

# 8 Award-Winning Customer Experience Strategies from Industry Trailblazers

2021 Expy Award Winners



## Introducing the Expy Awards by Total Expert

The inaugural Expy Awards bestowed honors upon five financial institutions and three individuals for the incredible work they accomplished using Total Expert, purpose-built marketing automation and CRM for modern financial institutions.

In this eBook, we share how our 2021 competition winners – announced at Accelerate 2021 – used Total Expert to drive higher growth and inspire greater customer loyalty.



# The Adopter

2021 Winner



Without universal adoption, even the most innovative technology becomes shelfware. By creating user demand for Total Expert, this organization is driving big marketing ROI and sending conversion rates through the roof.

## CIVIC Achieved:



**“ CIVIC’s sales team would literally mutiny if we took away Total Expert. From increased lead conversions and highly curated content to relationship building with our partners, Total Expert is our company’s go-to platform for our account executives’ successful marketing and branding. ”**

**Carolyn Pham**

Marketing Program Manager

## The Goal

A fast-growing company that provides real estate investors and mortgage loan officers with a quick, cost-effective financing solution, CIVIC Financial Services found itself with an unusual but fortuitous problem: its marketing team had no problem acquiring leads – they had a problem getting them to progress through the sales funnel.

In fact, nearly 40% of the company’s leads never left “New Lead” status. The main reason? Account executives at CIVIC didn’t have enough time to manage all the leads in their queues.

CIVIC sales and marketing leaders knew they needed to increase the number of converted leads. They also needed to create a better experience for its contacts and customers by improving the way leads were managed and delivering more consistent, unified messaging and marketing across the organization. Lastly, they needed to more easily and effectively meet changing compliance requirements.

## The Solution

CIVIC decided to replace all its disparate marketing tools with a single platform capable of managing all print, social, and email marketing while supporting and enabling essential brand and compliance controls.

With Total Expert, CIVIC gained an automated solution purpose-built for loan officers.

- Always-on nurture capabilities help drive new leads toward conversion via improved cadenced communications account executives can enhance with a personal touch.
- Simplified engagement empowers account executives to drive higher conversion rates by focusing on high-touch relationships.
- Pre-approved, custom templates speed the development and delivery of marketing assets while maintaining an established approval process for changes.
- Built-in compliance management capabilities – supporting both brand standards and regulatory requirements – make it easier for marketing team members to efficiently support CIVIC account executives.

## The Results

With Total Expert, CIVIC has completely transformed the relationship between its sales and marketing teams, forging a stronger foundation of trust that’s based on collaboration and results.

Account executives readily took to the new technology platform, easily leveraging the creative and engaging multi-channel content marketing developed – like print, email, and social media marketing – to hit record sales every month in 2021.

In addition, the marketing team saved hours of work previously completed manually by automating lead nurture streams and key compliance controls.

# The Automator

2021 Winner



Eat. Sleep. Automate. Repeat. This team transforms manual headaches into a well-oiled machine, allowing its organization to scale and offer an amazing experience to all customers.

## PrimeLending Achieved:

**90-96%**

Opt-out in-process email Journey adoption rate for loan officers

**91%**

Of loan officers using CX-focused Journeys

**84%**

Loan officers enrolled



**We needed a platform built for the mortgage industry — one that caters to everything we work with and need on a daily basis and can empower our field to deliver targeted digital campaigns.**



**Alex Kidder**

Marketing Program Manager

## The Goal

As a people-centric company dedicated to providing a personal mortgage experience to its customers, PrimeLending and its joint venture partners know it's imperative to reach borrowers with the right message at the right time. And its team of top-caliber loan officers expect nothing less.

Leaders knew they had to find better marketing technology — tech designed for the mortgage industry that could propel the mortgage origination process and better equip the PrimeLending sales team as it handled record-breaking volume.

Specifically, they needed a centralized platform that would empower loan officers to access and execute their own targeted digital campaigns. It had to help marketing automate manual processes, so team members could spend their time on more strategic initiatives. And it had to be extremely intuitive and easy to use while delivering quick, tangible, and measurable results.

## The Solution

PrimeLending selected Total Expert as its new marketing platform. Now, its marketing team enjoys robust automation capabilities — from in-process communications to customer Journeys and auto-campaigns — that enable them to better arm all of PrimeLending's field-based loan officers.

With Total Expert, the marketing team quickly built over 160 "Journeys" — Total Expert's term for email nurture streams — with 56 of them running automatically.

For example, there's:

- A Journey designed to capture prospects still searching for a home who've not yet submitted a loan application to PrimeLending
- More than 100 Journeys designed to foster in-process communications and comprehensive onboarding, so new hires can start producing on day one

Marketing can also add the appropriate state disclaimers, activate relevant marketing assets, and integrate applicable apps, such as Twilio, into Total Expert to ensure new-hire profiles are compliant and turnkey — and all of it can be done before a new loan officer logs in to the platform for the first time.

