



THE CREDIT UNION MARKETER'S GUIDE: FOR HUBSPOT ONBOARDING



HubSpot

SOLUTIONS PARTNER PROGRAM

CONTENTS

<u>Introduction: What is Marketing Automation, and Why it matters?</u>	<u>04</u>
<u>What is Marketing Automation?</u>	<u>06</u>
<u>Examples of Automations</u>	<u>12</u>
<u>Part 1: Preparing for a Successful HubSpot Implementation</u>	<u>25</u>
<u>Part 2: Having a Plan for Getting Your Data Migration</u>	<u>38</u>
<u>Part 3: Your First 90 Days with HubSpot</u>	<u>46</u>
<u>Part 4: Developing Workflows in HubSpot</u>	<u>51</u>
<u>Part 5: After the first 90 days: The Journey from 3 to 9 Months</u>	<u>60</u>
<u>Part 6: About Gear</u>	<u>65</u>

ABOUT US

Gear is a specialist credit union marketing agency and a Diamond HubSpot Partner.



We understand the unique challenges credit unions face in today's competitive landscape and provide tailored solutions to help you succeed.

Our Approach:

- We focus on delivering exceptional customer experiences while developing effective business-focused digital strategies.
- Our team acts as an extension of your marketing department, working closely with you to achieve your goals.

What we do for Credit Unions:			
 Social Media Advertising	 Local SEO	 Marketing Automation	 Analytics and Reporting
 Conversion Rate Optimization	 Paid Search Advertising	 Email Marketing	 Content Marketing



1000% Would recommend Gear. They're a true partner and care about us achieving our business objectives. They understand the finance industry along with the hurdles we face with antiquated systems and how to best bring the data together needed to obtain our objectives. The partnership has been outstanding. The teams are very responsive, proactive, patient, professional, and admired by our entire team and the senior leadership team.

Jason Newman
Tyndall
FEDERAL CREDIT UNION

Want to know more about how we could help you?

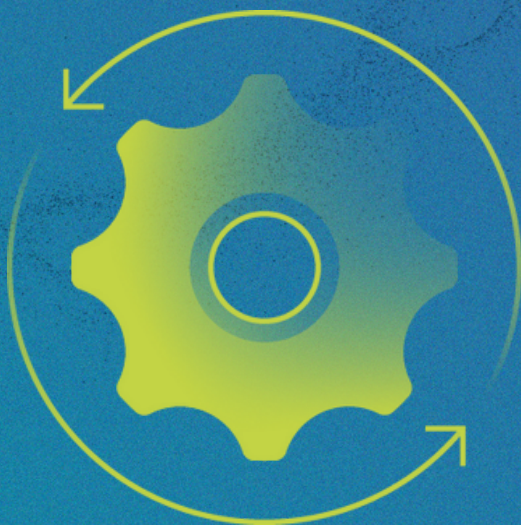
Contact – Kristin Harrison
Director of Business Development

Email: Kristin@gear.io
Or
[Book a call](#)

INTRODUCTION

What is Marketing Automation, and Why it matters?

Marketing automation holds huge potential for enhancing your credit union's member engagement and growth.



This section will equip you with:

- 1 A working knowledge of what marketing automation entails
- 2 Why HubSpot is an integral tool that allows marketing automation
- 3 Why it is essential for modern financial institutions to be on board with marketing automation
- 4 How to determine if your credit union could benefit from investing in HubSpot
- 5 Gain insight into HubSpot capabilities and its effective uses

With a stronger grasp of the HubSpot landscape, you'll be well prepared to build a solid business case for adoption and map out plans tailored to your credit union's needs.

This foundation sets the stage for the step-by-step onboarding journey ahead.

What is Marketing Automation?

Marketing automation refers to software platforms and technologies, like HubSpot, designed to automate repetitive marketing tasks, workflows, and data entry.

A key benefit of HubSpot is that it takes manual processes marketers handle and allows technology to take over to scale operations more efficiently and effectively.



A list of marketing automation capabilities with HubSpot:

1 Automating Repetitive Marketing Tasks:



Email marketing: This can include customized nurture campaigns to transactional messages. Automation enables you to set up triggers to send targeted emails.



Social media posting - Save time by using automation to schedule and publish recurring social posts.



Advertising campaigns - Create rules for displaying ads, adjusting bids, or targeting specific segments and customers.

2 Enabling Personalized Messaging

HubSpot allows you to customize messaging for each member based on their interests and actions. Including personalization in your marketing leads to better engagement.

3 Setting Alerts and Notifications

HubSpot enables you to set up triggers so that notifications get automatically sent to sales or service teams when a member takes a key action. This facilitates a better prospect/member experience with prompt follow-up and engagement.

4 Organizing Contacts and Data

As contacts interact with your credit union, HubSpot sorts and categorizes them based on data and behavior for easier segmentation and campaign activation. Making it easier to target members with the right offering and messaging at the right time.

ACTIONS & CONSIDERATIONS:

When considering your organization, strategic, and marketing goals within your Credit Union, start by defining clear objectives that are specific, measurable, achievable, relevant, and time-bound (SMART). This will provide a roadmap for your Credit Union to follow and measure progress against.

- 1 What does your Credit Union currently have in place regarding automation?

- 2 Is there room for improvement to reach your growth goals?

- 3 How personalized is your current engagement with members?

- 4 Where could manual tasks be reduced, and how would this benefit team members across departments?

Why make such a big deal out of HubSpot?

When considering any significant change or investment, the natural question arises - what's the big deal about this?

What makes HubSpot so transformative that credit unions cannot afford to overlook it? Some key reasons include:



Improve Close Rates

More sophisticated lead nurturing campaigns and personalized messaging enabled by automation will drive higher prospect-to-member conversion rates.



Improve Member Retention

Automated loyalty incentives, unique customized offerings, and customer journeys preserve valuable relationships and create loyalty among members.



Robust Tracking and Analytics

Having end-to-end insights into the member lifecycle, from first touch to completed applications, allows you to track and formulate campaigns that will ultimately help optimize spending.



Fintechs are heavy users of automation

Member expectations are high when it comes to automation along with the ease and speed of communication, especially among younger generations.



Users have come to expect the benefits of marketing automation (from brands they know and love)

Thanks to consumer brands leading the adoption of automation and Fintechs also leveraging it, credit unions must match their communication strategies to keep up.

Without marketing automation, your credit union risks falling behind the innovation curve. However, a sound automation strategy based on your credit union's actual goals ultimately helps you build meaningful human connections at scale while having tangible data to meet financial goals.

WHY should a Credit Union invest in HubSpot?

“ To enable you to streamline member and prospect communication, education, and engagement with automated marketing tools. Plus, it delivers personalized experiences at scale, empowering your team to nurture relationships and drive member success with centralized data and reporting.



Brandon Frey

Operations, **Gear**

When is it time to invest in HubSpot?

Whilst needs vary between credit unions, there are several reasons and stages that will indicate investing in HubSpot should become a priority:

- ☐ You're generating (or need to generate) a steady flow of new leads
- ☐ You're producing content or plan to start
- ☐ You want to remain competitive with Fintech disruptors
- ☐ You want your marketing messaging to become more personalized
- ☐ Want to scale your efforts
- ☐ You want to demonstrate marketing ROI and/or streamline reporting

How many boxes did you check off? If 3-5 of the above are a priority for you then the next steps would be to consider what capabilities you would require from HubSpot to ensure you are meeting the needs of the Credit Union.

This next section explores the tasks you should be seeking in HubSpot based on the in-depth experience we have had working with numerous Credit Unions.

What is HubSpot capable of doing?

Below is a list of capabilities that you should look for when considering a platform for your Marketing and Automation:



Tracks both existing members & prospective members



Website tracking capabilities (like Google Analytics)



CRM (with the ability to customize)



API capabilities



Customer service capabilities



Centralized source of information for all marketing



Email and workflow capabilities



Email notifications to internal staff



ROI reporting capabilities

Here are the most effective uses of HubSpot for a credit union?

- Reducing application abandonment
- New member onboarding
- Increasing share of wallet
- Lead generation
- Review acquisition
- Distributing educational content based on behavior
- Personalizing user experience with chatbots and/or live chat
- End-to-end tracking
- Custom ROI reporting
- Flexible CRM for credit union data needs



Having a robust platform like HubSpot for your credit union gives you the ability to capture prospects- something most Credit Unions don't have today.

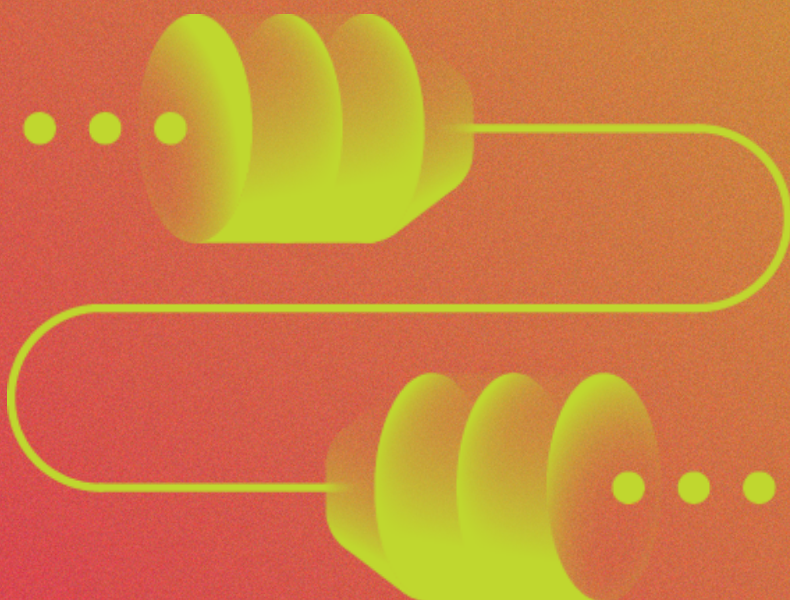


Kristin Harrison

Director of Business Development,
Gear

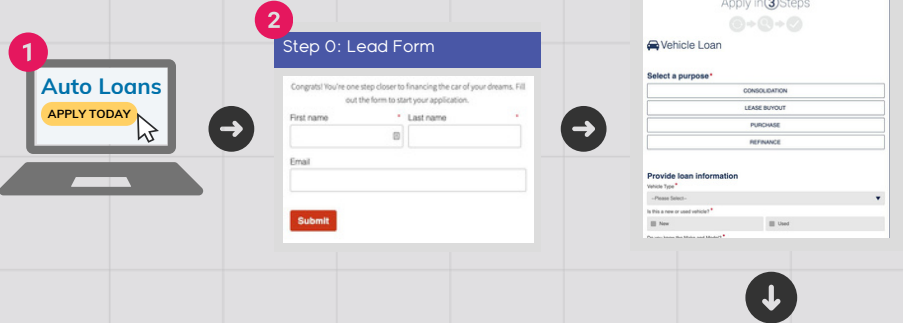
Examples of Automations

The next few pages of this guide will show you variations of different automations used by Credit Unions based on the capabilities mentioned previously in this guide.



Reducing Application Abandonment: Using “Step 0” Forms & Workflow with Email Prompts

A simple form in front of your LOS system that captures first name, last name, and email before redirecting users to the application.



