



CASE STUDY

FirstBank Leverages Total Expert to Transform Customer Engagement



TotalExpert





Since 1906, [FirstBank](#) has been serving communities in the southeastern U.S. to empower residents and business owners in their financial journeys. In the past 119 years, FirstBank has grown from a small community bank in West Tennessee to a regional leader with more than \$13 billion in assets.

At a Glance

The Situation

FirstBank's mortgage marketing team relied on multiple platforms to provide loan officers with the collateral and tools they needed to stay engaged with borrowers and build long, trusting relationships.

The Solution

Implement Total Expert as their all-in-one mortgage CRM and customer engagement platform to streamline loan officer workflows, grant access to new data insights, and uncover opportunities hidden in their database.

The Success

- One platform for loan officers to manage engagement
- 20% boost in productivity across the marketing team and loan officers
- Personalization at scale for a better partner and borrower experience
- A new customer re-engagement Journey that drove an additional \$9M in volume in one year

The Situation

The marketing team supporting FirstBank's mortgage division faced challenges as they juggled multiple platforms while ensuring that their loan officers had the resources they needed to effectively drive pipeline, stay engaged with borrowers throughout the loan process, nurture existing relationships, and build their brand.

"We relied on numerous systems to get the information we needed to create marketing assets and resources for our loan officers," said Laura Byrum, VP, director of marketing at FirstBank. "On top of the time it took to create the resources, having to work across multiple platforms was holding us back."

The marketing team sought a single platform solution that would help streamline and further automate many of the everyday processes to elevate their support to their loan officers and empower them to focus where it mattered most: building a better customer experience with their borrowers.



“Streamlining our processes with a single solution that furthered our automation capabilities enabled us to check the box for a lot of priorities on our wish list, which means we can do more than ever before.”

Laura Byrum

Vice President of Mortgage Marketing, FirstBank

The Solution

FirstBank selected Total Expert as its all-in-one CRM and marketing automation platform to help provide an elevated, seamless experience for both customers and internal teams.

Total Expert’s Journeys empower FirstBank to build campaigns that combine digital communications and human touchpoints and dynamically adjust based on each customer’s financial activity and engagement preferences. These campaigns were customized to deliver updates about the loan process, educational materials for first-time homebuyers, and regular check-ins from loan officers.

“Journeys make it so easy for us to communicate and meet contacts where they are in the mortgage application process,” said Byrum. “It also gives us the flexibility to further tailor communications based on key behaviors and data triggers, which has elevated our ability to personalize at scale.”

Beyond borrowers, loan officers use Total Expert to nurture and build relationships with key real estate partners. Through its co-marketing functionality, loan officers can easily add and communicate with real estate partners in the system, while collaborating on co-marketing materials.

“From empowering our compliance officer with access to the system to engaging borrowers with text messages,

Total Expert gives our loan officers the tools they need to build productive and successful relationships,” said Byrum. “The platform makes it easy for loan officers to see where they should focus their time—and that’s been monumental in building relationships with their partners.”

Because Total Expert has a single data model for marketing automation and CRM functionality, the seamless flow of data makes it easy to segment and trigger high-touch engagements based on interactions with automated emails.

“Features like Focused View gives our loan officers insight into who to reach out to and when,” said Byrum. “It automatically prioritizes their outreach to ensure they are engaging with the highest priority contacts, which then funnels into our marketing activities for a holistic outreach strategy.”

The marketing team was also able to overcome one of their biggest challenges: simplifying the process to create marketing assets with MLS data. Within Total Expert, they seamlessly pull the MLS market information they need into pre-defined templates, which offer flexibility for the team to edit as needed.

“Using the pre-built content in the system with the MLS data integration meant we saved a lot of time in our processes but also helped us get to market faster—which has been a significant benefit of Total Expert,” said Byrum.

The Success

A streamlined tech stack

For the mortgage division at FirstBank, the first major win with Total Expert was bringing everything into a single platform—their contact data, sales productivity tools, marketing automation, and content creation capabilities for things like social media graphics, printed collateral, and emails.

“Now that our loan officers don’t have to track information in several systems, they can spend more time on what matters: building relationships with their partners and borrowers,” said Byrum.

Greater segmentation and personalization

In addition, Total Expert enables the team to personalize at scale. This gives them the opportunity to communicate to a segment of their database with a message that resonates with where the contacts are in their financial journeys.



“Focusing on personalization driven by data transformed how we were able to target our communication to our borrowers,” said Byrum. “Total Expert enables us to do this at scale, saving time for our teams while providing a better experience to our leads and contacts.”

Fewer lost opportunities

One of FirstBank’s biggest challenges prior to implementing Total Expert was recapturing business from borrowers who began but never completed the loan application process. Keeping track of these contacts across multiple platforms and effectively re-engaging them proved difficult.

But thanks to Total Expert’s CRM capabilities and Journey Creator, FirstBank was able to quickly pull all those contacts into a hyper-personalized campaign that provided a series of softer touchpoints and eased borrowers back into the loan application process by providing educational materials about the loan process, answers to common questions, and the ability to connect with their loan officer directly.

Here’s what FirstBank’s “Borrower Re-Engagement Journey” looked like:

- An ongoing campaign that launched in Q1 2024
- Four emails delivered over the course of two months (starting once a contact was added to the campaign)
- Emails personalized from 80+ individual loan officers
- Content focused on building rapport vs. overtly pushing borrowers to complete the loan process

By the end of 2024, FirstBank was able to re-engage nearly 2,000 borrowers. The campaign achieved a 54% message open rate and drove an additional \$9M in loan volume that would have been lost if they were still juggling multiple technology solutions.



About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial enterprises. Total Expert unifies data, marketing, sales, and compliance solutions to deliver the perfect customer journey across every financial milestone—in any market. Total Expert turns customer insights into actions that increase loyalty and drive growth for modern banks, lenders, credit unions, and insurance companies. Total Expert is now available for purchase on the AWS Marketplace and Salesforce AppExchange.