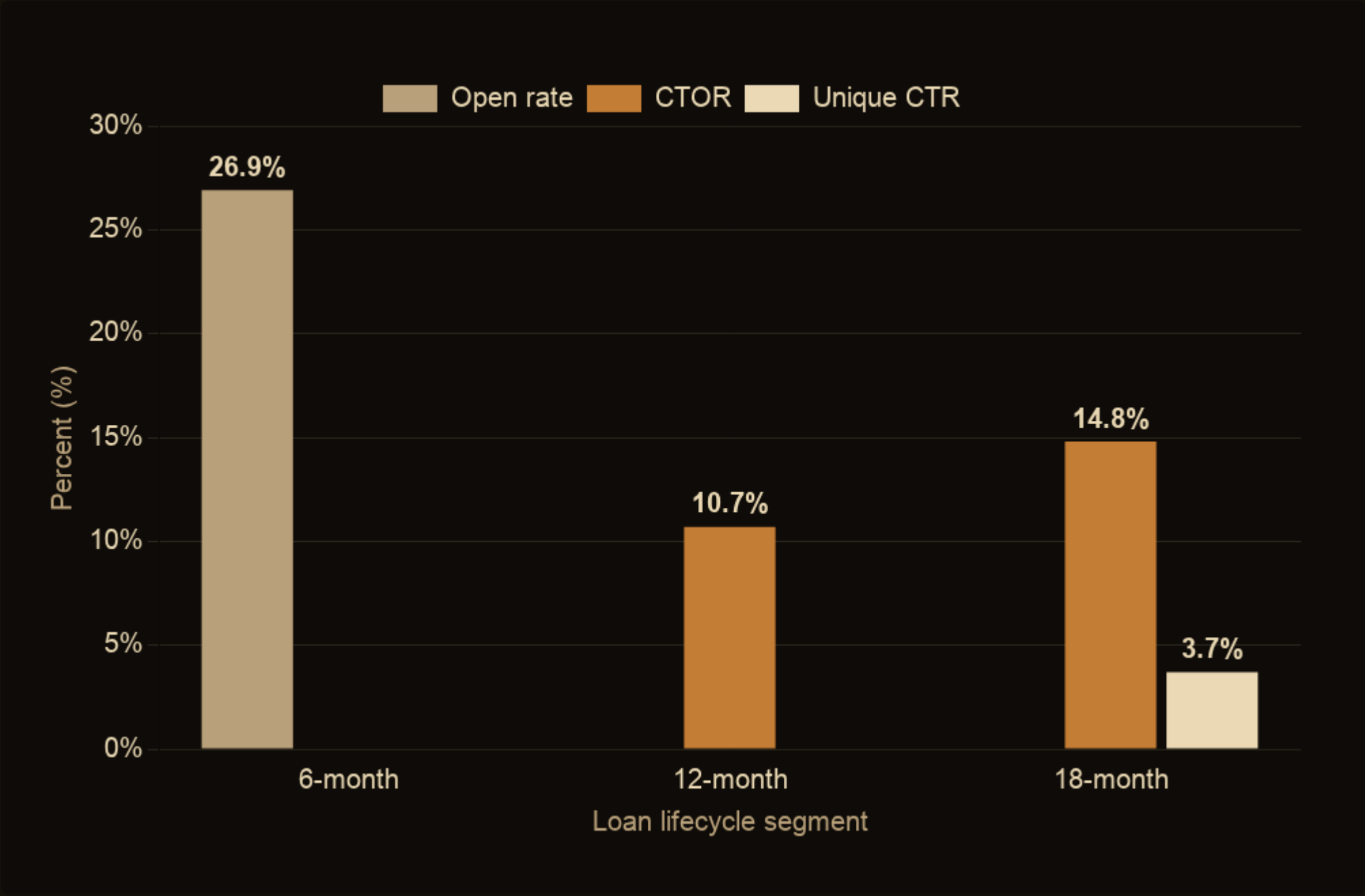
APPS GENERATED BY EMAIL

64%

TOTAL LOANS APPROVED

Email alone drove two-thirds of applications, so the channel that cost the least carried the campaign.

Members leaned in as their loans matured, demonstrating that refinance messaging earns relevance over time.



Open rate led early, but the payoff shifted downstream. The **18-month segment** posted the strongest click-to-open and unique click-through rates.

- **6-month:** strongest open rate at 26.9%
- **12-month:** engagement builds after the open — 10.7% CTOR
- **18-month:** strongest overall — 14.8% CTOR, 3.7% unique CTR

Implication: press hardest on the later segments, where intent is highest.



FRONTLINE ENABLEMENT

Every touchpoint reinforced the same promise, including the one in branches.

A one-page talking points card equipped member-facing staff to spot the moment and start the conversation with confidence.

Confidently explain the offer

1.99% APR, 90 days deferred, terms to 84 months on 2020+ models.

