



CASE STUDY

Total Expert Allows Dart Bank to Connect with Customers at Key Moments of Opportunity



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 an ineffective Surefire financial services CRM with one that could meet the needs of a dispersed, hybrid workforce and constantly changing customer preferences.

The Solution

Total Expert 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

- Grew loan officer productivity by more than 20%
- Improved Net Promoter Score (NPS)
- 31.8% email open rate, exceeding the industry average of 4-10%
- One, unified CRM database that houses all customer data

“Our bank has been around for over 97 years. Since we added Total Expert, we’ve excelled and expanded in ways we never thought were possible.”

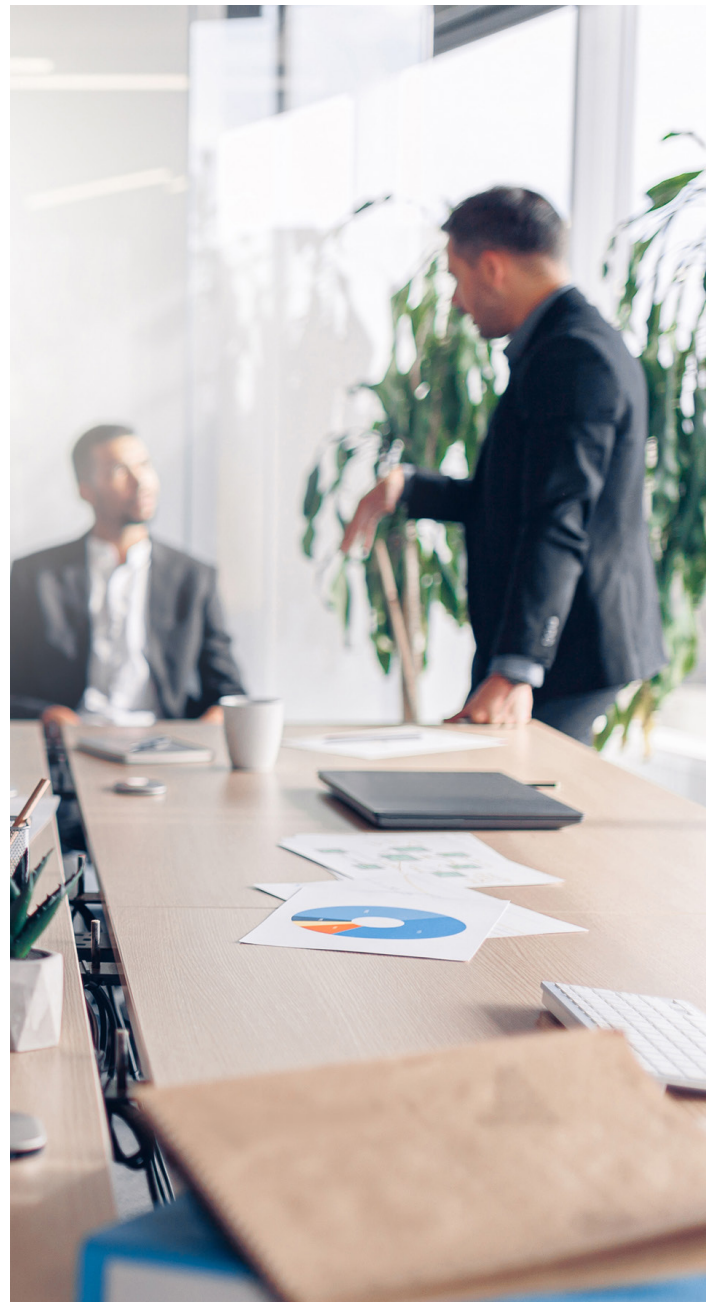
Ken Stump

Digital Marketing Specialist & Content Team Lead, Dart Bank

The Situation

When leaders at Dart Bank began the process of replacing Surefire CRM, they knew their new solution would need to do three key things: shorten loan cycles, keep borrowers better informed throughout entire loan cycles, and deliver a better customer experience (CX) that keeps Dart Bank front of mind when its clients need additional bank services.

