How Meritrust Generated $6.8M In Auto Loans by Reaching the Right Members

Discover how Meritrust Credit Union activated existing member data to reach the right potential borrowers at the right moment – resulting in 241 auto loans funded within 90 days.

SUCCESS STORY

CUSTOMER OVERVIEW

- **Name:** Meritrust Credit Union
- **Industry:** Community financial institution / Credit union
- **Size:** 200,000+ members; nearly $4 billion in assets
- **Region:** Kansas and Colorado
- **Digital Priorities:** Meritrust focused on activating existing member data to drive timely, mobile-first engagement. By connecting behavioral insights to real-world financial moments, like purchasing a vehicle, they aimed to convert everyday digital interactions into measurable lending growth.

Meritrust Credit Union sought a smarter way to connect lending opportunities with member intent. Instead of relying on broad marketing campaigns, they focused on activating timely behavioral signals to engage members when they were most likely to act.

By marrying data from a third-party segmenting tool with Pulsate's unmatched channel delivery, Meritrust deployed a targeted mobile engagement campaign that delivered auto loan offers directly through their existing mobile banking app.

CHALLENGE

Despite strong digital adoption and access to rich member data, Meritrust faced a familiar challenge: insight wasn't translating into timely action. To drive meaningful loan growth, Meritrust needed a way to activate existing data inside the mobile channel – where members already bank and make financial decisions.

Three pain points stood out:

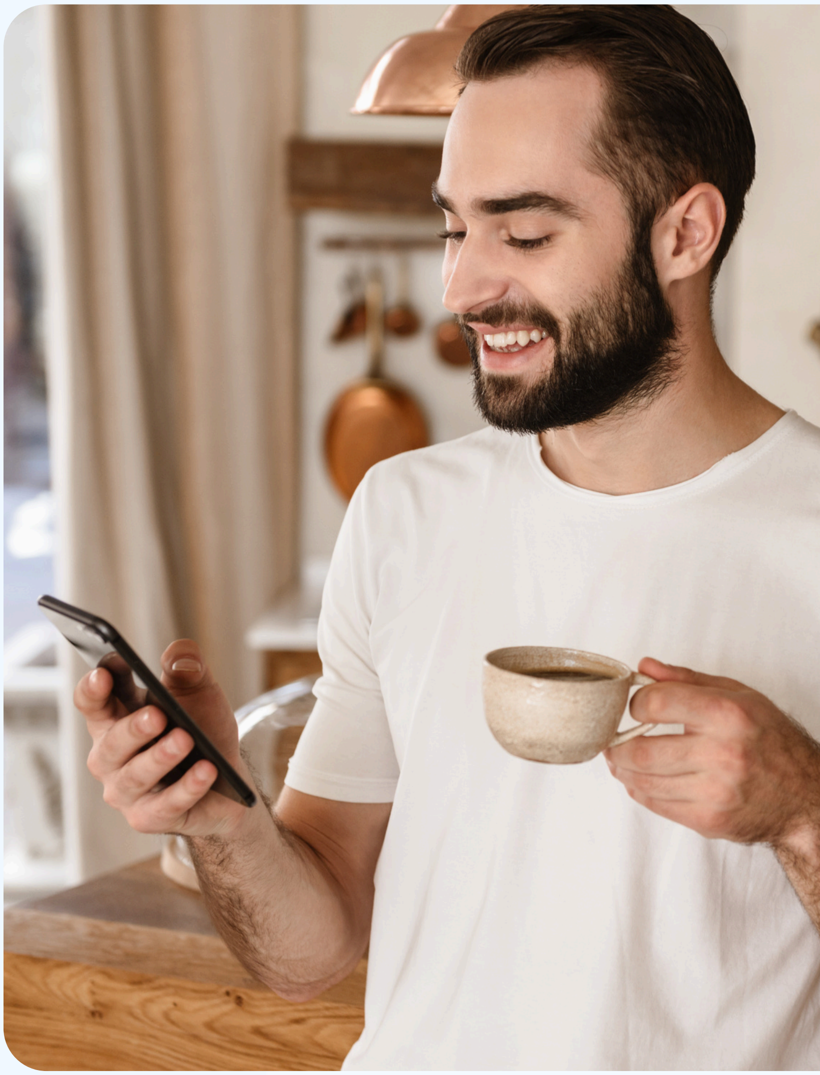
Reactive Lending Outreach
Auto loan campaigns typically reached members after purchase decisions were already made.

Untapped Behavioral Signals
Member transaction data and financial activity contained strong lending indicators, but those signals were not being activated in a timely manner.

Channel Engagement Differences
Additional engagement data revealed generational differences in channel preferences. Younger members responded more strongly to mobile app engagement, while older demographics continued to interact more through email.