We can track whether someone has completed the application, and if they don't, we can enroll them in a new workflow, encouraging them to finish it.

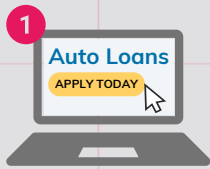


Most loan origination systems have a significant abandon rate. The combination of application tracking and a Step 0 form allows us to collect non-member information, see where they dropped off in the process and remarket to them.



Laura Turianski
Director of Accounts,
Gear

Reducing Application Abandonment:
Using “Step 0” Forms & Prompts if member has questions.



We have found that people abandon applications due to a lack of info, or even if they have a simple question. With HubSpot there are many avenues we can use to communicate with a prospect in application.

2

Step 0: Lead Form

Congrats! You're one step closer to financing the car of your dreams. Fill out the form to start your application.

First name * Last name *

Email *

Submit



3

Step 1: LOS

Apply in 3 Steps

Vehicle Loan

Select a purpose *

Consolidation

Lease Buyout

Purchase

Refinance

Provide loan information

Vehicle Type *

Is this a new or used vehicle? *

New Used



4

Step 2: LOS

Tell Us About Yourself

Personal Information

Are you an employee of Bank of America?

First Name *

Initials *

Last Name *

Address *

City *

State *

Zip *

Phone *

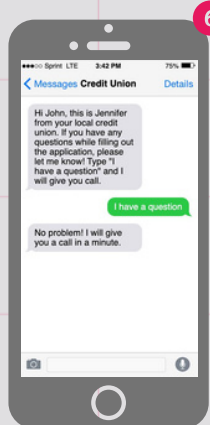
Vehicle Year *

Vehicle Make *

Vehicle Model *

Vehicle Mileage *

Vehicle Type *



5

SMSZAP Message

Send From Number *

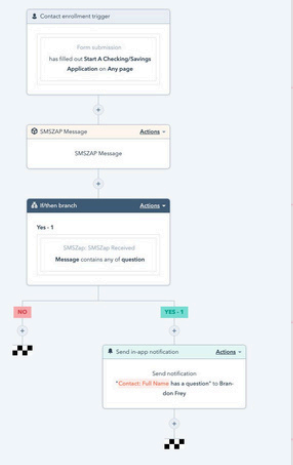
Find the closest

Send To Number *

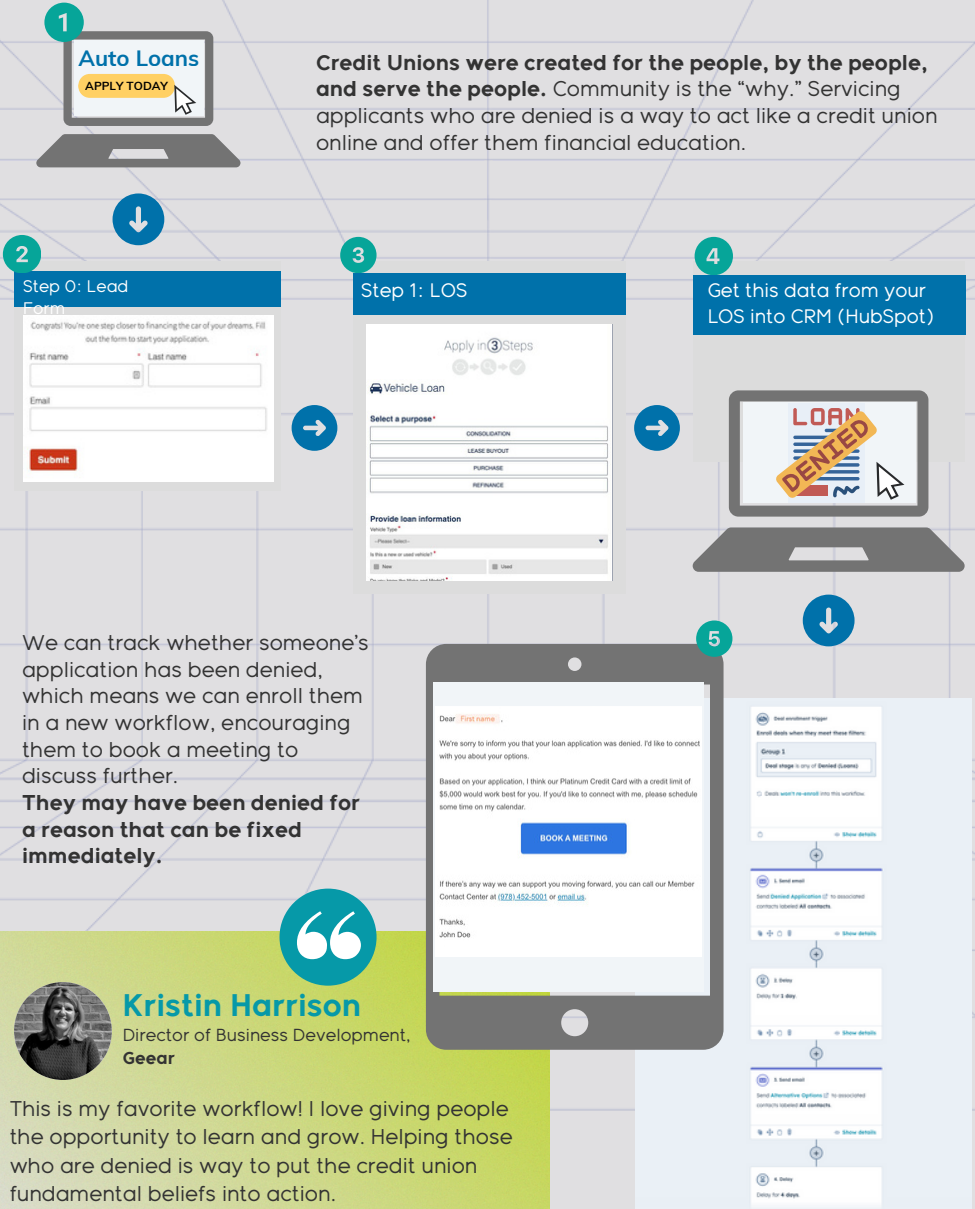
Mobile Phone Number

Message Text *

Hi **Contact**: Send SMSZap MessageContact: **First name**, this is Jennifer from your local credit union. If you have any questions while filling out the application, please let me know! Type "I have a question" and I will give you a call.



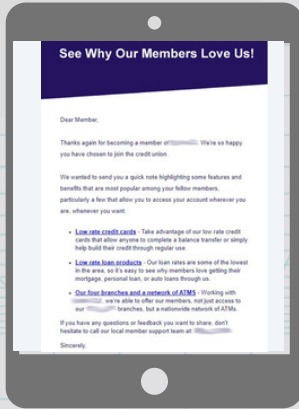
Workflow specifically for Denied Applications: Using “Step 0” Forms & email follow ups



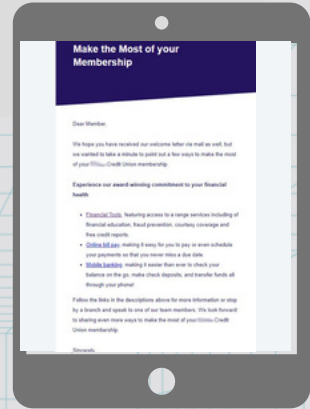
New member onboarding workflow



Onboarding Email 1



Onboarding Email 2



Of all the credit unions I talk to, new member onboarding is a consistent pain point. We need to provide the member with a lot of information, and creating a workflow will guide them through all of the necessary steps with ease.



Kristin Harrison

Director of Business Development,
Geear

Increasing Wallet Share

1

Jane Doe visits
Credit Card Page



2a

EMAIL

Please send Jane educational resources, details about rates, the benefits of a credit union versus a dealership, and instructions to start the application process.

2b

SALES

Send a series of personalized emails from the loan officer to Jane.

2c

CHAT

Connect Jane with a member service rep

Lead Generation for New Member Acquisition

1



2

Calculator

What would my loan payments be?

Loan amount (\$) *

Annual interest rate

Term of loan (months) *

Please enter a number from 0 to 40.

Please enter a number from 1 to 360.

Save For Later

Results

Monthly Payment \$442.69

Your estimated monthly payments are \$443 and you will pay \$12,49 in interest over the life of the loan.

Provide valuable resources, such as a home-buying guide or a budgeting resource, to engage leads at an earlier stage in the buyer's journey.

Utilize HubSpot CRM to gather leads and guide them toward becoming customers.

Step 0: Lead Form

Congrats! You're one step closer to financing the car of your dreams. Fill out the form to start your application.

First name * Last name *

Email

Submit



Most credit unions don't have a way to track leads today, they only focus on existing members.

Knowing who is coming to the site and what pages they are visiting gives you a more meaningful prospect journey.

Contact enrollment trigger

Enroll contacts when they meet these filters:

Group 1

Email is known

AND

Contact is associated to: Any Deal

And associated Deal has all of:

Show details

1. Delay

Delay for 30 minutes

Show details

2. Send email

Send Welcome Email LETTER (Onboarding)

21.66% click rate

Show details

3. Delay

3 contacts in action

Delay for 1 day

Show details

Enjoy a New Way of Funding A Car.

Hi Brandon,

I'm glad you were able to use our calculator to estimate your monthly payment. Your saved details are below:

Loan Amount: \$20,000
Interest Rate: 3%
Term: 48 months
Estimated Payment: \$442.69

I get an reaching out to you in the next week to see if you need any further assistance.

