



CASE STUDY

**Total Expert is key  
to help ALCOVA  
deliver automated  
and consistent  
communications**





## Challenges

Just 20 years after emerging from humble roots in southwestern Virginia, ALCOVA Mortgage now serves 14 states and has been recognized by Inc. Magazine for nine years in a row as one of the 5000 fastest-growing private companies in the United States.

But ALCOVA's marketing team started to struggle after revenues doubled in the last seven years alone. The tiny-but-mighty team of four marketers and one CRM coordinator that were responsible for overseeing all communications—everything from customer communications, corporate marketing and field marketing to internal communications and even messaging used with job candidates by ALCOVA recruiters—couldn't keep up with the burgeoning needs of ALCOVA's 150+ loan officers now stretched across 80 branches. ALCOVA's CRM Coordinator JB O'Conner knew it was time to upgrade from their existing SureFire CRM system to one offering more automation and personalization capabilities.

Explains JB, "We had a great run with SureFire as ALCOVA's first CRM. It really helped us dip our toes into all the different ways we could use a CRM to market our mortgage products and services. But over time, SureFire became what we call a 'set-it-and-forget-it' system. And now what we really need instead is a great way for ALCOVA to deliver more automated and consistent communications, both internally and externally."

**“With Total Expert we can segment our audiences by their individual needs, to reach out at the most opportune times—reaching out to a particular segment when credit rates go down and borrowers are credit ready.”**

JB O’Conner,  
CRM Coordinator

## Why Total Expert

They first heard of Total Expert back in 2016 when ALCOVA was vetting vendors for its first CRM system. “Unfortunately, we were already rather far down the road with SureFire by the time Total Expert came into the picture,” he says. “But I loved Total Expert so much from a marketing and compliance standpoint, I kept it in the back of my mind all this time. Then, when the time came for us to look at replacing SureFire, Total Expert was at the top of my list as a solution to consider.”

This time around, JB credits Total Expert’s ability to empower loan officers while fueling both internal and external communications as a key reason why leaders selected it to be ALCOVA’s new CRM. “As a small marketing team, we’re always looking for ways we can create more autonomy for our loan officers, so they can independently do some of the things they want to do. Total Expert is a great system for that.”

JB continues, “Additionally, while better communications with borrowers and realtors is obviously really important, it’s not all we needed our new CRM to do. We also wanted the new CRM to help us more effectively communicate with current employees and recruit new ones. With Total Expert, we can use a system built for financial communications to automate internal employee communications, build a better business among all our realtors and even recruit new realtor partners. We were

very excited, for instance, to hear about Total Expert’s realtor portal, where realtors can work with our loan officers to easily create co-marketing materials and where there are already systems in place for split billing. We loved that.”

JB also appreciates the ease with which Total Expert integrates with other systems and the affordability of its print-on-demand option. “Not all loan officers have their own systems for printing, so we like being able to give them that option,” he says.

Lastly, JB calls out Total Expert’s customer service as a major selling point. “It’s important for us to have an actual person we can rely on both during and after implementation, and Total Expert absolutely makes sure we receive fast, complete answers to any questions we have. But that’s not all. The biggest win for us was that we felt like we were truly heard. So many vendors—CRM and otherwise—want to lump together all mortgage companies. We might operate similarly, but we also have a lot of idiosyncrasies with how we like to do things. So when we heard we could use Total Expert for things that weren’t just turnkey, it completely opened up our minds to all the things we could do. And it made us realize there’s a company that’s thinking and listening to exactly what we want.”





## Solution to Date

With Total Expert, ALCOVA loan officers will be able to print—even design—marketing collateral like flyers, event invitations and postcards alone or in conjunction with their realtor partners, without relying on ALCOVA’s marketing team for help. And they’ll receive daily dashboard emails summarizing where their focus should be each day.

The marketing team also plans to build out several segmented email Journeys within Total Expert. “We want to segment our audiences by their individual needs, so we can reach out at the most opportune times to each one—that might mean, for example, reaching out to a particular segment at some point in the future when credit rates go down and borrowers are credit ready.”

In addition, the marketing team plans to integrate BombBomb with Total Expert to give loan officers another tool they can use to differentiate themselves. “Video is becoming such a big deal,” JB explains. “It’s so much more important to have that face-to-face connection, even if you’re not in the same room. That’s why video is something we really want to encourage for both internal and external interpersonal communications. And since a few of our loan officers already use BombBomb, it makes sense to integrate that technology with Total Expert right away.”



## Results to Date

Though early in the implementation, JB and the team are optimistic Total Expert will help them accomplish three important goals: grow retention by building stronger customer relationships, empower loan officers to create compliant, properly branded marketing materials on their own and strengthen ALCOVA's important loan officer/realtor relationships.

"We've been letting people know this is coming, and we've already received some great feedback from loan officers who used Total Expert at their previous companies and are excited to use it again," JB says. "We hope the fact we'll give our loan officers more autonomy within the Total Expert system is a reason for them to get in there and use it much more than they did our last CRM."

Concludes JB, "Hearing so much enthusiasm and great feedback about the new CRM at this early point in the implementation is a win for me right off the bat. It seems people are pretty optimistic about this change and trust us to make good decisions that work well for our loan officers."



## About Total Expert

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