



## CASE STUDY

# Dart Bank Drives \$48 Million Additional Funded Loans in Just 6 Months with Total Expert Customer Intelligence



A homegrown community bank in Michigan with over 97 years of experience, Dart Bank is on a mission to serve its community and be there for what matters most to its customers.



## At a Glance

### The Situation

Dart Bank needed to replace a legacy CRM that was limiting its growth with one that could meet the needs of a dispersed, hybrid workforce, constantly changing customer preferences, and challenging market conditions.

### The Solution

Cutting-edge Customer Intelligence, automated Journeys, a Denim Social-powered social media strategy, and flyer templates ensure customers receive more relevant, timely communications from loan officers.

### The Success

- Drove an additional \$48 million in funded loans
- Grew loan officer productivity by more than 20%
- Increased the bank's Net Promoter Score (NPS)

**“Our loan officers are absolutely head over heels with Total Expert Customer Intelligence because it allows them to deliver a better customer experience and generate more loan volume.”**

Ken Stump

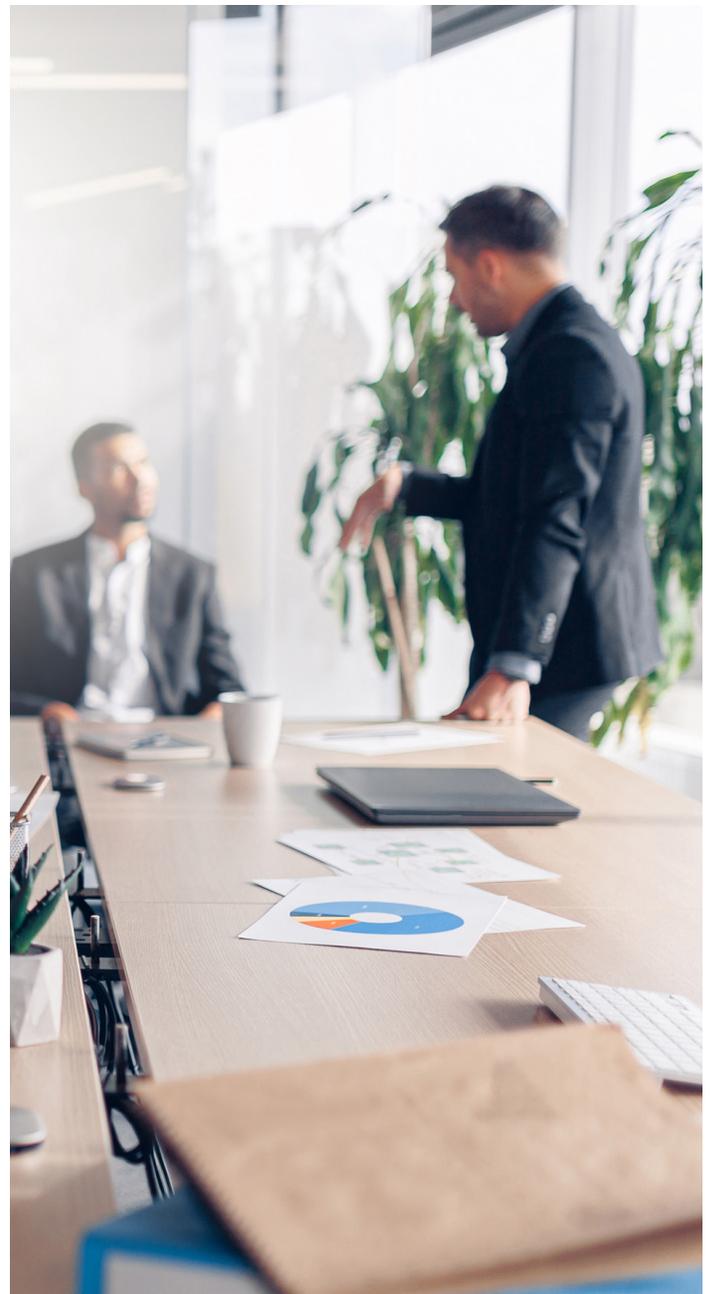
Marketing Database Specialist, Dart Bank

## The Situation

A homegrown community bank in Michigan with over 97 years of experience, Dart Bank is on a mission to serve its community and be there for what matters most to its customers – especially as the world continues to become more digitally focused.

