



Transform Member Engagement Through Real-Time Data and HubSpot Automation

Leveraging Integrated Data to Drive Smarter Campaigns, Faster Execution, and Measurable ROI

Sound Credit Union is a \$3.3B financial institution committed to delivering timely, relevant, and member-first experiences. As member expectations are evolving, Sound recognized that traditional batch marketing and manual processes were limiting both agility and impact.

To enhance personalization and accelerate their speed to market, Sound aimed to overhaul their marketing strategy by creating a real-time, data-driven engagement system that could handle both marketing and operational communications.

This transformation was made possible through close collaboration between Sound's Marketing team, Sound Resources Group, and GreenHouse Agency.

CLIENT

Sound Credit Union

PARTNER

Sound Resources Group (SRG) &
GreenHouse Agency (CHA)

INDUSTRY

Financial Services /
Credit Union

LOCATION

Tacoma, Washington

ASSETS

\$3.3B

MEMBERS SERVED

177,000+

BRANCHES

26

EMPLOYEES

~450

EXECUTIVE SPONSOR

Ryan Zilker,
Chief Strategy Officer

The Challenge: Marketing Without Meaningful Data

When Sound first implemented HubSpot for marketing automation, contact records were built solely on email addresses. While functional at a basic level, this structure created critical limitations:

NO ACCOUNT-LEVEL VISIBILITY

Members with multiple accounts or joint relationships could not be differentiated

MANUAL TARGETING

Campaigns required one-off list pulls and uploads

OPERATIONAL BOTTLENECKS

Marketing depended on IT and lending teams for exclusions and segmentation, often delaying campaigns by days or weeks

OUTDATED TARGETING

Lists were static and quickly became stale, increasing the risk of mistimed or irrelevant messaging

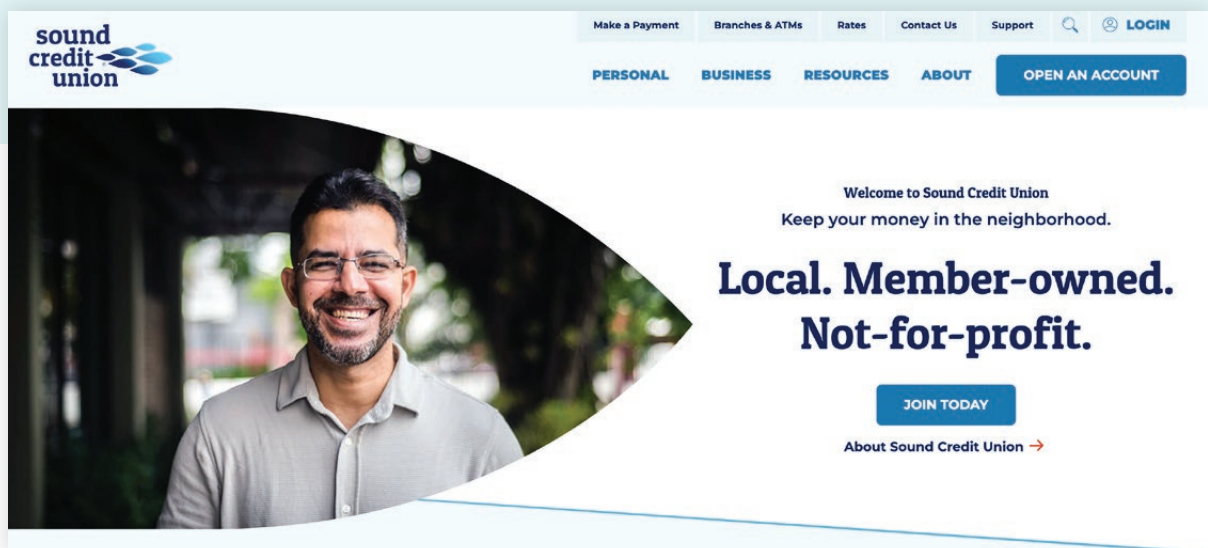
As a result, marketing execution was slower, targeting was less precise, and opportunities for real-time engagement were missed.

The Turning Point: Rebuilding HubSpot Around Data

Sound's Marketing team engaged Sound Resources Group and GreenHouse Agency to fundamentally restructure how data flowed into, and was activated within, HubSpot.

The goal was to enable real-time targeting, automation, and self-service access to data for the Marketing team.

The data enhancement included new information from membership, at both member and product levels, to create an account profile within HubSpot for optimal targeting.



The Solution: HubSpot as a Real-Time Engagement Platform

1. COMPREHENSIVE DATA INTEGRATION

- Integrated MeridianLink loan application data directly into HubSpot
- Enabled real-time visibility into abandoned applications, approvals, and denials
- Eliminated reliance on manually uploaded exclusion lists

Impact: Marketing could now automatically exclude recently denied applicants and trigger timely nurture campaigns without waiting on other teams.

2. AUTOMATED LOAN NURTURE CAMPAIGNS

With integrated data in place, Sound launched automated nurture campaigns for abandoned loan applications across multiple product types, including:

- Vehicle loans
- Credit cards
- Personal and small business loans

Results (12 months, projected):

- \$4M in loans funded, attributed to automated abandoned application nurtures
- Unique nurture and re-engagement campaigns, by loan type, are now possible with the data enhancements

Note: Funded loan amounts are projected based on application progression

“We realized we already had the data—and didn’t even know it. That changed everything.”

AMY SHUEY Sound Credit Union



3. EXPANDING BEYOND MARKETING: OPERATIONAL AUTOMATIONS

HubSpot's role expanded beyond marketing into account-related communications, driven by integrations with Symitar.

Examples include:

- Certificate maturity notifications via SMS and email
- Skip-a-pay reminders to prevent unintended automatic payments
- Account alerts triggered directly by core system events

Impact:

- Reduced member friction and confusion
- Proactive communication for high-volume service pain points
- A new operational use case for HubSpot beyond traditional marketing

4. NEXT BEST OFFER: HYPER-TARGETED DEPOSIT GROWTH

SRG developed a Next Best Offer model to identify members most likely to open a certificate next. GreenHouse worked alongside Sound to build the strategy within HubSpot and support measurement and storytelling through dashboards.

Campaign Results (Initial Send):

1,472 targeted emails sent

Over 26% click-through rate

Over 24% open rate — significantly exceeding Sound's typical response rates

Notably:

- No promotional rates were running
- No advanced timing strategy was applied (baseline test only)

This early success established a strong foundation for future Next Best Offer tests, considering variables like timing, seasonality, and channel mix.

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