But they 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 a branch while others prefer to use chat or email.



The Solution

After selecting then deploying Total Expert as Dart Bank's new financial services CRM and marketing automation platform, leaders leveraged the platform's prebuilt capabilities to easily integrate it with other key technology the bank uses, like Blend, Encompass, and BombBomb. Then they 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 addition of Total Expert Customer Intelligence is providing Dart Bank the behavior and intent data they need to connect with customers at key moments of opportunity and unlock growth. By using Customer Intelligence to monitor their database, they are alerted when key engagement opportunities occur, such as when a prospect or customer lists their home or has their credit pulled. This enables loan officers to take action and reach out with relevant communications.

Partnering with Total Expert, leaders built out intelligent Journeys that provide consistent, automated communications to prospects, clients, and borrowers. One Journey, for example, triggers communications from loan officers during the home buying process, while another sends automated communications based upon Customer Intelligence alerts about new listings and credit inquiries. Another automatically invites new borrowers to open deposit accounts at Dart Bank. And yet another Journey uses data from the bank's Denim Social/Total Expert integration to send emails to people who comment on social media posts made by Dart Bank loan officers.

The marketing team also uploaded templates to Total Expert that allow loan officers to automatically add their individual contact information to the footer of flyers. The marketing team has also created task lists in Total Expert that remind loan officers of milestones such as borrower anniversaries and when to follow up with customers. In addition, Dart Bank uses Expert Content capabilities to publish articles and newsletters on topics of interest to borrowers, like how to avoid becoming a victim of financial fraud.



Denim Social is a social media management software company that provides tools to empower marketers in regulated industries to manage organic social media content and paid social media advertising on one platform. Trusted by more than 250 institutions in banking, insurance, mortgage and wealth management, Denim Social enables brands to engage consumers on social media, deepen relationships with communities and close more deals while staying in compliance.

Denim Social powers social selling programs. The platform helps brands empower their producers to compliantly communicate, share, and sell on their social channels of choice. Denim Social partners with forward-thinking marketing teams in the mortgage industry. The social selling platform is used by corporate-level admins and local producers to amplify brand messaging and power sales on social media. With publishing, advertising, landing pages, content curation, and compliance capabilities, Denim Social elevates the way financial institutions connect and sell on social media.

“Before, we were doing the bare minimum when it comes to communicating with borrowers. Now, we’ve completely evolved our borrower marketing and can keep communicating with them throughout the entire mortgage process.”

Ken Stump

Digital Marketing Specialist & Content Team Lead, Dart Bank



The Success

With Total Expert, Dart Bank loan officer productivity has grown by more than 20%, and the bank’s Net Promoter Score (NPS) has improved. Loan officers are able to reach out at the right time, with the right message and customer retention and lead conversion rates have grown substantially. Dart Bank is also seeing an email open rate of 31.8%, significantly higher than the industry average.

The bank’s Total Expert-powered marketing ensures all customers receive quality communications from every loan officer. Now, Dart Bank employees:

- Can market, onboard, and cross-sell to prospects and customers in simpler, more relevant, more automated ways;
- Leverage one, unified CRM database that houses all customer data;
- Deliver professionally designed, compliance-approved fliers through a robust marketing library, no matter where they are.
- Can communicate with every person the way they prefer – via social platforms, text messaging, or email communication.

In addition, by integrating Total Expert with Denim Social, Dart Bank made social media strategy a core program. Each of its loan officers – even skeptical ones – can effectively leverage social media to generate real leads, not just more impressions.



About Total Expert

Total Expert is the leading fintech software company that delivers purpose-built CRM and customer engagement for modern financial institutions. Total Expert unifies data, marketing, sales, and compliance solutions to provide a cohesive experience across the customer lifecycle. Total Expert turns customer insights into actions to increase loyalty and drive growth for banks, lenders, credit unions, and other financial services firms.