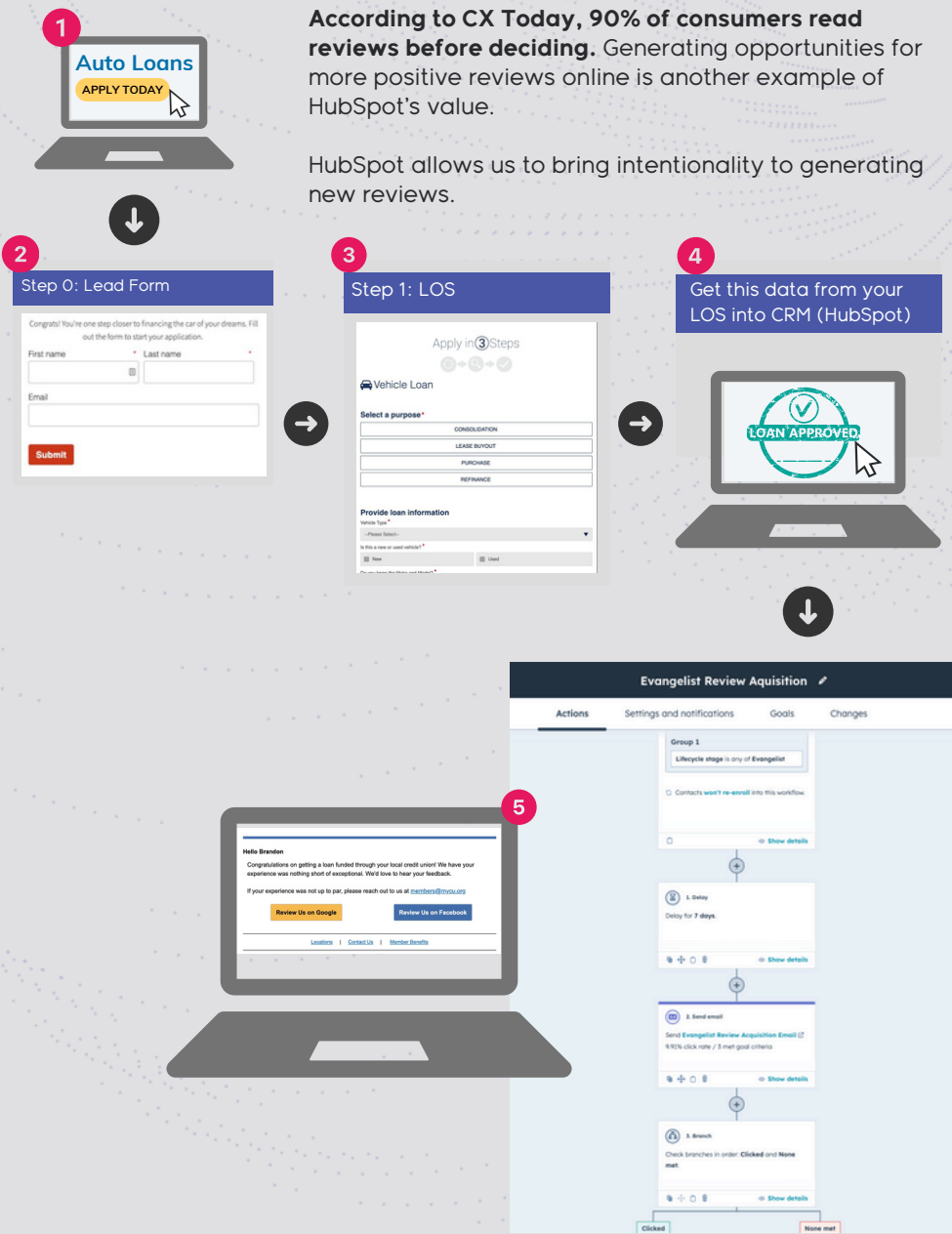
Thanks,
John Doe

Start Car Buying Process

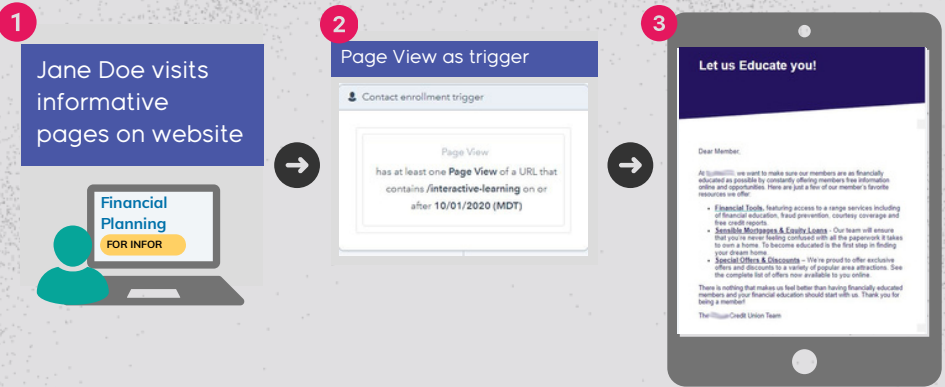
Review Acquisition

According to CX Today, 90% of consumers read reviews before deciding. Generating opportunities for more positive reviews online is another example of HubSpot's value.

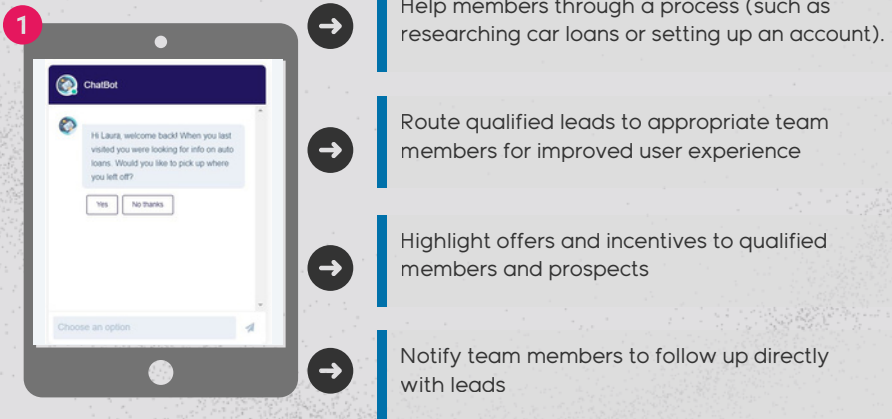
HubSpot allows us to bring intentionality to generating new reviews.



Trigger Education Content based on Pages Visited



Chatbot - Personalizing User Experience



“

Working in the credit union industry for as long as we have gives us the unique ability to know the industry inside and out. HubSpot is the best tool we have found to date to solve industry challenges.



Chris Leone

CEO,
Gear

End-to-end tracking

Having end-to-end insights into the member lifecycle, from first touch to completed applications, allows you to track and formulate campaigns that will ultimately help optimize spending.

→

Brandon Frey

First name: Brandon
Last name: Frey
Email: brandon.frey@bankofamerica.com
Phone number: 415.523.0568
Customer: Yes
Are you a current customer?: Yes
Member Number: 00000000000000000000
What products are you interested in?: Auto Loan
What are you currently doing?: Auto Loan
Next search
View search history

Activity

Activity

View by: Other activity (11/20) | All users | All teams

August 2020

Page view

Loans, Banking and Checking and one other page

Session Details

Aug 1, 2020 at 10:00:00

Page view

Start a New Account Application

Session Details

Aug 1, 2020 at 1:00:00

Page view

Loans, Banking and Checking and one other page

Session Details

Aug 1, 2020 at 5:10:00

Page view

Loans and Lending and 3 other pages

Session Details

Aug 1, 2020 at 5:10:00

Page view

Loans, Banking and Checking and one other page

Session Details

Aug 1, 2020 at 10:00:00

July 2020

Page view

You searched for direct deposit and one other page

Session Details

Jul 1, 2020 at 11:00:00

Company (0)

View the company related to this contact. Add an existing company or create a new one.

Deals (1)

\$15,000.00 Auto Loan

Stage: Lead

Close Date: October 31, 2020

View all in filtered view

Blocks (0)

Use blocks to track all of your customer's questions and requests for help.

Attachments

Use attachments to see all files previously sent or added to this record.

Content create attribution

Attribution model: Linear

High order coverage

Other last position

Deal totals by source

● Date range: This year so far
■ Count of Deals

Original source type	Count of Deals
Offline sources	2,929
Organic search	784
Direct traffic	272
Referrals	63
Paid search	24
(No value)	2
Other campaigns	2

Consumer Loan Revenue totals by source

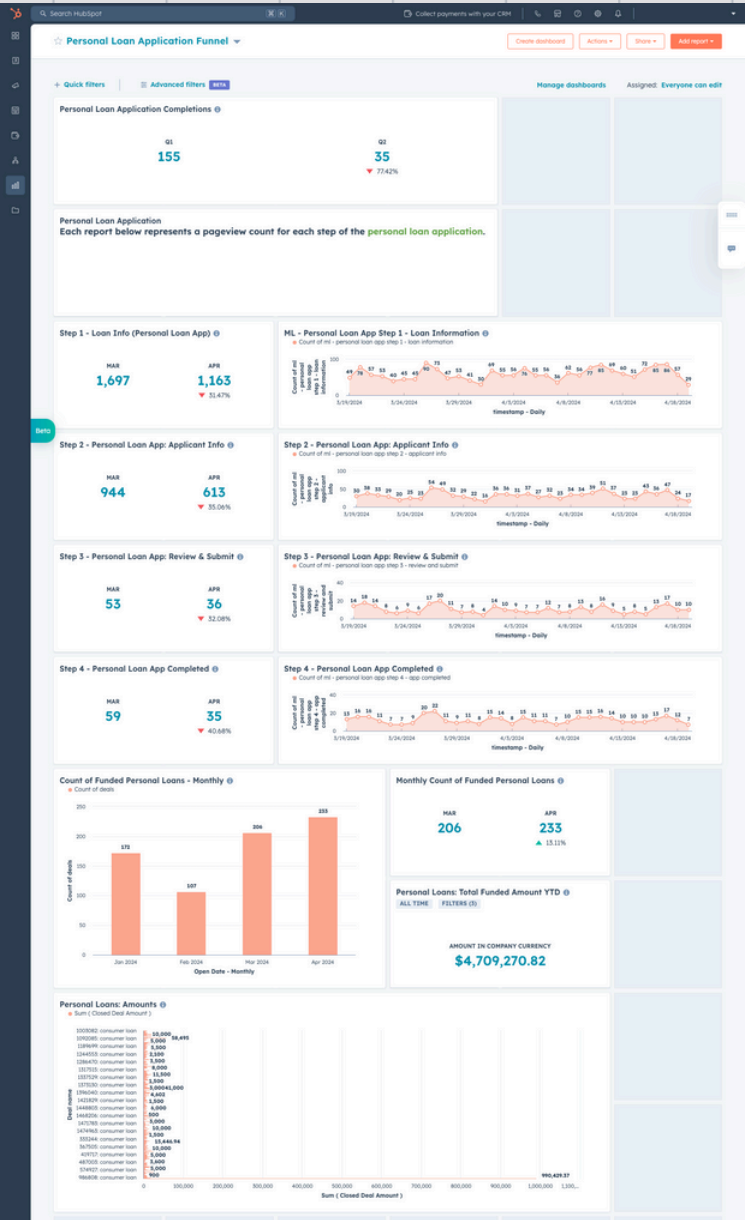
● Date range: This year so far | Frequency: Monthly
● (No value) ● Organic search ● Paid search ● Referrals ● Other campaigns ● Direct traffic ● Offline sources

Close date	Offline sources	Direct traffic	Other campaigns	Referrals	Paid search	Organic search	(No value)
Jan 2020	10K	0	0	0	0	0	0
Feb 2020	60K	0	0	0	0	0	0
Mar 2020	70K	0	0	0	0	0	0
Apr 2020	40K	0	0	0	0	0	0
May 2020	140K	0	0	0	0	0	0
Jun 2020	190K	0	0	0	0	0	0
Jul 2020	60K	0	0	0	0	0	0
Aug 2020	60K	0	0	0	0	0	0
Sep 2020	50K	0	0	0	0	0	0

