Centris Federal Credit Union compared Rise Analytics' Next Best Product AI to their current marketing services provider to determine the best value for their marketing budget and uncovered tremendous potential with Rise Analytics.

BACKGROUND:

Data-Driven Marketing Vs. Traditional Techniques

Centris Federal Credit Union, a $1.39 billion asset credit union with over 140,000 members, has utilized Rise Analytics for its data analytics solutions since 2023. When Centris decided it wanted to ensure it was utilizing the most effective marketing techniques, it elected to expand its partnership with Rise Analytics by comparing its Next Best Product AI to its current marketing solution provider.

Rise Analytics' Next Best Product AI, one of seven predictive analytics solutions offered by Rise Analytics, utilizes member data to identify members who are most likely to positively respond to a marketing campaign for a given product based on actual member behavioral and transactional data processed by the Rise Analytics platform. In this way, credit unions can create highly targeted marketing campaigns based on actual member needs to maximize the return of the marketing budget while increasing member engagement and satisfaction.

OPPORTUNITY:

Direct Auto & HELOC Campaigns

To determine which provider could best meet Centris' needs, two campaigns were run with each provider: a Direct Auto Campaign from April 3 through June 30, 2025, and a HELOC campaign from February 6 through June 30, 2025. Rise Analytics' list was comprised of individual members identified by the Next Best Product AI predictive model.

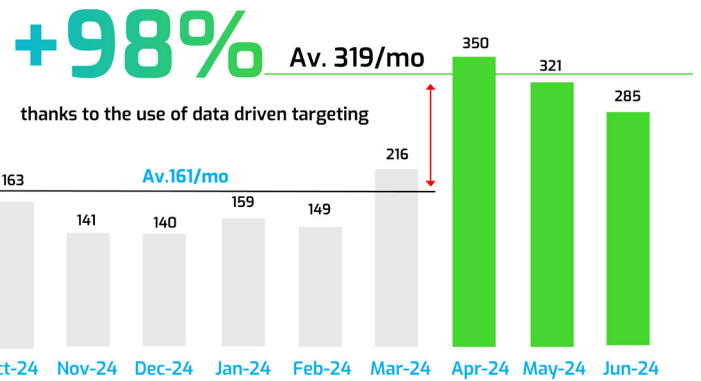**Centris Federal Credit Union**   **140,000** members   **$1.39B** in assets
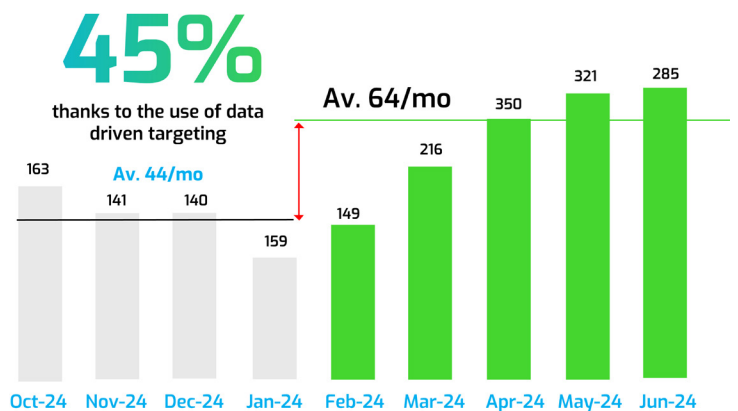
RESULTS:

Rise Analytics Drove Increased Loan Growth Compared to the Current Leading Marketing Provider

The results made it clear: Rise Analytics' Next Best Product AI produced stronger results and a greater number of new loans than the other leading marketing solution provider, with the auto campaign adding $25,000 to net income in the first year and over $100,000 for the life of these loans, and a $10,000 increase in net income for HELOCs and over $120,000 for the life of these loans. "The ROI has been incredible right from the start," said Phil Swift, VP Data Management & Business Intelligence at Centris. "Running a competitive benchmark really showed us how valuable the Rise product is. We're now planning to use this kind of predictive modeling in all our upcoming marketing efforts."

Data-driven marketing clearly helped drive better results for Centris, and Rise Analytics' Next Best Product AI was able to make the most of the available data. By providing 63% to 148% stronger conversion rates – nearly 2.5 times better performance than Centris' current marketing provider – Rise Analytics demonstrated the power and efficiency of utilizing data in your marketing efforts. Based on these results, Centris is planning to further expand the use of Rise Predictive Analytics solutions in future data-driven marketing campaigns.

+98%
thanks to the use of data driven targeting

Av. 319/mo

Av.161/mo

Oct-24	Nov-24	Dec-24	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
163	141	140	159	149	216	350	321	285

	RISE ANALYTICS	CURRENT LEADING MARKETING PROVIDER
NEW AUTO LOANS	149 (148% comparted to current provider)	60

45%
thanks to the use of data driven targeting

Av. 64/mo

Av. 44/mo

Oct-24	Nov-24	Dec-24	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
163	141	140	159	149	216	350	321	285

	RISE ANALYTICS	CURRENT LEADING MARKETING PROVIDER
NEW HELOCS	70 (63% comparted to current provider)	43

"The ROI has been incredible right from the start. Running a competitive benchmark really showed us how valuable the Rise product is. We're now planning to use this kind of predictive modeling in all our upcoming marketing efforts. "

Phil Swift,
VP Data Management & Business Intelligence at Centris.

$100,000 — **net income** for the life of the new Auto Loans

$120,000 — **net income** for the life of the new HELOCs

2.5x — **Stronger Results** Compared to leading marketing solution provider

riseANALYTICS
A Trellance company