

Loan Growth

Find ideal products, markets and campaigns to increase your lending business



Lending operations are a primary revenue source for credit unions. Grow your lending business with research-based strategies and campaigns. Raddon can help you identify the right loan types and terms to attract more applicants.

From auto to home equity, mortgage to personal lending – there are a lot of lending products, and even more emerging options for members.

A loan growth engagement with Raddon helps credit unions identify products, members and market segments with the greatest growth potential. Using data, you can figure out where to focus – and what matters to members.

The engagement includes a series of studies and surveys, overlapped with 30 years of industry data and trends. Raddon also conducts an unbiased assessment of your lending products, comparing them to national and market peers. And we mine your ACH data to find important patterns and opportunities.

Armed with this information, credit union leaders can find and grow profitable lending relationships.

How It Works

Your loan growth engagement starts with an objective, data-driven review of your organization. We use unbiased information from your credit union, peers and the industry to set a baseline for your lending business.

We also review satisfaction and sentiments from current members. Then we dig into transaction-level ACH data to find areas to deepen your lending relationships.

Based on your current market position and opportunities we identify together, Raddon helps you build a highly targeted marketing campaign to jumpstart growth. Our team will facilitate the whole effort, from target list creation to artwork, fulfillment and campaign measurement.

Throughout our engagement, you'll have access to proprietary Raddon research on consumer and financial industry topics. You'll receive every new research study we release, plus access to past studies, webinars and expert analyses.

Our analyses are presented in person, followed by a planning session with an expert consulting team. In a daylong workshop, Raddon will help develop an action plan to convert the findings from the engagement into goal-focused, measurable strategies.



Raddon has been providing financial institutions with research-based solutions since 1983. Since we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.

What We Deliver

The loan growth engagement provides information and strategies to increase loan accounts. Deliverables include:

- An extensive, custom performance and opportunity report, plus calculations of your potential earnings
- Benchmarks and peer comparisons to gauge your performance against national and peer group averages
- In-depth discovery of member opinions, attitudes and loyalty
- Share-of-wallet metrics for your current households so you can identify organic growth opportunities
- Ideal market segments based on generational and demographic profiles of your members, plus patterns found in your ACH data
- A comprehensive product gap analysis based on current market data and competitor product analyses
- A robust visual analysis of your members' banking preferences and the competitive landscape
- Recommendations on best-in-class lending products developed to meet current and potential member needs
- Development, execution and measurement of a highly targeted marketing campaign
- A full-day planning session to develop an action plan for loan growth
- Support from action plan coordinators and expert consultants
- Access to workshops, proprietary research reports, networking opportunities and industry experts

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On average, organizations with a highly loyal customer base perform 59 percent better in growth terms compared to those with lower loyalty.
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Source: Raddon Loyalty Index results
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Key Benefits

Uncover ways to grow your lending business and improve the member experience and overall performance.

- Improve loan sales, revenue and margins
- Understand member attitudes, expectations and preferences, plus barriers to sales
- Build high-potential market segments and campaign messaging
- Execute a highly targeted lending campaign
- Uncover and prioritize training needs
- Develop a research-based action plan for loan growth

Connect With Us

Uncover ways to grow your lending business and improve the member experience and overall performance.



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