## The Results

PrimeLending loan officers readily adopted and continue to heavily use Total Expert's intuitive marketing platform.

As PrimeLending prepares for a future where digitally driven borrowers dominate the marketplace, the automation provided by Total Expert empowers its loan officers to spend more time doing what they do best — providing personalized service and guidance to customers.

# The Game Changer

2021 Winner



This organization drives customer experience to greater heights by harnessing the power of data and putting that data into action. The insights it gains are driving meaningful organizational change – all while raising its profile as a strategic leader.

## United Community Bank Achieved:

**\$174M**

Value of closed loan volume touched by Total Expert in the first 6 months

**2,000+**

New agent leads added to database in the first 6 months

**8,600+**

Emails sent in the first 6 months

**40%**

Email open rate

“ One of our MLOs attributed two new loans directly to seller agent notifications from our Total Expert In Process Loan Journey. Prior to this Journey, the MLO had not communicated with these agents, but they reached out to the MLO to pre-qualify borrowers because they were so impressed with the streamlined communication they received from UCMS. ”

**Catherine Moore**

VP / Marketing Coordinator

## The Goal

JD Power has ranked United Community Bank number one in customer satisfaction with consumer banking in the southeast seven out of the past eight years – a distinction resulting from the bank’s steadfast commitment to providing top-of-the-line financial solutions with award-winning customer satisfaction.

Key to that award-winning customer satisfaction is the personalized service provided by the bank’s mortgage division – United Community Bank Mortgage Services (UCMS). But UCMS leaders knew they could do even better.

They wanted a new technology platform that would enable them to call awareness to the fast-changing rate environment, create and re-establish relationships more easily and efficiently, and defend the bank’s portfolio of mortgage loans against competitors.

## The Solution

Now, automated email blasts powered by Total Expert deliver custom, audience-specific messages about purchasing and refinancing mortgages each month. Their one-to-one, conversational tone and Liquidlogic auto-filled fields make the emails appear as if individual mortgage loan originators (MLOs) – not the marketing team – send them. Additionally:

- An in-process loan Journey automatically updates borrowers, MLOs, and real estate agents as a mortgage reaches designated milestones in the loan process

- Automated notifications alert MLOs when it’s time to initiate specific Journeys for prospects who start loan applications
- “Link Clicked Notification Journeys” let MLOs know when contacts click through a link included in a marketing message, so they can immediately follow up
- Inclusion and exclusion rules help Total Expert users quickly target the right audience
- An agent-focused marketing campaign educates realtors about niche products offered by UCB
- Liquidlogic-powered postcard templates enable MLOs to easily customize their own monthly direct mailers
- Focused View groups borrowers according to the marketing campaigns in which they’re included, helping MLOs easily find the contacts they’re looking for

In addition, UCMS also launched a Total Expert training bootcamp to streamline the onboarding process and offer a self-paced refresher course to veteran MLOs.

## The Results

UCMS achieved significant results using Total Expert.

In the first six months of 2021 alone, contacts who received a marketing email from United Community Bank Mortgage Services via Total Expert accounted for nearly \$174 million in closed-loan volume for the bank.



# The Modernizer

2021 Winner



The Modernizer blows the doors off dusty pre-conceptions of a financial institution. The company is modernizing customer experiences through an innovative sales and marketing approach, which in turn gives top talent tools they can't live without.

## Atlantic Bay Mortgage Group Achieved:

**86%**

Average open rate for Journey emails



Compliant communications



Two-way integration with loan origination system

“ **When you work with companies in the same industry as you, they understand your challenges, they understand your pain points, and they also celebrate wins with you that folks outside the industry really don’t understand.** ”

**Jessica Swink**

Vice President of Digital & Brand Management

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## The Goal

A trusted lender for the East Coast of the United States for more than 24 years, Atlantic Bay Mortgage Group needed to free its mortgage bankers from cumbersome, manual tasks, so they could dedicate their time to giving clients more meaningful experiences.

Specifically, leaders wanted to replace its Salesforce instance with a “one-stop shop” sales and marketing technology platform that was the best in the mortgage industry. In addition to giving Atlantic Bay’s mortgage bankers more relevant, automated email marketing and digital marketing tools, for example, the new platform needed to enable them to quickly and easily print and ship materials whenever needed. It also had to support the strict compliance mandates under which Atlantic Bay operated.

## The Solution

To replace Salesforce, Atlantic Bay selected then directly integrated Total Expert with the company’s loan origination system (LOS) and BombBomb.

