CASE STUDY

How 1st Advantage multiplied its marketing capacity, captured $160M in balances, and generated a 689% ROI

Key Results

689%	2,700+	$160M+
ROI to date	New accounts opened	In balances generated

OVERVIEW

Primary Objective

Growth - Grow core deposits and loans while deepening existing member relationships and expanding share of wallet.

The Strategy

Continuous application of data to spot market opportunities, optimize target segmentation, and refine campaign tactics

About 1st Advantage Federal Credit Union

Asset Size: Over $1 Billion

The Portfolio: A dynamic suite of Onboarding, Cross-Sell, and Acquisition programs that shift based on evolving credit union goals and member data

The Partnership: 7+ years of continuous, evolving relationship (~2018–Present)

CHALLENGE

The invisible ceiling of organic growth

Like many credit unions in the late 2010s, 1st Advantage Federal Credit Union was under pressure to grow deposits. Their existing approach relied on organic momentum: competitive certificate rates, a loyal member base, strong core deposits. It worked, but it left opportunity on the table.

The bigger constraint was data. 1st Advantage, with over a billion dollars in assets, did not have a dedicated data analytics department. They had access to information, but turning that information into targeted, actionable campaigns was a challenge the internal marketing team couldn't sustain on its own.

> "Data is tricky. There's so much of it that sometimes it's hard to trust what you're pulling is accurate, or to make it actionable. That's where I really find the value with OptimaFI: they're able to digest the data, slice it, dice it, and give it back to us in a very meaningful, actionable way."

Amber Callahan
1st Advantage Federal Credit Union

Amber's team also faced a familiar strategic challenge: members who had a savings account or a loan at 1st Advantage often had their primary checking, as well as their bulk of their deposits, somewhere else. Cross-selling those members into a deeper relationship was an obvious opportunity with no clear, scalable path to pursue it.

SOLUTION

Start with the data. Then let it lead.

The engagement began around 2018–2019 through a referral from an existing vendor partner. What turned a discovery call into a seven-year partnership was OptimaFI's Opportunity Assessment.

This assessment handed 1st Advantage a raw, peer-benchmarked look at exactly where they stood in the market: mapping out products per household, loan penetration, and member engagement gaps against normative industry data.

Every executive saw the data, understood the rationale behind proposed campaigns, and could track results against it. That visibility became a cornerstone of the engagement and made it easier to justify budget growth over time.

> "When OptimaFI came and presented, it wasn't just to me and the marketing team — we included the entire C-suite. All the execs got to see the data from that lens and really understand why we were putting certain campaigns together and what was driving those numbers."

Amber Callahan
Chief Revenue Officer, 1st Advantage Federal Credit Union

With the executive team aligned on the data, OptimaFi introduced the ultimate structural equalizer: a Pay-for-Performance model. By tying financial rewards directly to campaign success, OptimaFi removed the inherent friction of vendor risk. Both teams had equal skin in the game.

Campaigns that match their agility

What makes this partnership durable is how OptimaFI runs the right campaigns at the right time:

- When the COVID-19 pandemic flooded the market with organic liquidity, deposit campaigns became redundant overnight. Instead of burning budget, they instantly pivoted to loan-generation campaigns to deploy that capital.
- When acquisition data revealed that cold member acquisition costs were crossing an unsustainable threshold, they gracefully sunsetted the program. They re-routed every dollar toward sophisticated cross-sell campaigns, convincing existing members to consolidate their external checking accounts and "share of wallet" into 1st Advantage.
- When narrow, product-specific messaging stalled in the small-to-midsize business sector, they shifted the narrative entirely to a holistic "business solutions" framework, unlocking a highly lucrative, rapidly expanding membership segment.

"We've been able to build custom reports that, with the click of a button, produce a board report. Whereas we used to have to go track down 7, 8, 9, 10 reports from our core system and try to compile all those."

Matt Wright
VP, Loan Review Officer, Lincoln County Bancorp

Every adjustment followed the data. Every pivot was deliberate.

The marketing horsepower behind their team

OptimaFI handles the full campaign cycle: creative, segmentation, targeting, digital ads, email, direct mail, and post-campaign analysis.

Where this support became most valuable, however, was on the back end. OptimaFi managed the post-campaign match-back analysis, solving the attribution riddle by verifying exactly which new accounts and secondary products originated directly from the targeted lists.

"Who's analyzing the numbers on the back end, matching that this new account was in fact in the target audience — and that they brought over X amount of dollars and also opened four accounts or loans? OptimaFI does all of that. And that is such a huge time saver."

Amber Callahan
Chief Revenue Officer, 1st Advantage Federal Credit Union

For a credit union over a billion in assets without a dedicated data analytics department, that capacity matters.

RESULTS

689% ROI. 2,700+ new accounts. $160M in balances.

Seven years of data-driven campaigns have added up to something remarkable: a 689% return on investment, a figure that has transformed how leadership thinks about marketing spend entirely.

The full picture behind that number: 2,700+ new accounts and over $160 million in balances generated across cross-sell results, certificates, loans, and checking account households acquired through targeted campaigns. Every dollar tracked. Every result attributed. Every campaign building on the last.

Reliable attribution changed the internal conversation entirely. When every dollar spent can be traced to a result, scaling up becomes an easy ask, and campaign frequency grew from two or three annual initiatives to four quarterly flights to prove it.

"Anytime you have a proven ROI and data to support a forecasted ROI, it's an easy yes to get when you present the case for increasing spend."

Amber Callahan
Chief Revenue Officer, 1st Advantage Federal Credit Union

Peer benchmarking that both validates and guides strategy

OptimaFI's normative data has served as a performance compass throughout the engagement.

Peer benchmarking gave 1st Advantage the best kind of validation: proof that they were consistently outperforming similarly sized credit unions. More importantly, it gave them their next target. When the data revealed a gap in the market, the team pivoted their small-business messaging away from individual products and toward comprehensive business solutions, instantly turning a quiet segment into a top strategic priority.

A partnership built for what comes next

Seven years of growth haven't slowed the momentum.

As 1st Advantage looks to the horizon, the next Opportunity Assessment will chart the course for their two biggest targets yet: capturing a younger demographic and scaling their small-business footprint. For Amber, the reason to keep pushing forward with the same partner is simple: the strategy works, and the data proves it.

> "There's no shortage of companies out there that offer similar offerings. What really sets OptimaFI apart is the level of partnership and customer service they provide. I want to say they're one of our longer-standing marketing vendor relationships, and I think that speaks a lot to the value they bring."

Amber Callahan
Chief Revenue Officer, 1st Advantage Federal Credit Union

About 1st Advantage Federal Credit Union

1st Advantage Federal Credit Union is a member-owned financial institution with over $1 billion in assets, serving communities across Virginia. Founded on the principle of people helping people, 1st Advantage offers a full range of personal and business financial products designed to help members build lasting financial well-being.

Learn more at 1stadvantage.org.

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