GEAR

20

HubSpot Custom Reporting Capabilities - Example 1

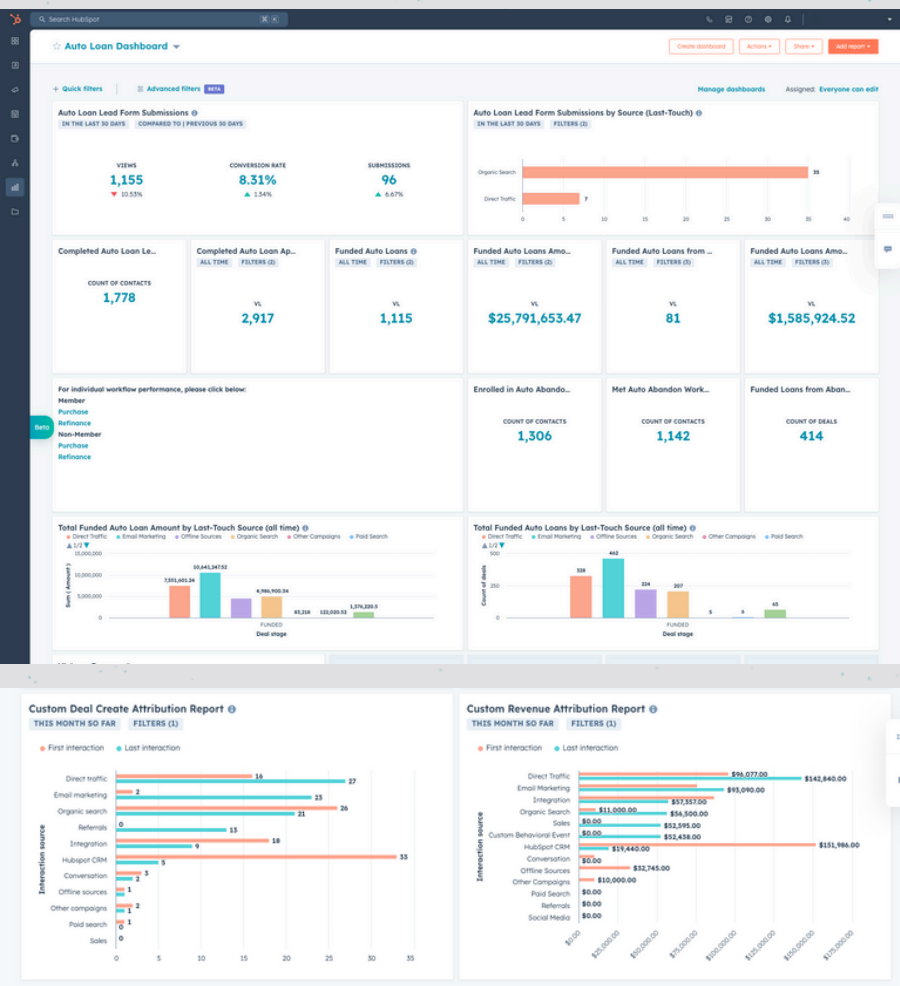


Setting up funnel tracking on your Loan Origination System (LOS) is a must have for credit unions.

It allows you to see drop off in your applications and actually do something about it.

HubSpot Custom Reporting Capabilities - Example 2

HubSpot's reporting capabilities are like no other. You can create dashboards for the products YOUR credit union cares about that combine marketing AND business metrics.



HubSpot Flexible CRM - Referral Pipeline

NEW	WON	DID NOT QUALIFY
12345: Referral - Checking Close date: 02/29/2024 No activity for 2 months No activity scheduled	678910: Referral - Auto Loan Close date: 04/19/2024	78563412: Referral - Auto Loan Close date: 05/29/2024
541234: Referral - Direct Deposit Close date: 02/29/2024 No activity for 2 months No activity scheduled	22311455: Referral - Multiple Products Close date: 04/05/2024	
45676564: Referral - Checking Close date: 02/29/2024 Task 21 days ago No activity scheduled		
0912672: Referral - Savings Close date: 02/29/2024		
Total: \$0 Won: 200%	Total: \$0 Lost: 0%	Total: \$0 Lost: 0%

“

The flexible CRM allows credit unions to create unique pipelines that manage processes or replicate data in another system, like a LOS. This enables marketing and member service teams to have more communication touchpoints and better segmentation.



Brandon Frey
Operations, Geear

HubSpot Flexible CRM - Application Pipeline

APPLICATION SUBMITTED	REVIEW	ON HOLD	APPROVED	CLEAR TO CLOSE
App32870: 30-Year Fixed (DU) Amount: \$110,500 No activity for 4 months No activity scheduled	App1042: 30-Year Fixed (DU) Amount: \$50,000 No activity for 4 months No activity scheduled	App32811: FHA 30-YR Fixed Amount: \$240,465 No activity for 4 months No activity scheduled	App170802: Credit Card Amount: \$0 No activity for 4 months No activity scheduled	App33083: 7 Year Adjustable Rate - 30 Year FR (DU) Amount: \$486,550 No activity for 4 months No activity scheduled
App33633: Construction/Perm FX 30 Yr/12 Mo Amount: \$450,000 No activity for 3 months No activity scheduled	App11074: VA 30-YR Fixed Amount: \$200,000 No activity for 4 months No activity scheduled	App33678: 30-Year FR (DU) Amount: \$543,187 No activity for 3 months No activity scheduled	App170809: Credit Card Amount: \$0 No activity for 4 months No activity scheduled	App54087: VA 30-YR Fixed Amount: \$260,000 No activity for a month No activity scheduled
App33723: 30-Year FR (DU) Amount: \$232,000 No activity for 3 months No activity scheduled	App11077: 30-Year FR (DU) Amount: \$155,000 No activity for 4 months No activity scheduled	App35897: Home Equity 15-Year Owner Occupied Promo Amount: \$90,000 No activity for 2 months No activity scheduled	App171329: Unsecured Amount: \$0 No activity for 4 months No activity scheduled	App34137: Home Equity 20-Year Owner Occupied Promo Amount: \$185,000 No activity for a month No activity scheduled
App33761: 7 Year Adjustable Rate - 30 Year FR (DU) Amount: \$240,000 No activity for 4 months No activity scheduled	App11085: 15-Year FR (DU) Amount: \$400,000 No activity for 4 months No activity scheduled		App171996: Credit Card Amount: \$0 No activity for 4 months No activity scheduled	App34224: Home Equity 15-Year Owner Occupied Promo Amount: \$954,550 No activity for 4 months No activity scheduled
Total: \$6.8M Weighted: \$1.4M	Total: \$97.6M Weighted: \$39M	Total: \$633,650 Weighted: \$338,825	Total: \$4,194 Weighted: \$3.4M	Total: \$954,550 Weighted: \$859,095

HubSpot Flexible CRM - Funded Loan Pipeline

Deals ▾

All Deals X

My deals

All deals

Employee

Loans ▾

Deal owner ▾

Create date ▾

Last activity date ▾

Close date ▾

Search name or description 🔍

OPEN AND ACTIVE55,060 ▾	CHARGE OFF505 ▾	PAID OFF15,285 ▾
320210156: REWARDS CREDIT CARD Amount: \$10,000 CC	90505064: CHARGED OFF LOANS Amount: \$1,514 AK	3172520485: 16 CHEV TAHOE Amount: \$40,000 AM
7125222: 20 RAM RAM 1500 Amount: \$30,009 TE	2165632660: CHARGED OFF LOANS Amount: \$511 NJ	155327768: CHARGED OFF LOANS Amount: \$1,879 WB
1883916090: ACCOUNT SECURED Amount: \$6,700 SM	2424921947: CHARGED OFF LOANS Amount: \$6,039 NJ	88416823: 24 LEXU TX Amount: \$54,792 SC
2938721824: HOME EQUITY-FICS Amount: \$210,000 WB	257075394: CHARGED OFF LOANS Amount: \$13,442 ZC	1749815359: CHARGED OFF LOANS Amount: \$3,606 WB
1698316505: CREDIT CARD Amount: \$10,000 WB	80506184: CHARGED OFF LOANS Amount: \$3,574 ZC	716323633: PERSONAL UNSECURED Amount: \$5,000 WB
Total: \$1.5B Won (100%) 📊	Total: \$5.4M Won (100%) 📊	Total: \$585.2M Won (100%) 📊



Imagine having a sophisticated marketing and automation tool that allows you to quickly create targeting lists based on credit union production adoption. Enter HubSpot plus Gear



Brandon Frey

Operations, Gear

Want to know more about how we could help you?

Contact Kristin Harrison

(Director of Business Development)

Email: Kristin@gear.io

Or

[Book a call](#)

PART 1

Preparing for a Successful HubSpot Implementation

Implementing a powerful marketing automation platform like HubSpot can transform how your credit union engages with members, measures impact, and drives growth. However, it's crucial to lay a solid foundation through careful planning and preparation to realize HubSpot's full potential.

In this section, you'll learn how to build a compelling business case to secure buy-in from key organizational stakeholders. We'll share real-world examples of how credit unions have leveraged HubSpot to address critical challenges and achieve impressive results. You'll also find out how to align your HubSpot implementation with your credit union's strategic goals, ensuring that your efforts are focused on driving meaningful outcomes.



Building the Business Case and Getting Buy-In

As demonstrated in our introduction to this eBook, there are many benefits to using HubSpot for marketing and incorporating automation. However, more might be needed to get business buy-in across the various credit union departments.

Below are four business reasons why Credit Unions started using HubSpot:



Tracking Abandoned Applications:

Many credit unions faced a pressing issue. Despite having some automation tools in place, these tools fell short when it came to identifying individuals who initiated loan applications but didn't finish them.

This created a significant headache, as credit unions lacked the means to convert these anonymous clicks into actionable member data. Without such information, it was nearly impossible to effectively target these potential members and entice them to return and complete their loan applications.



User-Friendly Platform:

Credit Unions we have spoken to, demand for a user-friendly platform.

Credit unions often operate with small marketing teams, making it impractical to outsource every task. As a result, they seek a solution that is not only easy to train on but also adaptable to their unique needs.



Consolidation:

Many credit unions have multiple platforms and vendors to fulfill all their digital marketing needs, from social media management and landing pages to tracking and reporting.

They desired a platform capable of consolidating multiple systems while simplifying and streamlining their marketing and growth efforts.



Fintechs are heavy users of automation Efficiency:

Credit unions with small marketing teams are challenged when it comes to delivering the personalized digital experience members expect from them.

They often have to choose between providing personalized communications and being efficient. HubSpot presents the opportunity to enable small teams to overcome these hurdles by leveraging marketing technology and meet the needs of their members effectively.



Efficiency: Credit unions with small marketing teams are challenged

Here are some of the wins our Credit Union clients have achieved after implementing HubSpot:



Recovered around 32% of abandoned applications

For unsecured loans. HubSpot allowed the marketing team to send personalized communications to those members who started but didn't finish their loan applications.

These resulted in recovering about 32% of those abandoned applications. But these didn't only apply to unsecured loans, as the team saw similar results for abandoned applications on other products.



Consolidated multiple platforms into one.

HubSpot allowed credit unions to consolidate various systems and vendors previously used for different aspects of digital marketing, such as social media management, landing pages, and tracking.

This consolidation streamlined their marketing efforts, reducing complexity and enhancing efficiency.



Being able to implement automation without help from IT.

A crucial pain point addressed was the need for a user-friendly platform. HubSpot's intuitive interface made it easy for small marketing teams to operate efficiently. Its adaptability to unique needs and ease of training provided credit unions with a platform they could readily utilize, even with limited resources.

One of HubSpot's standout features is its robust automation capabilities, which allow credit unions to communicate with members based on their actions through pre-set workflow automation. This level of personalization is now an expectation, not only from financial institutions but from all companies. For example, users expect to get an email from their favorite retail business when they abandon their online cart without checking out, and they expect to hear from your credit union when they abandon an application.



