



# How Kellogg Community Credit Union Leveraged Digital Advertising To Grow Member Numbers

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## Executive Summary:

Kellogg Community Credit Union is a community-based credit union open to anyone who lives, worships, or works in greater West Michigan. The credit union has been in operation for an amazing 80 years. KCCU operates multiple locations around Kalamazoo, Grand Rapids, and Battle Creek, Mich. It's a full-service financial organization that is owned by its members.

KCCU was looking for a digital partner to expand its operations in Kalamazoo and Grand Rapids while also maintaining the market they'd developed in Battle Creek.

Toni Muchez, the senior marketing specialist at Kellogg Community Credit Union, did some research and discovered Federated Digital Solutions through a mutual friend.

***“Both Kalamazoo and Grand Rapids are much bigger markets than Battle Creek, so we knew it would be a challenge to increase our visibility. We have a lot to offer to our members and the communities we serve, so we are pleased with the progress we have made over the past several years, and hope to gain an even bigger presence in years to come.”***

-Toni Muchez, senior marketing specialist at Kellogg Community Credit Union

## The Problem:

The credit union specifically wanted to increase its membership through the use of auto loans and mortgages — two areas it identified as high potential growth.

Kellogg Community Credit Union recognized that digital was a space where they could grab attention from new leads. They hadn't done much digital marketing before, so they knew they were going to have to rely on experts to help them capture their target audience.

The credit union was looking to increase its membership in the greater west Michigan area, specifically in Battle Creek, Kalamazoo, and Grand Rapids.

## The Process:

In order to help KCCU meet its goals, Federated Digital Solutions created a custom strategy using multiple digital tactics to increase the credit union's online presence. Our team focused on three main areas:

- Search Engine Marketing (SEM)
- Display Ad Targeting Campaigns
- Over The Top and Connected TV (OTT/CTV)

Our team at Federated Digital Solutions developed a plan to generate leads for KCCU through SEM specifically targeted at mortgage and home equity loans in the Kalamazoo market; auto loans in the Kalamazoo and Grand Rapids markets; and general banking in all Kalamazoo, Grand Rapids and Battle Creek.

In conjunction with SEM, we ran display ads targeted for mortgage and home equity loans and auto loans in all three markets. A third seasonal custom display targeted campaign was created to focus on loans for RVs. On top of that, OTT/CTV ads were run for the auto markets in all three cities.

"I love working with the team at FDS," Muechez says. "I've worked with several different people there and they've all been patient. I'm the type of person who asks a lot of questions and really wants to know details, and they've been very good about getting me the information I want and explaining things to me when I have questions."

Muechez says that the process of implementing the digital marketing strategies was incredibly simple. She appreciates that the team at FDS meets consistently with her to present the data about the campaigns KCCU is running. When a strategy needs adjusting, the team at FDS suggests changes so that Muechez and KCCU can make their marketing dollars work the best for them.



***"Set up a meeting and discuss your goals with the team at Federated Digital Solutions and be open to their suggestions. Their targeting strategies can help you reach the audience you want to meet your goals. We started by running simultaneous campaigns with another vendor and quickly switched over to FDS, as their results were getting us where we needed to go!"***

-Toni Muechez, senior marketing specialist at Kellogg Community Credit Union



## The Result:

Since implementing the SEM, Display Ads, and OTT/CTV strategies recommended by Federated Digital Solutions, Kellogg Community Credit Union has seen positive results.

They have doubled, and in some cases tripled, the number of mortgage loans they are approving each month since they began tracking the numbers in 2018. For example, mortgage loans at KCCU skyrocketed from 41 in March 2018 to 139 in March 2021!

In the same time period, auto loans have steadily grown. They took a dip during the 2020 pandemic, but have since recovered and are growing again. In fact, KCCU's auto loans more than doubled, from 382 in March 2018 to 774 in March 2021!

"I've been most impressed with our overall growth," Muechez says. "We just keep growing. The numbers, for the most part, are all looking better and better, year after year."

KCCU continues to meet monthly with the FDS team to review their campaign reports and adjust as needed.

Muechez sees the shifts happening in the banking industry into the digital space and recognizes the need for digital advertising.

"We've shifted some money to the digital platform from the traditional platforms this year," she says. "I can see us doing that year-over-year, shifting a little bit of our budget that direction because that's just the way the world is going."