"Although there are fewer in-person interactions, there's more data than ever. We know our members better than ever, and we're listening more."

— Leeah Webb, Meritrust Credit Union



SOLUTIONS

Meritrust utilized Pulsate's unparalleled mobile channels to transform intent data into proactive, mobile-first lending engagement that makes an impact.

KEY ELEMENTS:

1. Precise Segmentation Through Third-Party Data Tool

The Meritrust team focused on transaction activity and financial patterns to identify members most likely to need auto financing.

2. Targeted Mobile Engagement

Personalized push notifications and in-app messaging delivered relevant auto loan offers directly through the trusted mobile banking experience.

Why this worked: Meritrust didn't just add another marketing blast; they activated the data they already had through the communication channels that deliver. By combining behavioral insights with Pulsate's timely mobile engagement, the credit union was able to reach members during high-intent moments in their car-buying journey.

"I think one of the most important things Pulsate does is give us a channel outside of email to contact our members – just more opportunity to meet them where they are."

— Leeah Webb, Meritrust Credit Union

RESULTS

Meritrust's auto loan campaign showed how timely, in-app engagement can drive real financial decisions, generating **513 clicks** and an average **loan value of $28K** within **90 days**. With just 20 minutes of setup, the campaign delivered a **5x return on Pulsate's annual fee**, demonstrating how data-driven mobile outreach can efficiently produce measurable lending impact for the credit union.

$6.8M+ **New Loans**

241 Total **Loans Opened**

$243k **Economic Value** (revenue after costs)

"At Meritrust, data is central to everything we do, but it's really through platforms like Pulsate that we're able to activate that data in meaningful ways to better serve our members and drive growth."

– Leeah Webb
Meritrust Credit Union

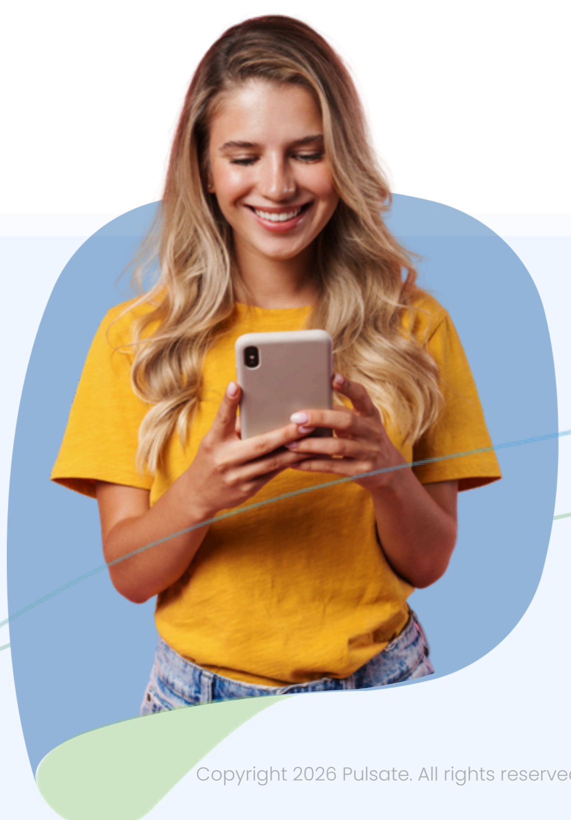
WHY PULSATE?

Credit unions and community banks have access to rich member data; however, turning those signals into measurable growth requires activation. Pulsate bridges that gap, transforming everyday account holder data into timely, secure mobile engagement that drives lending, deposits, and product adoption.

In the Moment Data Activation
Turn behavioral signals into targeted engagement moments that influence real financial decisions.

Client–First Personalization
Engage members based on real financial behavior, not static marketing lists.

Secure In-App Engagement
Deliver trusted financial offers inside the mobile banking app — where members already bank.



Ready to turn your existing data into measurable lending growth? Book a Pulsate demo and see how your FI can proactively capture moments that matter.

Book a Pulsate Demo Today

FAQS

How did Meritrust generate auto loan growth using mobile engagement?

Meritrust activated behavioral insights to deliver targeted push notifications and in-app messaging through Pulsate, reaching members at the moments that mattered most.

Why was mobile engagement critical for this campaign?

Engagement data showed that younger members responded more strongly to mobile app messaging, while older demographics continued to engage through email. By activating offers through the mobile banking app, Meritrust was able to reach members in the channel where they were most responsive.

What makes Pulsate different from traditional marketing tools?

Pulsate acts as the bridge that connects existing member data to real-time engagement. Instead of static campaigns, financial institutions can activate behavioral signals and deliver personalized experiences through push notifications, in-app messages, and campaign orchestration.