Are you ready to learn more about how HubSpot can help your credit union?

[Book a call with Kristin Harrison](#) - Director of Business Development aka our Credit Union HubSpot Expert

How Did They Get Vertical and Horizontal Buy-In for HubSpot?

All the things that you could do at your credit union using HubSpot may sound wonderful to you, and you may ask - how can I get approval to implement this tool?



**Show every department
how HubSpot can make
their work easier.**

Adam Remshifski

**- VP of Analytics and Digital Marketing at
American Heritage Credit Union**

During the pandemic, resources were stretched, so Adam Remshifski (Vice President of Analytics and Digital Marketing at American Heritage Credit Union) needed a new way of doing more with the resources they had.

Before he even mentioned anything about HubSpot, he asked every department what they were doing manually. Then, he put together case studies of how HubSpot automation could make their lives easier by eliminating those manual activities.

He ultimately achieved the buy-in by explaining that HubSpot could eliminate all those manual activities and automate them, making everyone's life easier.

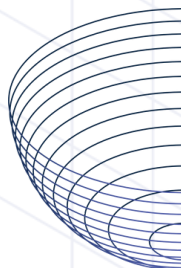


**Don't ask for
permission. Let
the data show
HubSpot's value.**

Kristin Romero

**- Vice President of Marketing at
BR Telco Federal Credit Union**

Kristin Romero, (Vice President of Marketing at BR Telco Federal Credit Union) wanted to try HubSpot for a very specific use case that didn't involve other departments. That, tied to the fact that she manages her own team budget, allowed her to implement HubSpot without vertical buy-in. After she got all the data showing what she achieved using HubSpot, she shared it with her CEO, and they were astonished with the results.



With this approach, it was easier to expand HubSpot use cases to other departments by showing them how it could help them.

One of Kristin's tips is using a custom report for the board to facilitate conversations—breaking down the percentage of applications that come from marketing influence.

Her way of reminding the board what each metric means is creating a marketing glossary that's attached to the report. Now, she doesn't get questions like "Why do we spend this much money on digital advertising?" because they can see the ROI of those ads in the report.



The buy-in process is consistently happening

Robin Tooms

- Chief Marketing Officer at
Members Choice Credit Union

Robin Tooms, (Chief Marketing Officer at Members Choice Credit Union) explained how the buy-in process is a continuum.

Every time she has to approve a subscription renewal, she has to remind everyone how HubSpot is helping to drive production.

The lead generation emails other teams get when people fill out the forms on their website are key to showing other departments how HubSpot helps them bring results.



HubSpot can be pricey, how do I get organizational buy-in?

Having multiple departments have a general understanding of HubSpot, minimally a high-level understanding of it's capabilities, can help you get buy-in across your organization. When more teams can see the value of the tool and how they can use it to solve their department's challenges, the easier it will be to get buy-in from the organization as a whole.



Brandon Frey

Operations, Gear

Key Lessons for a Successful HubSpot Buy-in

- **Emphasize how HubSpot will assist your credit union's leadership team** in achieving bottom-line results and achieving organizational goals.
- Explain how it will make things **more effective**, taking pain points from fulfillment teams.
- Avoid limiting the discussion to marketing alone; instead, highlight how it can **simplify operations for all teams** in different departments across the credit union.
- Clarify that **HubSpot is scalable and user-friendly** enough that it allows organizations to implement automation with limited or even no IT resources, depending on how your credit union intends to use it. This means anyone on the team can be easily trained on how to use the platform.

Determining Your Goals and Metrics

A HubSpot investment should align to clear organizational objectives and be tracked through robust metrics. The table below shows the key aspects you should consider and be clear about.

		Examples:
Setting SMART rollout goals based on business objectives	Establish specific, measurable, achievable, relevant, and time-bound implementation goals.	• Integrate core system data with HubSpot within the first 90 days. • Train the marketing team on using HubSpot tools in the first 60 days.
Choosing quantitative KPIs to track ROI	Choose quantifiable KPIs that connect to the expected ROI from the platform.	• Increase in loan application conversion rate by 5% or more • Lower customer acquisition cost by \$X. • Grow in product holdings per member by 15%
Determining milestones and metrics for the first 90 days	Set milestones to evaluate early traction.	• Number of automated workflows created in the first 3 months. • Training and adoption across sales and service teams. • QA and accuracy of data migration.
Ongoing measurement of marketing performance	Continuously monitor marketing key metrics aligned to organizational goals.	• Member email engagement rates. • Traffic from marketing campaigns. • New membership growth attributable to marketing. • Marketing attribution and campaign ROI tracking

ACTIONS & CONSIDERATIONS:

1 How will you define success in the short term (90 days)?

2 What are your business/marketing priorities for QX 202X?

3 To align HubSpot efforts to organizational goals, are there marketing, sales, or business goals you could share with us?

4 A year from now, what would you like to achieve to demonstrate that HubSpot and our agency was the right investment?

Assembling Your Implementation Team

A collaborative, cross-functional team is crucial for a smooth and effective HubSpot rollout. Use the questions below to help you plan out the people you need to get involved in the early stages.

1 Who will they need to speak to?

2 Who needs to be involved?

3 Who should be part of the core rollout team (IT, marketing, sales, etc.)

4 Responsibilities of each team member

5 Ensuring stakeholder representation and buy-in

6 Other departments that may be the keepers of the data you need

7 Other departments that would want to access credit union CRM data outside of marketing (lending, sales, customer service, etc.)

Auditing Existing Marketing Tech Stack

When preparing to onboard a new marketing platform like HubSpot, it's important to conduct an audit of your existing marketing tech stack.

This allows you to understand how you're using your current tools, where there may be gaps or inefficiencies, and how HubSpot may be able to improve your stack.

Here are some key questions to ask when auditing your tech stack:

- **What tools and software are marketing and sales currently using to accomplish their goals?** List out all platforms and technologies in use.
- **For each tool, understand how it's being used.** What are the key features and capabilities that teams rely on?
- **How does the tool fit into wider marketing and sales workflows?**
- **Can these existing tools integrate or feed data into HubSpot?** HubSpot offers a range of integrations and APIs to connect with other platforms. Determine which platforms can sync data directly.
- **Does HubSpot offer alternative capabilities that could replace existing tools?** Look for areas of overlap or redundancy where HubSpot could consolidate platforms.
- **How can you use data in HubSpot to improve the performance of other platforms?** Consider how centralizing data in HubSpot can provide insights to enhance the performance of other tools.
- **What are the biggest limitations of current marketing technology tools?** Find where teams are struggling or hitting roadblocks in current workflows.
- **What software or tools might HubSpot be able to replace entirely?** Look for opportunities to consolidate vendors with HubSpot's all-in-one platform.

We want to share that conducting a detailed audit of the marketing tech stack will provide the information needed to ensure your HubSpot implementation complements and improves your existing tools and workflows.

HubSpot HUBS: what are they?



Marketing Hub:

Contact management, campaign management, marketing automation, analytics/reporting. By far, this is what most CUs start with then they often grow to be able to invest in additional Hubs.

Utilized by the Marketing team



Sales Hub:

If you want to involve your Sales team you can give them Seats to allow them to reach out to prospects based on the behaviors captured on the contact record. Lead management, prospecting, email templates, email tracking, and sales automation.

Utilized by any B2B team. e.g. Commercial Lending Team or Business development



Ops Hub

Syncs apps, clean and curate data with out-of-the-box solutions (ie duplicate contact management/formatting issues)

Utilized by IT or HubSpot Admin (at CU)



Content Hub:

Content management software that's flexible for marketers, powerful for developers, and gives your customers a personalized, secure experience. If you are looking to get a new website, it could be on HubSpot! Although we still see WordPress as the gold standard in terms of content/SEO work.

Utilized by the Marketing team



Service Hub:

Have representatives be able to view the most recent activity on a member or prospect's contact record: view the products that they already have, where they are in the application process, etc. Key features are: ticketing, customer feedback, VoIP calling, and a Knowledge Base.

Utilized by Member Services (Customer Service)



CMS Hub

Content management software that's flexible for marketers, powerful for developers, and gives your customers a personalized, secure experience. If you are looking to get a new website, it could be on HubSpot! Although we still see WordPress as the gold standard in terms of content/SEO work.

Utilized by Marketing Team to host website



HubSpot Capabilities



Marketing Hub:

Contact management, campaign management, marketing automation, analytics/reporting. This is what most credit Unions start with then they often grow to be able to invest in additional Hubs.



Content Hub:

Content management software that's flexible for marketers, powerful for developers, and gives your customers a personalized, secure experience. If you are looking to get a new website, it could be on HubSpot! Although we still see WordPress as the gold standard in terms of content/SEO work.



List Segmentation

Create static or dynamically updating contact lists based on various criteria using HubSpot CRM properties. Use them to power more personalized content in email, on the web, and more.



Conversation Marketing (Live Chat/Chatbot)-

Engage with users on the website through live chat or chatbots.



Landing Pages

Build custom landing pages on a subdomain to drive traffic to.



Forms

Create and embed forms on your website to capture user behavior when appropriate.



A/B Testing

Run A/B tests on landing pages and emails to identify the best-performing variations in copy and design.





Analytics + Reporting

Determine where success and opportunities lie with website, landing pages, and email reporting.



Contact Website Activity

Get insight into what a contact is doing on your website. See page views, form submissions, sales activity, and more. All in one place.



Import Data / Custom Reporting

- Show all products and services tied to a member's or prospect's contact record so Lending, Services, and Marketing can leverage that knowledge in forecasting, cross-selling, 1:1 member communication, and marketing strategies.
- Build custom reports with imported data to show how your online marketing efforts affect online and offline activity (for example, loan applications, account openings). Get granular with your attribution reporting.
- The reporting you can create in HubSpot mostly depends on the data being sent to HubSpot via imports or API connections, the tracking pixel placed on the site, and anything sent/recorded in HubSpot on the contact record. These reports can then show how each marketing channel drives new contacts/leads, funded loans, and revenue creation. To do this, we must implement HubSpot forms on the website AND import funded loan data from your Core or LOS into HubSpot.



Ads Retargeting

Show ads to contacts that have left your site based on the content they've consumed. Retarget ads on Facebook, Google, or LinkedIn.



CRM/Deal Pipeline

Have data centralized, keep track of deals, and predict future revenue based on how likely they are to close.



Tool Consolidation: What could you get rid of?

