

# How Cardinal Financial Helps People Achieve the American Dream with World-Class Technology and Service

## Before Total Expert: When a Traditional CRM Just Won't Cut It

Charged with quickly scaling their new retail division while still being mindful of people and process, Cardinal Financial started evaluating more comprehensive software solutions to bring marketing automation into the equation.

Although the sales automation solution they were using had a CRM component, it lacked key marketing and compliance requirements. As they weighed their options, the two other solutions they considered along with the Total Expert Marketing Operating System (MOS)™, couldn't compete on content or functionality.



*Cardinal Financial found success empowering its loan officers with the Total Expert MOS.*

"You cannot build a retail platform and not have a high-standard technology solution in place. For us, a robust CRM and fully integrated Marketing Operating System weren't nice-to-have. They were need-to-have," says Cardinal Senior Vice President of Business Development Marc Sottile, who was involved in many of the initial conversations around selection and implementation of Total Expert.



Cardinal Financial started with a mission to deliver the best mortgage experience possible. In this unpredictable industry, they don't believe in a "ride-it-out" mentality. They roll up their sleeves and adapt, determined to deliver on their mission, no matter what the market conditions may be. How do they do it? With open-minded, eager professionals on their team who are process driven and see the bigger picture. They ensure that their team is empowered and supported by the best tools and the industry's most accurate technology so that they can deliver the best mortgage experience for their people, their partners and their customers.

Total Expert has contributed to Cardinal Financial through:



*Premium Expert Content and Campaigns*



*Compliance Configuration and Powerful Co-Marketing*



*Relentless Commitment to Customer Success*

He says there were three things that made it clear to the team that the Total Expert MOS was the way to go:

1. Premium Expert Content and Campaigns
2. Compliance Configuration and Powerful Co-Marketing
3. Relentless Commitment to Customer Success

### Premium Expert Content and Campaigns

"I love that our entire content library can live in the Total Expert MOS. In other systems I've worked with, there was always a separate link or place we sent salespeople to retrieve their assets, which would often create extra work for me..."

"With Total Expert, they can access pre-produced content and customize it for their needs. It's the best of both worlds: we empower our salespeople, and I save so much time."

— Kim LeVrier, Director of Marketing Support,  
Cardinal Financial

### Compliance Configuration and Powerful Co-Marketing

Cardinal Financial's salespeople leverage Total Expert to co-market seamlessly, adding value to strategic business partners while staying compliant with complex industry regulations.

"Nobody is a compliance expert because the rules are changing all the time. The fact that Total Expert has spent a tremendous amount of time and resources to take care of that – the fact that it is an equal focus of your system – was a very big deal to us," says Marc.



**Kim LeVrier**, Director of Marketing Support,  
Cardinal Financial

*"If this had been other companies where I've worked, and we had expanded like this, we would have had to add ten employees to accommodate the increase in marketing and support requests. Instead, we've managed it all with four people. I'm very grateful to Total Expert for enabling us to grow business without having to grow headcount."*

### Relentless Commitment to Customer Success

Cardinal Financial acquired People's Home Equity in July 2018. Because most of their branches will operate as a DBA of Cardinal Financial, Kim was confronted with a new set of challenges: controlling brand access and enforcing consistency on the front end from a single, central system of record.

"I can't say enough good things about the customer success and implementation team that helped us customize the system," says Kim. "They were so easy to work with – communicative and responsive. There wasn't a single need that I presented to the implementation team that they didn't make happen."

Total Expert gave Kim's team the ability to create a single marketing asset that can be customized and deployed across different brands and to restrict access to certain assets. Because of this, salespeople can now access separate creative assets without added strain on Kim's team.

### The ROI of Empowerment

"The Total Expert MOS is on-demand and self-serve and the lion's share of marketing activities are automated and delivered seamlessly. As long as I on-board and train salespeople, they are off to the races, and I don't hear much from them. I think that says a lot," says Kim.

From the moment Cardinal Financial decided to launch its retail lending division, it knew they needed to empower their producers with a robust yet intuitive software solution they could leverage to develop their personal brands at a local level within the enterprise as well as ensure they were delivering the right message at the right time to the right person. The solution they selected is Total Expert.