

How Alpharank Drove 49% YoY Growth in Consumer Lending for Sandia Area Credit Union

49%

growth in
consumer
lending

16%

improvement in
funding rate of
received applications

Challenge:

Sandia Area Credit Union needed to increase both efficiency and profitability in consumer lending and account opening. The institution wanted to move away from vanity metrics like clicks to focus on true performance outcomes of approved and funded accounts and loans.

They needed a way to gain visibility into the end-to-end journey to identify drop-off points and eliminate friction in the website-to-application portal flow. Then they could improve ROI tracking, optimize down-funnel campaigns and provide needed financial services for their members.

Solution:

Working with Alpharank, Sandia Area Credit Union implemented a closed-looped marketing feedback system, connecting approved and funded deposits and lending applications back into Google Ads. This enabled the creation of high-quality lookalike audiences they could use to optimize their strategy.

Solution:

From this, Sandia Area Credit Union shifted to out-come based metrics, transitioning from a focus on clicks and views to funded accounts and consumer loans. They then measured the exact ROI of campaign dollars tied directly into the end result. Receiving recommendations to improve the deposit and lending journey flows to increase completion efficiency also aided in the result. From this, they created a better user experience from the website-to-app and then saw more funded applications.

With Alpharank:

+49%

YoY increase in dollars booked to the balance sheet for Q4 2024 (Consumer Lending)

16%

improvement in funding rate of received applications

30%

of all 2024 applications originated from paid traffic

18%

of total production volume was driven by paid channels

Direct visibility into ROI from campaign dollar spend → funded accounts/loans.



We tuned and improved the entire journey from first click through MeridianLink Portal to the balance sheet using Alpharank. As a business owner, I was extremely pleased with the increased production through Portal. We cleaned up landing pages where prospects were leaking, as well as elements in Portal. Then we were able to tell marketing which campaigns worked best to put loans on the books. Applications were up. **Most importantly, the funding rate went up by 16% and dollars booked by 49% year on year!** It's amazing how much more we could get out of Portal with relatively little effort just by using Alpharank.

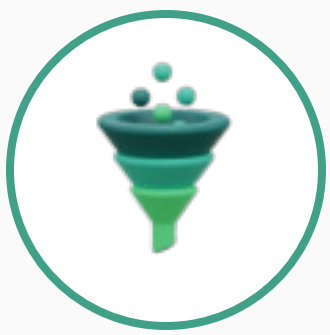
Angelica M. Delgadillo

VP Lending, Sandia Area Credit Union

Online Branch Intelligence System

 Maximize funded deposits & loans starting in **30 days**

Alpharank's model trains on **6+ billion transactions** from 150+ peer financial institutions, optimizing your full funnel results.



Curb Funnel Abandonment

- Find & Remove Bottlenecks
- Locate High Friction Questions
- Maximize Approved Applications



Improve Lead Quality

- Identify Top Traffic Sources
- Diagnose Problem Sources
- Reduce Low-Value Applicants



Maximize Dollar Production

- Uncover Value Drivers
- Identify Your Winning Campaigns
- Ditch Underperforming Campaigns

Installs in seconds. +50% increase in booked dollars in 6 months.
Immediate ROI without increase in ad spend.