That’s why, when bank leaders began the process of replacing their Surefire CRM, they agreed the new solution would have to add an array of digital marketing tools that would help them do three key things: shorten loan cycles, keep borrowers better informed throughout entire loan process, and deliver a better customer experience (CX) that keeps Dart Bank front and center when its clients need additional bank services.

But leaders didn’t expect the search to be an easy one. The bank’s hybrid workforce is spread across four brick-and-mortar offices and seven loan production offices in Michigan. How the bank communicates and connects with borrowers continually evolves as borrower preferences change. And borrowers want to connect with Dart Bank team members in many different ways – some, for instance, still want to come into the office while others prefer to use chat or instant messaging.



## The Solution

After selecting Total Expert to be Dart Bank's new financial services CRM, leaders leveraged the platform's prebuilt capabilities to easily integrate it with other key technology the bank uses, like Blend, Encompass, Black Knight, Silver Lake, and BombBomb. They then added Denim Social to the mix to make it easier and more efficient for both the bank's corporate brand and individual loan officers to post to social media – and do it much more frequently.

The marketing team also deployed Total Expert-powered Journeys that provide consistent, automated communications to prospects, clients, and borrowers based upon specific, pre-set triggers. They uploaded templates to Total Expert that automatically customize contact information for loan officers on flyers they use and create task lists that systematically remind loan officers of milestones (e.g., borrower anniversaries) and action items (e.g. when to follow up with customers).

Then, to continuously improve lead conversion rates, the team modifies Journeys based on where analytics indicates customers fall off.

But the most important new capability from Total Expert? Customer Intelligence – data enrichment that provides alerts that have significantly changed the way loan officers work.

No longer do loan officers have to bombard customers with inconsequential calls and emails – or try to guess which products and services clients may need. Instead, alerts combined with automated Total Expert Journeys deliver relevant, personalized communications, including email or text, and can help the LO engage at the right time. Currently, engagement can begin when one or more of these four things happen:

- A customer's credit score is pulled.
- A customer adds a real estate listing to an anomalous registry.
- A customer's home equity reaches a certain preset threshold.
- A customer's home loan has a higher interest rate than the one currently available to new borrowers.

Loan officers also can view all the insights generated by Customer Intelligence on a single dashboard within Total Expert – essentially an automated agenda that pinpoints the hottest opportunities needing their attention each day – then easily click through to additional details about the lead and account. From there, loan officers can access the email sequence and messaging Total Expert will send/has sent to those leads, view vetted scripts they can use for telephone outreach, see the current status of each Customer Intelligence opportunity – from date of initial alert to date of loan close.

**“When Total Expert launched Customer Intelligence, it was a no-brainer for us. But Total Expert isn't stopping there. They're continuing to evolve their Customer Intelligence offering — giving our loan officers more tools to use and creating an even more robust system that allows us to uncover even more leads and close on even more sales.”**

Ken Stump  
Marketing Database Specialist, Dart Bank

**“The thing that excites me most about Total Expert Customer Intelligence is that the possibilities are limitless. It alerts our loan officers with actionable items, and, overall, it continues to generate more loans for the bank and increase our ROI.”**

Ken Stump

Marketing Database Specialist, Dart Bank



## The Success

Leaders credit Total Expert with helping Dart Bank break down organizational silos and deliver powerful insights that have already driven massive ROI.

After launching Customer Intelligence, for instance, Dart Bank surfaced more than 6,000 insights in only six months that drove up to an additional \$48 million in funded loans – all from ripe sales opportunities its loan officers might never have known about!

Leaders say Customer Intelligence also grew the bank’s closed-loan volume and enables loan officers to generate more loans with less work by staying in front of past clients with more relevant offers.

In addition to Customer Intelligence, the rest of the bank’s new, Total Expert-powered communications foundation ensures all customers receive quality communications from every loan officer.

Overall, with Total Expert, Dart Bank loan officer productivity has grown by more than 20%, and the bank’s Net Promoter Score (NPS) has skyrocketed. Leaders use more data to make better decisions, and customer retention and lead conversion rates have grown substantially.



## 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.

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