

# AI-Powered Paid Search Drives 25.6% Conversion Growth for a Regional Credit Union

**Industry:** Financial Services

**Channels:** Google Ads, SEM



**Client Goal:** Grow qualified leads across Brand, Checking, and Mortgage product lines while improving cost efficiency and establishing a foundation for AI-driven campaign management.



AdMax Local (AML) helped a **regional credit union** operating 20+ branch locations across NC, VA, and SC to modernize its paid search program across Google Ads and SEM channels. The engagement presented a layered set of challenges: broken measurement infrastructure, inefficient campaign architecture, and no foundation for AI-driven optimization, all compounding each other and preventing confident budget decisions or scalable growth.



## The Challenge

The client had several compounding performance constraints that made confident bid optimization, budget scaling, and attribution-based decision-making impossible.



**GA4 tracking misconfiguration masking true Mortgage campaign conversion volume and misdirecting budget decisions**



Brand campaign built on Target Impression Share, can't distinguish low-intent navigational queries from high-intent product searches



Store visits and calls inappropriately included in primary KPIs, inflating reported conversions through mid-year



Conversion values not assigned to key checking account actions, blocking ROAS-based optimization



## Our Strategy

We deployed a **sequenced, measurement-first approach**: rebuilding tracking infrastructure before activating AI tools, ensuring Google's systems operated on clean signal throughout.

### 1. Measurement Rebuild First

Before any AI deployment, the team **rebuilt the tracking foundation**. The GA4 integration was validated and reconciled against Google Ads, the Mortgage campaign was migrated from Last Click to data-driven attribution, store visits and calls were removed from primary conversion reporting, and conversion values were assigned to the All Checking WC DAO action to enable ROAS-based optimization.

### 2. AI Max Deployment on Brand Search

In December 2025, AI Max was deployed on the Brand Search campaign alongside the existing Target Impression Share campaign. This intentional overlap setup was designed to test whether AI Max could intelligently differentiate query intent within the brand ecosystem. The AI Max signal allowed Google's system to suppress bids on low-intent navigational queries while dynamically amplifying spend on high-intent product-specific searches, with ad copy matched to user intent in real time.

### 3. Expansion to Mortgage

Following validated Brand performance, AI Max was extended to the Mortgage

campaign in February 2026 post-attribution migration, ensuring clean attribution signal before layering AI optimization on top.

## 4. Campaign Architecture Optimization

Concurrent workstreams included SQR-based negative keyword management, branded keyword consolidation, pausing the underperforming Reserve Rate Checking ad group, and shifting Brand campaign bidding to a 70% TIS / 30% Maximize Conversions split to balance share-of-voice with lead efficiency. In-market segments, Financial Services, Residential Properties, and Mortgage, were prioritized with bid adjustments for in-market adults near branch locations across NC, VA, and SC.



## Results

Results were validated via Google Ads, GA4, and Microsoft Ads with monthly reconciliation. The Mortgage attribution migration produced near-perfect parity (**33 GA4 conversions vs. 34 Google Ads conversions**) in the first post-migration window.

### AI Max Performance (November 2025 - December 2025)

- Conversions: +25.6%
- Average CPA: -18.4% (\$34.50 to \$28.15)
- Average CPC: -13.5% (\$2.45 to \$2.12)
- Search Impression Share: +6.5 pts (88.4% to 94.2%)
- Unique query categories captured: +19% vs. prior exact-match structure

### Full-Year 2025

- Total conversions: ~121,000
- Blended CPA: \$3.05
- Conversion rate: 15.8%
- Budget utilization: 95.2%

### February 2026 - Post-Mortgage Relaunch & AI Max Expansion

- WC Leads: 1,159 (+43.3% MoM)
- Cost per Lead: \$24.41 (-24% MoM) on \$28,287 total spend
- Conversion rate: 18.43%
- WC Auto Loans: +60.5% MoM

- WC Personal Lines of Credit: +81.8% MoM
- WC Deposit Account Openings: +48.8% MoM



## Key Takeaway

A structured, sequenced AI deployment approach, starting with measurement integrity before activating AI Max, produced compounding gains across impression share, conversion volume, and cost efficiency without incremental budget. This case demonstrates that AI tools perform at their ceiling only when the underlying tracking and attribution infrastructure supports clean signal.