Now, Atlantic Bay’s Total Expert-powered “Intraloon Journeys” automatically send instant email updates to borrowers and real estate agents as loans progress through the mortgage loan process.

Each update features the individual mortgage banker’s information, so it appears to be sent directly by them.

Mortgage bankers also use Total Expert to design their own automated campaigns and Journeys, order print collateral, and collaborate online with their agent partners.

## The Results

With Total Expert, Atlantic Bay leaders freed their mortgage bankers from manually sending emails with automated functionality that delivers more relevant, timely, engaging, and interesting email messages – and boasts an average email open rate of 86%.

# The Technology Trailblazer

2021 Winner



Putting smart technology to work and blazing the trail for the industry is built into the DNA of this organization. Their team of early adopters know the power a strategic, modern technology stack and willingness to drive meaningful change to transform lives.

## Horicon Bank Achieved:



Personalized  
communication  
at scale



Improved  
cross-selling



Easier  
recruiting

“ We can tap data that, until now, has just been sitting there and use it to create automated Journeys that learn and change on their own, so they continually improve our conversion rates. The opportunities are limitless — from turning a prospect into a customer, to upselling, to getting consumers to do something simple, like opting in to receive e-statements. ”

**Christian Ruppe**

Vice President of Digital Banking

## The Goal

With a proud legacy of serving customers and local businesses throughout 20 regional offices for 125 years, Horicon Bank leaders understood that lifelong customer relationships are built on a deep understanding of customer needs and the ability to deliver relevant communications across all channels.

Prior to 2021, however, no customer relationship (CRM) or true marketing automation system was in place at Horicon. Without a CRM or marketing automation, leaders worried sales and marketing teams wouldn't be able to sustain the direct relationships and multi-channel communications with each customer — that all-important, community-bank feel — as the bank grew.

Horicon leaders decided it was time to up-level the bank's tech stack. They needed to find a customer engagement platform that would help Horicon stay connected to its community no matter how much it grew, ensure timely and relevant touchpoints with customers, and help increase cross-selling revenue.

## The Solution

Horicon Bank implemented Total Expert to drive more personalized support for customers throughout their entire financial journeys.

Today, sales and marketing teams can access customer data and send an unlimited number of highly personalized, automated emails that are read by more customers and result in better business results. For example:

- New customers now receive an automated welcome email upon opening an account at the bank
- Automated Journeys inform existing customers of other related products and services in which they might be interested
- All frontline workers can now easily view a complete history of every customer relationship

## The Results

Total Expert enables Horicon Bank to maintain its community-bank feel and close relationships with customers while positioning itself for massive growth. It also helps the bank more easily recruit top talent in an increasingly competitive market.

# The Journey Wiz

## 2021 Winners

While Total Expert makes it easy to create a customized Journey, it takes dedicated professionals to cast the magic spell that drives retention and creates lifelong customers.

These individuals are wizards when it comes to building Journeys that connect prospects and customers with the right message at the right time, creating an experience that knocks their socks off.



## Jacob Pniewski

CRM Marketing Manager

**“Total Expert has given our loan officers a platform of choice. It allows admins like me to lay out a roadmap then give loan officers the ability to customize the things they want to change.”**

### What He Did

Helped loan officers focus on building relationships with their customers by streamlining Journey notifications and tasks.

### His “Wow” Moment

When he learned how easily and intuitively he could build Journeys within Total Expert.

### Total Expert Journeys in One Word

Flexible



## Calvin Cook

Manager of Product Support

**Colleagues say Calvin is the builder and tester of all things “Journey” at Motto Mortgage. They credit him with significantly ramping up the company’s creation of Total Expert Journeys while making them altogether more engaging and effective.**

### What He Did

Developed unique journeys for a variety of different business models, often weaving together email, SMS, and tasks.

### His “Wow” Moment

When he realized how well the different parts of the Total Expert platform can be automated to work together.

### Total Expert Journeys in One Word

Genius



## Jelaire Grillo

Customer Relationship Manager

**“Now we’re building Journeys that are very representative of who our mortgage coaches are, how they do business, and what their brands look like. That gets them really excited about it, and that’s what they love about it.”**

### What She Did

Collaborated with Total Expert stakeholders to create innovative, complex journeys that soundly connect with customers and prospects.

### Her “Wow” Moment

When she learned what Total Expert’s Journeys could do.

### Total Expert Journeys in One Word

Relevant



Total Expert is the leading fintech software company that delivers purpose-built CRM and customer engagement for modern financial institutions. The Total Expert Platform unifies data, marketing, sales, and compliance solutions to provide a cohesive experience across the customer lifecycle. Total Expert turns customer insights into actions to increase loyalty and drive growth for banks, lenders, credit unions, and other financial services firms.