

Smart Offer Tests

Compiled by Dawn Moore, February 12, 2014

Standard tests that we should probably use (just automatically, behind the scenes) for all of these:

Date of death = blank

Written-off loan (aren't we obligated to avoid communicating with them?)

Look at account freezes somehow ??

CU Marketing Opt-out flag = N ??

Make this offer to the member...

If the member passes these tests...

	Test #1	Test #2	Test #3	Test #4	Test #5	Test #6	Test #7
<i>We'd like you to apply for a loan!</i>	Age > xx	Credit score > xx	No delinquent loans	No accounts at neg bal	Tiered Svc level >= xxx	No denials on file since mm/yyyy	Tiered Svc level >= xxx
<i>We'd like you to apply for a credit card!</i>	Age > xx	Credit score > xx	No delinquent loans	No accounts at neg bal	Tiered Svc level >= xxx	No denials on file since mm/yyyy	Tiered Svc level >= xxx
<i>Open a certificate!</i>	Age > xx	Membership opened at least xx days					
<i>Open your first checking account with us!</i>	Age > xx	Membership opened at least xx days	Credit score > xx	Deny membership = N			
<i>Open an additional checking account with us!</i>	Age > xx	Membership opened at least xx days	Electronic dep hold group ≠ xx				
<i>Apply for an HSA checking account!</i>	Age > xx	Membership opened at least xx days	Electronic dep hold group ≠ xx				
<i>Apply for an IRA account!</i>	Age > xx	Membership opened at least xx days					
<i>Apply for a Roth IRA!</i>	Age > xx	Membership opened at least xx days					
<i>Apply for _____!</i>	Age > xx	Membership opened at least xx days					