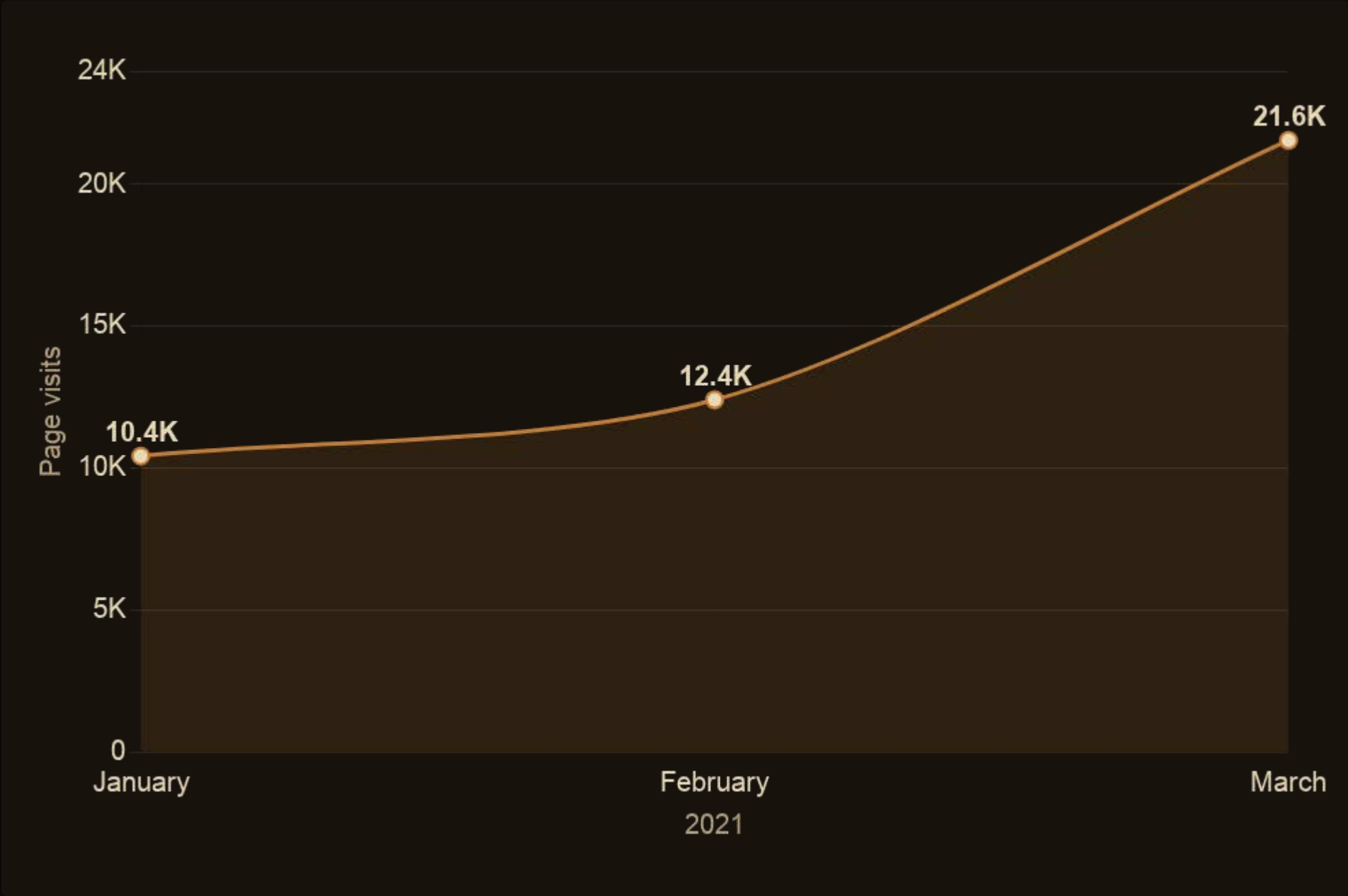
Handle questions consistently

Same answers at the branch, the drive-thru, and online.

Guide members to the right action

See an ACH to a dealer? Ask about a refi. Spot a new car in the drive-thru? Same play.

Traffic more than doubled across the quarter, so momentum built rather than faded.



Visits rose from 10,426 in January to 21,557 in March, a +107% increase as the campaign compounded.

10.4K	12.4K	21.6K
JANUARY	FEBRUARY	MARCH

The March surge tracked the campaign's March 31 close, which likely created urgency to convert.

The insight I'd carry forward: refinance intent is a maturity curve, not a moment.

01

Reach at the right moment

Messaging tied to 6-, 12-, and 18-month maturities met members when refinancing actually made sense.

02

Say the same thing everywhere

Email, ads, and frontline scripts carried one promise and one next step with no friction between channels.

03

Measure to the application

Attribution ran to approved loans instead of email opens, so the campaign was judged on revenue, not vanity metrics.

WHAT THIS SAYS ABOUT ME

\$3.6M

in loan revenue generated by treating a campaign as an operating system with strategy, channels, and people aligned to a single, measurable outcome.

The executive marketing skill set this campaign demonstrates:

- **Strategy over tactics** — I framed a lifecycle lending problem, then built the touchpoint system to solve it.
- **Cross-functional orchestration** — marketing, digital, and frontline staff moving on one message.
- **Revenue accountability** — measured to approved loans and attributed dollars, not opens.
- **Transferable insight** — a repeatable playbook: right moment, one message, measured to the outcome.

THE ASK

I want to develop a marketing engine tied to revenue.

Let's talk about the first 90 days: which member segments to sequence, how to align the frontline, and the attribution model that holds marketing accountable for dollars.

ECCU AUTO RECAPTURE · RIGHT MOMENT · ONE MESSAGE · MEASURED TO THE OUTCOME

KATRINA ESCO | KATRINA.ESCO@GMAIL.COM | (281) 722-4769