Software/tools HubSpot may be able to replace:

- Social Media Posting/Monitoring (HootSuite, Sendible, Sprout, etc)
- Onsite Chat/Chatbot
- Email marketing (Active Campaign, MailChimp, Constant Contact, etc)
- Other CRM/MCIF
- Ticketing Service (for customer service)
- VoIP (for sales/customer service)

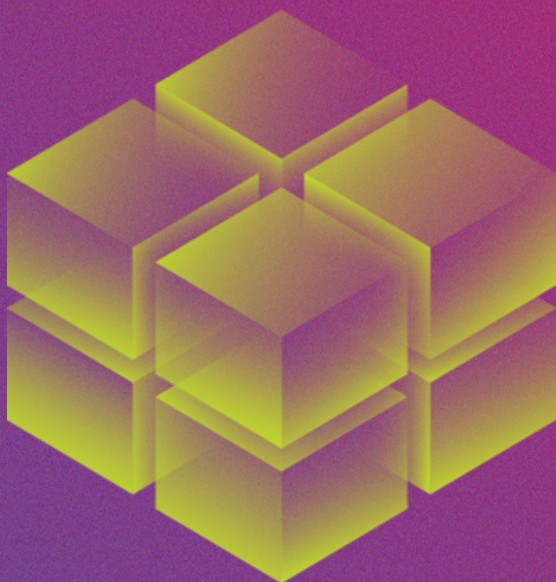
What software may HubSpot be able to replace?

Here is a brief example of how certain marketing tools could be replaced by HubSpot and the cost-saving implications. (This is just a guide and may vary depending on your Credit Union)

Use Case	Tool Example	Min. Monthly Price*	Min. Yearly Price*
Social Media Posting/Monitoring	Hootsuite	~\$150/mo	~\$1,800/yr
Onsite Chat/Chatbot	Live Chat	\$75/mo per user. I'm not sure how many users you have, but you could be saving \$200-400/month	~\$2,400-4,800/yr
Email Marketing Platform	Documatix/D oxim	~\$1,700/month	~\$20,000/yr
Other CRM	Salesforce, Marquee	Varies	Varies
Ticketing Service (for customer service)	Unknown	Varies	Varies

Having a Plan for Getting Your Data Migration

As a Credit Union adopting HubSpot, having a plan for bringing in your data is critical before implementation.



Having a Plan for Getting Your Data Migration

As a Credit Union adopting HubSpot, having a plan for bringing in your data is critical before implementation.

The data you bring into HubSpot from an outside system should fall into one of the following three categories or it's not worth bringing into the CRM:

- 1 Is this data used to support segmentation? (lists, workflows, etc.)
- 2 Is this data used to personalize content? (emails, smart content, etc.)
- 3 Is this data used to measure ROI/marketing impact?



Gear in 2 months has been able to completely restructure our data without being able to connect via an API due to limitations from our core. These changes were critical in Tyndall moving over all of our Marketing automation(s) and not paying for redundant systems.

– Jason Newman
Tyndall 
FEDERAL CREDIT UNION



Here are some further considerations:



Get IT and key department stakeholders involved early (lending, marketing, member services, and so on).



Understand what data you need to access from within your Core, LOS (loan origination system), online banking or credit card systems.



Map out your data model within HubSpot using standard and custom objects.

- Standard Objects in HubSpot include contacts, companies, and deals.
- Custom Objects in HubSpot allow Credit Unions to customize communication with members who, for example, may share an email address
- Typically, we recommend using a "Member" custom object to hold membership information, the standard Contact Object for communication information (e.g., email), and the Deal Object to align with product information (e.g., accounts, loans, etc.) to leverage HubSpot ROI and forecasting reporting.

For example:

Household Contacts

A custom object called "Households" can be created to deal with shared email addresses across multiple credit union memberships.



Jane Smith and John Smith share a household email address of smithfamily@email.com



They have two separate credit union memberships with different products like checking accounts, auto loans, etc.



A "Households" object would have a foreign key relationship to tie Jane and John's individual contact records together for shared messaging while still allowing for tracking product ownership individually.



Individual statement emails and product offers can then have custom householding logic built in depending on the use case.

Youth Accounts

Similarly, a custom object called "Youths" could represent joint youth accounts:



Sally Johnson, age 17, has a custodial youth account opened by her parents.



The account has her email sally.johnson@email.com tied to it.



Custom messaging for youth account holders can be built into journeys referencing the "Youths" object foreign key relationship.



Birthdays, school-related emails, and so on can be pulled from both the custodial parent contact record and Sally's youth record via the custom object.



Evaluate both automated (API) and manual (CSV upload) options for data migration. Here is a table showing options for getting Data from Outside Sources into HubSpot.

Options for Getting Data from Outside Sources into HubSpot

Evaluate both automated (API) and manual (CSV upload) options for data migration. Here is a table showing options for getting Data from Outside Sources into HubSpot.

#	Data Option	Added Cost	IT Needed	Added Cost	IT Needed
1	Manual Import	✗	✗	✗	- Can be done within HubSpot - Fastest way to bring in data - Not real-time data + manual -Timeline: 1-2 months
2	Data sync via HubSpot API	Depends if internal IT manages	✓	✓	- Requires investment of IT team or 3rd party vendor - Initial large project lift
3	Data sync via Middleware	✓	Minimal input from IT for SFTP	✓	- IT time only needed for SFTP - Would require a subscription - Lower lift for automated data -Timeline: 2-4 months, depending on how quickly IT team can generate CSV files of data

“

A Middleware solution tends to be an ideal solution for a majority of the credit unions we work with. Middleware is often the best of both worlds solution for getting daily updated information from your LOS or Core into HubSpot at a lower cost than a custom API sync, while removing the barrier of doing this via a manual CSV import.



Brandon Frey

Operations, **Gear**

Data Planning:



Prioritize critical data like core transaction history vs optional data like credit card rewards programs

Here is a reference to this Data Planning Spreadsheet which we work with clients on:

Desired Fields (Wish List) from Marketing (CU) *Marketing Team	Property Name in Core (CU) *IT Team (Header Exact Names)	To Map	Property Name in HubSpot (WS)	HubSpot Object Type (WS)	Object Group* (WS)	Field (in HubSpot - WS)
First Name	ContactFirstName	one-way	First Name	Contact (Standard)	Contact Information	Pre-Built
Last Name	ContactLastName	one-way	Last Name	Contact (Standard)	Contact Information	Pre-Built
Full Name	Do Not Export (HubSpot property)	HubSpot Only property	Member Name Full	Member (Custom Object)	Member Information	New
First Name	MemberFirstName	one-way	Member Name First*	Member (Custom Object)	Member Information	New
Preferred Name	Do Not Export (HubSpot property)	HubSpot Only property	Member Preferred Name	Member (Custom Object)	Member Information	New
Last Name	MemberLastName	one-way	Member Name Last*	Member (Custom Object)	Member Information	New
Email (Contact Object)*	Email	one-way	Email*	Contact (Standard)	Contact Information	Pre-Built
Email (Member Object)	Email	one-way	Member Email	Member (Custom Object)	Member Information	New
Alternate Email	Do Not Export (HubSpot property)	HubSpot Only property	Secondary Email	Contact (Standard)	Contact Information	New
Mobile Phone	MobilePhone	one-way	Phone Number Mobile	Member (Custom Object)	Member Information	New
Home Phone	HomePhone	one-way	Phone Number Home	Member (Custom Object)	Member Information	New
PrimaryBirthDate	BirthDate	one-way	Member Birthday	Member (Custom Object)	Member Information	New
Next Birth Date	Do Not Export (HubSpot property)	HubSpot Only property	Member Next Birthday	Member (Custom Object)	Member Information	New
Sex	Sex	one-way	Member Sex	Member (Custom Object)	Member Information	New
Current Employer	Employer	one-way	Member Employer	Member (Custom Object)	Member Information	New

Other Points for Consideration:



Document where various data resides across your organization's systems and who has access.

Ask questions like "Who has access to these systems?" and "Who has access to generate reports/exports from this system?"

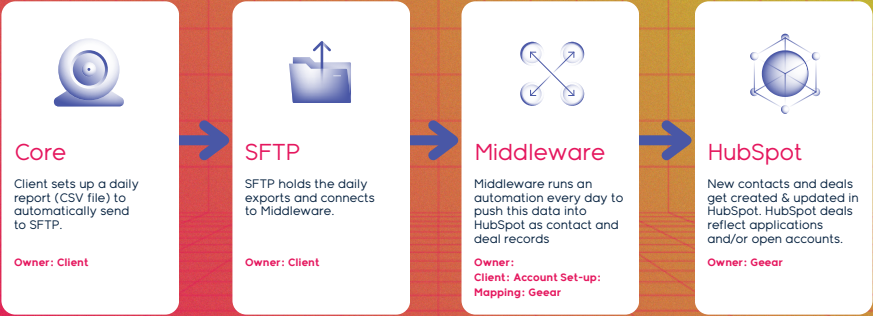


Establish how frequently data should be synced/updated in HubSpot (daily, weekly, monthly, etc.).

The more frequent, the better. With HubSpot's API, we recommend a daily push of data to HubSpot. If someone is importing manually via CSV, we recommend weekly updates.



Below is an example of a flow of Data from one integration:



Requirements – LOS Data to HubSpot

Gearr is a HubSpot-certified Diamond partner, and we'll act as the Primary Consultant & Implementer for this HubSpot integration.

Our ability to accomplish this will require the following:

- 1 Access to SFTP
- 2 Ability to generate reports from the desired system into CSV format and drop them into SFTP
- 3 Allow Gearr to use Middleware
- 4 HubSpot CRM (HubSpot API is available to all tiers)
- 5 Data Integration Setup & Maintenance costs will be added to your current retainer with Gearr. Note that the final cost will depend on the amount and type of integrations requested.

When will the data integration be completed?

Approximately 2-4 months after the integration kick-off call with the marketing and IT teams



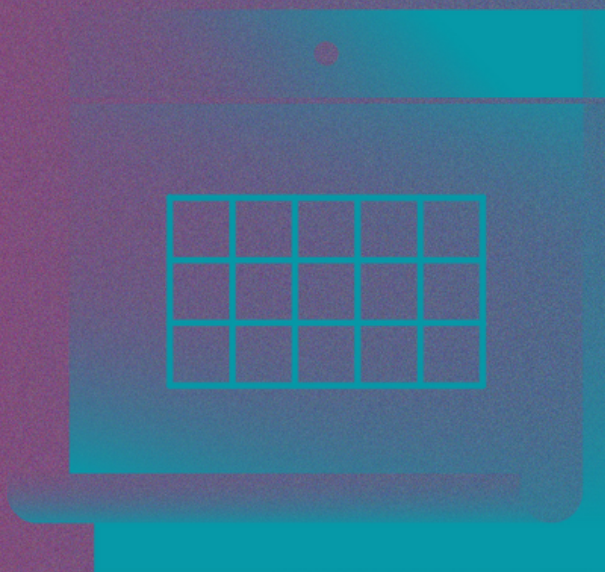
Key Data Considerations for Credit Unions

- 1 Core data and analytics often live outside of your website in other systems like the LOS. This data needs to be mapped out.
- 2 Determine what data is needed to support goals around segmentation, personalization, and measurement. For example:
 -  **Marketing:** Data for onboarding journeys, targeted campaigns, etc.
 -  **Sales/Service:** Data around products per member, household information, etc.
 -  **Operations:** Data for tracking workflows, service cases, etc.
- 3 Involve IT, Lending, Marketing, Sales, and other relevant teams so they get access to the data and systems they need. Provide examples of other credit unions' data needs.
- 4 Understand all options for actually getting data into HubSpot, whether via API, CSV upload, or others.



