



## CASE STUDY

# Building Relationships That Last

Steve Kik, Mortgage Loan Originator at Lake Michigan Credit Union, shares how Total Expert helps him reconnect with clients.



TotalExpert



## The challenge

In the highly competitive mortgage industry, maintaining relationships with past clients is crucial for long-term success. For mortgage professionals like Steve Kik at Lake Michigan Credit Union (LMCU), staying connected with clients who go years—maybe even decades—between major mortgage-related decisions requires consistent, meaningful communication that’s difficult to maintain manually.

## The solution

Steve leverages Total Expert’s Customer Intelligence and marketing automation capabilities to maintain connections with past clients, ensuring he remains their trusted mortgage advisor even years after their initial transaction.

With a combination of alerts based on his contacts’ financial activity and dynamic Journeys that automatically send emails on his behalf, Steve never misses an opportunity to re-engage a customer when they signal a mortgage need.

**“Make sure you have a CRM that is helping you stay in front of your people!”**

Steve Kik  
Mortgage Loan Originator,  
Lake Michigan Credit Union





## The results

After helping a client purchase her first home twelve years ago, Steve received an email with the subject line “12 Years!”

### Here’s how it happened:

Steve’s former client listed her property for sale. Once the listing hit the MLS, Customer Intelligence identified it and sent a Listing Alert to Steve which triggered an automated email on his behalf. Once she received his email, the client immediately reached out to Steve to handle her next home purchase. The client not only remembered Steve from their first transaction but was excited to work with him on financing her third home.

“She was one of my first clients. She knew my name because I went to high school with her son,” Steve recalls. “But I could tell she was hesitant that I knew what I was doing!”

Despite being new to the industry during their first interaction, Steve’s commitment to expertise and service created a lasting impression that, combined with Total Expert’s purpose-built lending tools, resulted in multiple transactions over more than a decade.

## The impact

For Steve, Total Expert has become an essential tool for building a sustainable business based on long-term relationships. His success has been built on two core business principles:

1. **“Know your business in and out to build trust in you as an expert.”**
2. **“Always be learning. Never stop being curious. The more I learn the less I know.”**

**“Do just these two things and 12 years later you will still be hearing from your clients.”**

**Steve Kik**  
Mortgage Loan Originator,  
Lake Michigan Credit Union

With Total Expert automating key touchpoints and keeping his name in front of past clients, Steve can focus on providing expert service while maintaining a pipeline of repeat business and referrals.



## About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial enterprises. Total Expert unifies data, marketing, sales, and compliance solutions to deliver the perfect customer journey across every financial milestone—in any market. Total Expert turns customer insights into actions that increase loyalty and drive growth for modern banks, lenders, credit unions, and insurance companies. Total Expert is now available for purchase on the AWS Marketplace and Salesforce AppExchange.



## About Lake Michigan Credit Union

Lake Michigan Credit Union (LMCU) is a leading financial institution serving members across Michigan and beyond. With a focus on personalized service and community values, LMCU's mortgage team strives to provide exceptional home financing experiences for all members.