

Payment Variety for Profitable Success

A CASE STUDY

THE SITUATION

“Our funeral home is passionate about supporting our customers,” says Charles Castiglia, owner of Lakeside Memorial Funeral Home. “But when choosing funeral amenities for their loved one the total cost can be quite a shock – so often more than a budget can handle. Because it’s hard to talk about money during funeral consultations, we consistently discount products and services to meet customers’ immediately-available financial positions. I knew we needed a change to eliminate deep discounting while still supporting our customers.”

THE SOLUTION

Castiglia turned to three payment providers to solve his situation:

1. C&J Financial: life insurance claims processing;
2. Memorial Payment Solutions: credit card and EFT processing; and
3. United Consumer Financial Services: closed-end term loans.

One family, the Claytons, rejected the idea of no cemetery service nor reducing the calling hours for their mother. Castiglia presented the family with three payment provider flyers. Between available cash and each sibling taking on a different payment, the funeral cost became manageable and ensured a memorable service and burial to say an appropriate goodbye.

THE RESULTS

Even though the Clayton family was grieving, they were at ease with the financial solution ensuring their mother had the finest funeral service. Castiglia says, “It gives our funeral home great satisfaction helping a family properly honor their dearly departed and supporting them through the grieving process without sacrificing our service nor having a family lose their dignity because funeral cost was originally out of their range.”

Castiglia continues, “Now when customers are going through the same situation, we simply present these vendors’ brochures. A family can mix and match based on their needs, set up automatic payments, or make online payments from around the world.”

With C&J, MPS and UCFS, Lakeside is concentrating on customer service and growing sales volume. Castiglia said, “These payment options help take the emotion out of discussing pricing at a very stressful time for our customers. And, the benefits of no upfront costs, eliminating direct financing for neighbors and friends as well as getting paid directly in just a couple days means a profitable future.”



Charles Castiglia

Owner

Lakeside Memorial Funeral Home
Hamburg, New York

President

International Order
of the Golden Rule