PART 3

Your First 90 Days with HubSpot



Prioritizing Quick Wins

Here are our Top 9 Quick Wins that your credit union could achieve with HubSpot in the first 90 Days after onboarding is completed:

1 Set up HubSpot Tracking

Tracking is a critical first step to set your digital marketing, sales, and automation campaigns up for success. Without tracking in place across all of your communications channels to funnel properly back into HubSpot, you risk having inaccurate reporting.

As a minimum, be sure to add the HubSpot tracking code to your website when first using HubSpot to start funneling data into HubSpot.

For extra credit and increased visibility, we recommend setting up cross-domain tracking as well.

2 Set up HubSpot Forms

HubSpot forms help you to convert anonymous website visitors into qualified leads and ideally turn those leads into members.

HubSpot forms connect directly to your HubSpot CRM meaning, everyone who fills out your form will be automatically routed into your CRM database. Forms can be embedded on a website or landing page to drive lead generation.

They can also be used as triggers to automate emails based on the form completed. Just a few examples of use cases for HubSpot forms include a contact us form, tracking attendees of events, or gating valuable content.



3 Migrate Email Newsletters

During HubSpot Onboarding, we aim to set up email and landing page templates in the first 90 days. These templates will vary based on your goals with HubSpot, but if you've been using another email marketing system, make it a goal to migrate that newsletter into HubSpot in the first 90 days.

Newsletters are effective initial tactics to start deploying in HubSpot, especially if you've been sending them in another email marketing platform, to get you used to using the HubSpot platform and to become comfortable in your new surroundings.



4 Create Step 0 Forms

A simple form in front of your LOS system that captures first name, last name, and email before redirecting users to the application. We can track whether someone has completed the application, and if they don't, we can enroll them in a new workflow, encouraging them to finish it.



5 Build Abandoned Application Workflows

Once you have your Step 0 Forms built, use those to start building your first automations in your first 90 days. Abandon application workflows are HubSpot workflow automations we set up to trigger based on the Step 0 form being completed but without the user seeing an application completion page or without having an associated application to their contact record in HubSpot.

With this tactic, we've seen a growth in the number of applications being completed after a contact was enrolled in these nurture automations by an average of 35% which is why we recommend getting these set up in your first 90 days of using HubSpot.

Credit unions lose an incredible amount of traffic within their applications, often more than 50% of the people who start an application don't complete it. The ability to follow up with those who abandon an application through automation not only increases the volume of funded loans and opened accounts without a heavy lift internally, but also illustrates to your commitment to member support.



Laura Turianski

Director of Accounts,
Geear

6 Create Targeted Landing Pages

We can build out landing pages to promote specific promotions or product offerings (like special rates for certificates of deposits or seasonal events) to capture more leads.

7 Implement HubSpot Chatbots

Deploy chatbots on high-traffic pages to boost engagement and cut call volume. This is especially valuable when there's an influx of requests for the same question, as it helps direct people to new pages and saves time for your front-line team.

8 Streamline Follow-ups

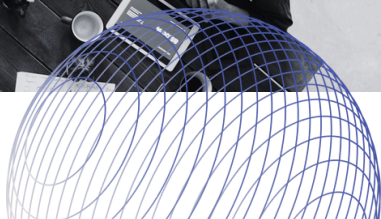
Save time and make communication more efficient for team members with HubSpot Sequences and Templates while maintaining consistency in messaging, tone, and other brand guidelines.

9 Customize Views of Data for Teams

Consolidate member data and have different views so different teams can access the member information they need quickly and easily without cluttering data that may not be pertinent to their role and requirements.

10 Consolidate Other Tools/Platforms for Social Media

Save time by repurposing owned content into automated, strategic social posts across all platforms like Facebook, LinkedIn, and Instagram.



Save time by repurposing owned content into automated, strategic social posts across all platforms like Facebook, LinkedIn, and Instagram.

The key to successful onboarding lies in focusing on high-impact features that require minimal training while also measuring a few KPIs to ensure goal alignment.

This approach demonstrates the capability for greater platform adoption in the long term.

Furthermore, these quick wins will generate buy-in.



Effective HubSpot onboarding isn't just technically important — it can serve as the cornerstone of your digital marketing strategy. Getting it right means empowering your organization to engage members more meaningfully, leverage insights for decision-making, and craft personalized experiences that resonate with potential customers.



Emily Forthuber

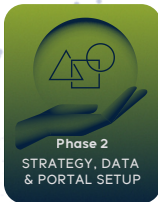
Client Success Team Lead, **Geeqr**

The image below shows you our Five Stage Onboarding Process and what elements would fall into each phase:

HubSpot Onboarding Phases



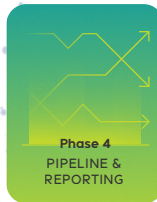
-Kickoff Meeting
Tech Stack Audit
Discovery Questions
HubSpot Admin Settings



Tracking Setup: GSC, GTM, GA
Account Brand Settings
Marketing Hub Tool Settings
Data Import Planning



Contact/ Member Lists
Email & landing page templates
Forms
Build Data Properties



Sales Hub Free Tools Setup
Lifecycle Stages
Sales/Deal Pipeline
Initial Data Import
HS Reporting



Documentation
Final Testing
Data Automation
Training
Transition to Digital Marketing

Developing Workflows in HubSpot

When credit unions onboard HubSpot, it can be daunting to know where to start, what workflows to develop first, and how to build them. We've onboarded HubSpot for dozens of credit unions and found some workflows that benefit practically everyone.



But first, what is a workflow?

Workflows can be simple or multi-step processes (including decision trees) that execute actions on an object based on a designated trigger. Before setting up the workflow, you'll need to determine the object that the workflow will work around and the trigger that initiates it.

Objects can be any of the following:

- Contact
- Quote
- Custom Objects
- Company
- Conversation
- Goal
- Deal
- Feedback (on Service Hub)
- Ticket

If you're starting with HubSpot on your own, you can use the platform's preset templates or create workflows from scratch to meet a specific need. Nonetheless, we recommend starting with the preset templates.

Here are just some of the marketing workflow templates available in HubSpot:

The screenshot shows the HubSpot Marketing Hub interface. On the left is a sidebar with navigation options: Discover (marked NEW), All templates, Available with your plan, Recently used templates, Hub Plan (dropdown), Marketing Hub (selected), Ops Hub, Sales Hub, Service Hub, Objective (dropdown), Manage payments (marked NEW), Convert leads, Data cleanup, Follow up, Gather insights, Nurture relationships, Promote something, and Share meeting details. The main content area is titled 'Marketing Hub' and includes a sub-header: 'These templates are available starting with Marketing Hub Professional plans.' It displays a grid of nine workflow templates, each with an icon, a title, a description, and buttons for 'Use template' and 'Preview'. The templates are: 1. 'Tell contact owners when leads interact with your website' (bell icon), 2. 'Send re-engagement email to cold leads' (envelope icon), 3. 'Email website visitors based on page visited' (envelope icon), 4. 'Send an email series when a form is submitted' (envelope icon, marked POPULAR), 5. 'Send welcome email to new blog subscribers' (envelope icon), 6. 'Send welcome email to new customers' (envelope icon, marked POPULAR), 7. 'Send 4-email drip campaign to customers' (envelope icon), 8. 'Send confirmation email after event sign-up' (envelope icon), and 9. 'Email customers on an anniversary' (envelope icon).

There are three main types of workflow:

- Operational
- Marketing
- Internal
- A bonus workflow is internal messages, but these are only used with Sales Hub.

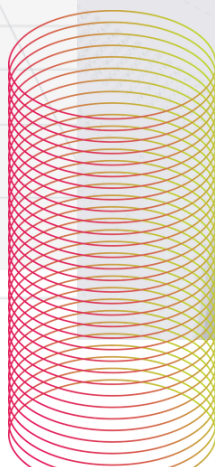
1. Operational Workflows

Operational workflows are used for data management: keeping the database clean and updating data points (contact, company, deal, or custom object records) based on user behavior as they interact with your website content, forms, and calls to action.

The better your data is, the better your targeting will be, so an automated workflow that keeps it clean is critical for successful credit union marketing. Operational workflows perform updates that happen behind the scenes and keep data accurate so you can effectively:

- Create lists
- Enroll in lists
- Enroll in cross-sell or upsell opportunities
- Nurture them better
- Suppress people from lists based on their behavior

Follow best practices to keep mailing lists current. We suggest using workflows and email suppression lists to process contacts that unsubscribe, hard bounce, or are unengaged. That way, you can automatically detect users who don't want to receive your email communications and clear them out from the database if you choose to do so.



Examples of operational workflows for credit unions:



Unenroll Users after Completing Goals:

If a prospect is in a five-step marketing automation workflow that promotes becoming a member and the prospect accepts the offer after the second message, you should stop sending promotions once the goal is achieved. An operational workflow will remove them from the process that sends the original promotions.



Identify Sale Qualified Leads:

Use the lead scoring property with a workflow to assign scores to contacts based on their behavior, which prioritizes leads for the sales team.



Get Notified When MQLs Turn into SQLs:

Set lifecycle stages and lead statuses based on behaviors.



Fix Data Formatting Issues and Typos:

Correct typos, such as capitalizing the first and last names in a deal, so formatting is consistent no matter how someone inputs their information. Or correct common errors like changing "kristin@gmai.com" to "kristin@gmail.com."

Personalized messages will be much more professional when the data displays correctly, and having the correct email address means your message can get through.

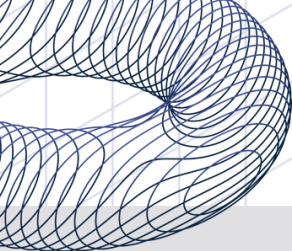
When a lead progresses from being a Marketing Qualified Lead (MQL) to a Sales Qualified Lead (SQL), a workflow can update their contact details accordingly.

Additionally, the workflow can send an internal notification to the sales team, designating the lead as a 'hot' prospect. For example, it can notify someone who manages mortgage inquiries that a member has shown great interest in your mortgage products.



Keep Your Marketing Contacts List Clean:

Set contacts through a workflow as marketing or non-marketing contacts so non-marketing contacts are not emailed, and the company is not charged for a higher number of marketing contacts in the database.



2. Marketing Automation for external communications

Marketing automation workflows are based on a trigger action, such as a property updated on the data management side, like a form submission, page view, or change to list membership.

HubSpot workflow sequences start when a trigger is met. A contact would be enrolled in a nurture series workflow after completing certain actions. It could be something like:

- When an action is complete, send email 1
- Set a delay, then send workflow 2
- Set if/then branches and suppress anyone who should not get the messages

To measure the success of your workflow, you'll have to set goals. This will also help you remove people from the workflow once the goal is met.

For example, imagine you have a series of five emails, and the person converts (takes the desired action, and the goal is met) after the second email.

Then, they become unenrolled from the remaining actions because the goal is achieved, creating a better member experience.



Examples of marketing automation workflows to re-engage:

We've found that Step Zero Forms drive tremendous engagement. These forms obtain information from an applicant prior to the online application system (LOS) and store it in HubSpot's database. Then, you can use that information to Attract, Engage, and Delight prospects throughout the buyer's journey. Some of the things you can do with this information are:



Reengage people with abandoned applications:

Send reminders to reengage the person who started the application but did not complete it.



