

Credit Union Marketing Agency Publishes Loan Growth Guide as Fintechs Capture 42% of Personal Loan Originations

New resource details the loan growth marketing strategy, lending campaign services, and financial institution digital marketing that drive funded loan volume.

LAKE MARY, FL, UNITED STATES, August 24, 2026 /EINPresswire.com/ -- Evok Credit Union Marketing, a full-service credit union marketing agency with offices in Lake Mary, Tallahassee, and Memphis, has published a new resource for lending marketers competing against faster, better-funded rivals.

The guide arrives in a recovering but uneven market. Credit union loan balances are projected to grow 5.5% in 2026, up from 4.6% in 2025 but still below the long-run average of roughly 7%, according to the Credit Union Trends Report. Modest growth raises the cost of missing an in-market borrower, which is why a [loan growth marketing strategy](#) built around this year's actual demand outperforms one carried over from last year's plan.

Demand has moved decisively toward home equity and consolidation. NCUA data shows loans secured by 1- to 4-family homes grew 7.5% year over year in the first quarter of 2026, with home equity balances secured by junior liens jumping 14.4%, while auto balances slipped 0.1% and new auto financing fell 2.2%. On the unsecured side, credit card balances reached \$1.25 trillion in the first quarter of 2026, up 5.9% from a year earlier, and cardholders who carry a balance pay an average APR of 21.52%, making the debt-consolidation pitch a concrete, dollars-and-cents story rather than an abstraction.

Drawing on evok's [financial institution digital marketing](#) work, the guide covers:

Product-specific campaign construction. Auto, mortgage, home equity, and personal lending



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A loan growth marketing strategy isn't a seasonal rate promotion. Credit unions that treat it like one keep handing volume to fintechs."

Larry Meador

each have distinct triggers and decision cycles, so [lending campaign services](#) built around a single shared promotion consistently underperform segmented, product-level campaigns with their own landing pages. Auto as a share-capture play. Credit unions hold about 19.56% of the total auto finance market, third behind banks and captive lenders, according to Experian. Captives dominate new-vehicle promotional rates, leaving used vehicles and refinancing as the more winnable ground.

Home equity over cash-out refinance. With the 30-year fixed-rate mortgage averaging 6.52% in mid-June, members holding low first-mortgage rates resist refinancing, which makes HELOC and home equity framing the clearer opening.

Positioning against fintech lenders. Fintech lenders held a 42% share of unsecured personal loan originations in the third quarter of 2025, up from roughly one-third a year earlier, according to TransUnion. The counter is quantified savings paired with fast decision-making rather than matched ad spend.

Application optimization. Signicat research found that 68% of consumers abandoned a financial services application in the prior year, with process length and excessive personal information requests among the leading causes. Pre-filled member data, trimmed forms, save-and-resume, and instant decisioning recover funded volume without additional acquisition spend.

Data-driven timing and compliance. Auto loan payoff dates, large deposits, and rising revolving balances signal borrowing need before a member searches, and Regulation Z trigger terms, ECOA fair lending obligations, the NCUA advertising statement, and platform special ad categories shape how those offers can be built.

Measurement of funded loans. Cost per funded loan, funded-loan conversion rate by funnel stage, and multi-touch attribution replace cost per application as the metrics a lending CMO defends to the board.

The complete credit union loan growth marketing guide is available now, covering the 2026 rate environment, product-level campaign strategy, application optimization, targeting, and ROI measurement.

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