Create a record to enable contact for future promotions:

Store the contact information so you can send them promotions about related products in the future.

Examples of marketing automations workflows to Attract Members

Some of the things workflows will help you do to attract members are:



Create special campaigns:

For example, promoting high-yield savings products.



Promote Events:

If your credit union is hosting or sponsoring events, workflows make it easier to promote those events with your marketing list.



Cross-sell/upsell:

Workflows let you promote related or complementary products to your members. For example, promoting a home equity loan to someone with a mortgage loan.

Examples of marketing automation workflows to engage with new or current members:



Onboard new members:

Welcome new members with information that helps them to make the most of their membership and learn how to use their new products (checking account, debit card, savings account, etc.).

Most credit unions already have pamphlets with this information that can be adapted for digital use and triggered with a workflow to send when the product setup is complete.



Delight Members

Post survey messages that are sent depending on certain answers to a member survey to help answer questions or locate resources.

Birthday and anniversary of membership messages based on dates.

Differentiate education materials sent to members with different products. For example, when new cardholders are enrolled it triggers a workflow that is filtered by the type of offer.

The product determines the path and tailored education material is provided based on the type of product.

“

As stewards of the members' journey, we have to present opportunities for members to get more of the credit union and add value to their membership and the cooperative.

We all know marketing is about the right message to the right person at the right time, and there's no better opportunity for this than new member onboarding.

Marketing automation takes this to the next level and does the heavy lifting so we can focus on the next strategy.



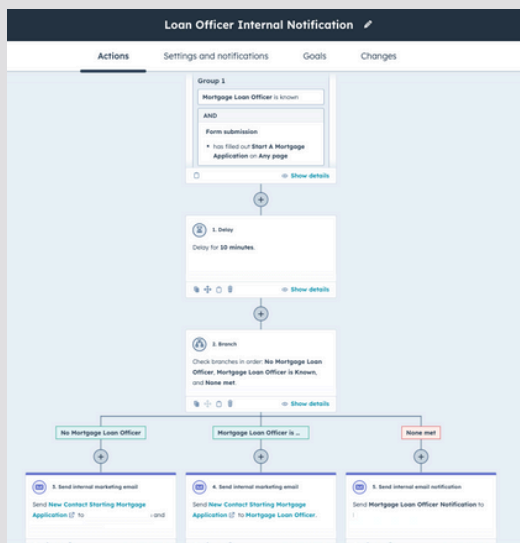
Chris Anderson

Client Success Team Lead,
Gear

3. Internal Notification workflows notify others in the credit union

Use internal notification workflows when you want to know when a contact takes a certain action and set a trigger based on that action.

When it's met, HubSpot sends an internal notification to a designated member(s) of the team.



For example, sales team members can be notified if a prospect starts a conversion but doesn't complete it, and the workflow assigns tasks to the team member.

While form submission routing can often be managed on the form setup, circumstances may require several tasks that would be better handled with a workflow. A workflow can handle updating their contact record and sending a confirmation email, as well as notifying the appropriate team member (contact owner)



4. Sales Workflows (with Sales Hub)

Business development team members can get internal notifications on the sales side that start conversations, deepen relationships, and manage the pipeline.

Sales workflows enable a valuable management tool managing leads by routing leads and assigning contacts so they are distributed throughout the team.

There are countless ways that workflows increase efficiency at credit unions by automating tasks and enabling communication with the right person at the right time.

Leveraging the tools elevates credit unions' success rates and ROI on marketing campaigns.

HubSpot for Credit Unions

If you want to add HubSpot to your marketing stack, but don't want to go it alone, contact us because we have years of experience onboarding HubSpot at credit unions across the country.

Or if you have it now but want to realize more of its potential, schedule a call and we'll be happy to brainstorm ways to improve HubSpot's effectiveness at your credit union.



Geear was able to modernize our workflows to where we didn't have to build say 40 workflows for what could be handled in 1. Our objective is to get to full Marketing Attribution of Marketing and Sales efforts and this team is 1 million percent capable of helping us do this along with partnering with our Learning and Development team as we Roll HubSpot across the enterprise.

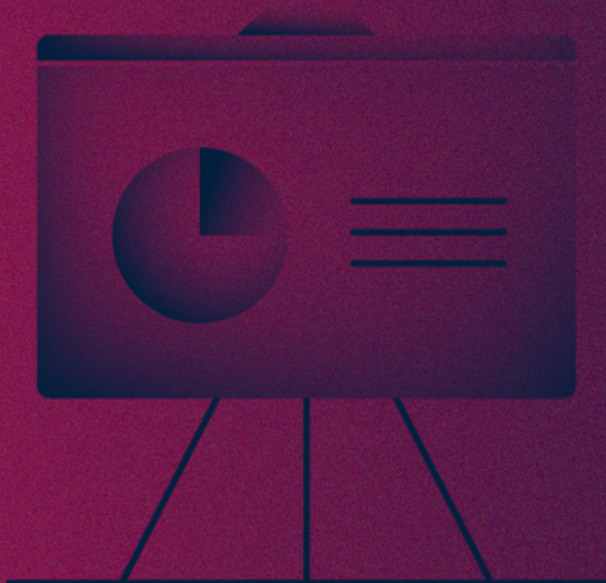


— Jason Newman

Tyndall 
FEDERAL CREDIT UNION

After the first 90 days: The Journey from 3 to 9 Months

In this section, we will outline the steps involved during the 3 to 6-month (Phase 2) period and then the 6-9 month (Phase 3) period.



This will vary depending on your Credit Union, what your marketing goals are, and your priorities.

We have shared the steps that we have taken with a recent credit union we have worked with below.

3-6 months: Phase 2

Marketing Automation

- Implementation of marketing automation, including:
 - Strategy outline
 - Content development
 - Email building
 - Form set up and implementation
 - Integrating with 3rd party apps, if needed
 - Workflow set up and reporting
 - Can substitute onsite chat flow for workflow
- Optimization of existing workflows
- A/B testing for automated emails
- Ongoing consulting & training on all marketing tools including: Social Media, Advertising, Email, Forms, etc.

*An abandoned application workflow for checking, auto loans, and personal loans equals 3 workflows

Reporting

Develop reporting dashboards in HubSpot based on client KPIs, including website and marketing performance. The attribution report is dependent on the HubSpot tier



3-6 months: Phase 2 continued

Portal Audit

- Full portal audits to identify opportunities to expand the effectiveness of portal tools

CRM

- Define & implement lifecycle stages
- Implement & maintain a process for managing marketing contacts vs. non-marketing contact status
- Duplicate contact management
- Assist with creating lists as needed
- Strategy for growing & organizing the contact database and integrating with other systems (integration implementation requires an additional charge)

Portal Optimization

- Strategy for maximizing the use of the HubSpot portal, including assistance with buying other hubs

Gear will confirm if additional charges will be required for implementation



6-9 months: Phase 3

Install, configure, update Google Analytics & Google Tag Manager

Results Reporting including Key Performance Indicators (KPIs)

Will be dependent on LOS capabilities

Funded Loan Tracking could incur an additional cost dependent on LOS capabilities

Customized Search Engine Optimization Plan, including but not limited to:

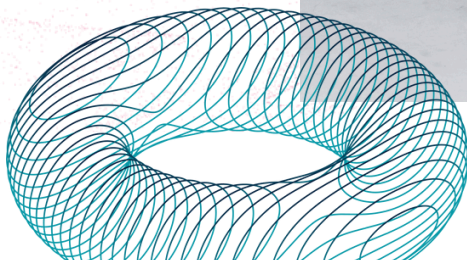
Local SEO: GMB Optimization, Location Pages - Up to 10 GMB/location pages per quarter

Onsite SEO: Title/meta optimization,

Technical SEO: Accessibility audits, website performance audits

Offsite SEO: Link Building, Directory citations

New content development or optimization for SEO and fundamental CRO (ex: product pages, updating existing pages, blog pages, landing pages)



Digital Advertising

Manage and/or audit digital ad campaign(s), including strategy, segmentation, basic creative development, and reporting (ex: Facebook/Instagram, Google Search, Display)

Product examples: Auto Loans, Checking, Mortgages, Credit Cards

Campaign examples: Google Search, Google Display Prospecting, Google Display Remarketing, Microsoft Ads Search, Facebook/Instagram, LinkedIn

Included as key components to Marketing Activities:

- ☐ Project and Account Management - dedicated Customer Success Manager
- ☐ Online access to meeting notes & reporting
- ☐ Periodic meetings with you to review project status, open items & planning.

Onboarding

- ☐ Strategy & Goal Setting
- ☐ Tracking & Reporting Setup
- ☐ Critical Issues & Technical Site Audit
- ☐ Initial Advertising Campaign Setup
- ☐ Content Audit & Content Planning



PART 6

About Gear



5 Facts about the Gear Team

Beginning in 2004, Neal Lappe led Gear in helping business improve their sales and online marketing. With a results-focused mentality, the company grew consistently and steadily each year since its inception.

With the addition of now CEO Chris Leone in 2008, Gear has grown into one of the premier inbound marketing agencies in Virginia

1 Gear celebrates 20+ years in digital marketing

2 We are a completely remote company with employees across 10 States

3 We have served over 120 credit unions and proudly with 91% retention rate.

4 Jenny, Neal's daughter, was his first hire and she stayed with us until 2023!

5 Credit unions became a primary focus in 2015.





At Gear, we specialize in transforming online visitors into leads and, ultimately, loyal members.

Our mission is to enhance the membership experience, fostering loyalty, and expanding the share of wallet for credit unions and equipment manufacturers.

Distinguished as a HubSpot Diamond Partner, Gear has assembled a team of certified experts dedicated to creating a seamless onboarding experience.

We have successfully onboarded over 50 credit unions and manufacturers leveraging the HubSpot marketing platform to drive results.

We've streamlined processes, improved user experiences, and elevated close rates for our clients, always emphasizing results analysis crucial for understanding marketing ROI and refining strategy.

Services we provide:

- Content Creation
- Conversational Marketing
- CRM Implementation
- CRM Migration
- Custom API Integrations
- Email Marketing
- Full Inbound Marketing Services
- HubSpot Onboarding
- Paid Advertising
- Sales and Marketing Alignment
- Sales Enablement
- Search Engine Optimization
- Website Design
- Website Development
- Website Migration



Navigating HubSpot and Google Ads is too much for one person to handle, so having your team take this on has been much more efficient and successful than we could have been alone.

Kate Hopfer



Meet The Authors



Chris Leone

CEO



Kristin Harrison

Director of Business Development



Laura Turianski

Director of Accounts



Brandon Frey

Operations



Chris Anderson

Client Success Team Lead



Cristina Mora

Inbound Content Strategist



Emily Forthuber

Client Success Team Lead

What Credit Unions say about working with us:



Gear has been instrumental in helping us maximize all of the tools HubSpot has to offer.



- Robin Lorenzen



JEANNE D'ARC
CREDIT UNION
we share a common thread



It's like working with a close friend who wants the best for your organization.



- Russell Domingo



Foothill
credit union

Want to know more about how we could help you?

Kristin (Director of Business Development) would love to chat!

Email: Kristin@gear.io

Or click here to [Book a call](#)