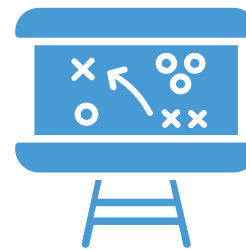


Certified Federal Credit Union **DOUBLES** its Credit Card Cross Sell Rate

Background

For two weeks in the fall of 2019 and spring of 2020, Certified Federal Credit Union (FCU) ran integrated, prequalified, credit card cross sell campaigns to deepen member engagement and grow its credit card portfolio.

GOAL



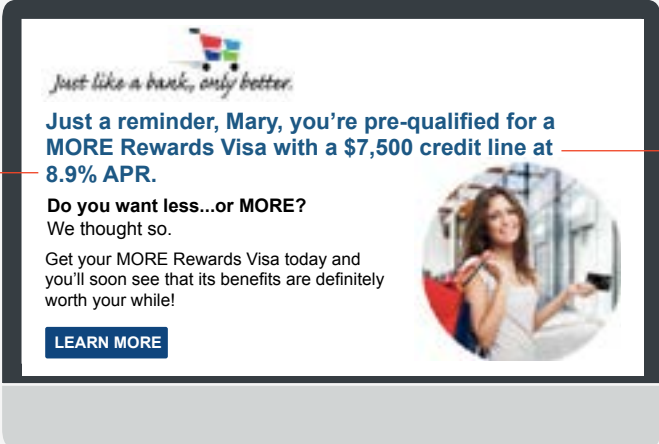
Beat the fall campaign cross sell conversion rate of 1%

Tactics for the two campaigns included:

Fall 2019 Campaign Tactics	Spring 2020 Campaign Tactics
<ul style="list-style-type: none"> + Generic email + Personalized letter + Mobile app messaging + Statement messaging 	<ul style="list-style-type: none"> + Personalized email + SMS messaging + Personalized web page + Personalized letter + Mobile app messaging + Statement messaging

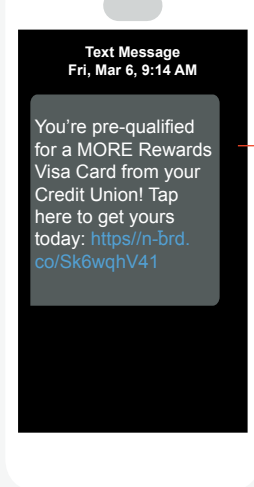
For the spring 2020 campaign, the two personalized emails and a SMS message linked to a personalized web page presenting specific credit limit and annual percentage rate (APR) offers to any member who did not act on the fall offer based on the prequalification process. The risk criteria was identical for both campaign lists. **The personalized tactics for the spring campaign communicated prequalified offer details including the maximum line of credit and APR offered to each member.**

Spring Campaign- Personalized email & SMS message



Custom APR offer

Custom Line of Credit offer



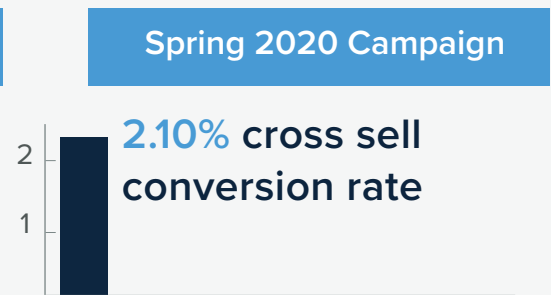
SMS message



Results

The main difference between the fall and spring campaigns was the use of personalization capabilities within the Digital Onboarding platform.

2X LIFT



“I wouldn’t have invested in the platform if I didn’t think it would deliver better results. This is exactly what direct marketing in the financial services space has needed for 20 years.”

-Jay Lassiter
VP of Marketing and Payments

About Certified Federal Credit Union

With \$634M in assets, Certified Federal Credit Union (FCU) was founded in 1949 and is now the largest credit union in the western United States serving the grocery industry. The member-owned credit union operates under the motto “Just Like a Bank, Only Better.” It offers all of the products and services you’d expect at a big bank, however, it is a not-for-profit organization that returns profits to its members. The credit union has earned an A+ rating from WEISS Ratings, placing its financial performance in the top 0.3% of all credit unions, and a 5-Star rating from Bauer Financial every year for more than 20 years.

About Digital Onboarding, Inc.

Digital Onboarding Inc. is a SaaS technology company focused on helping banking customers and credit union members activate their financial services products. Digital Onboarding provides a fully automated new account activation platform that is more efficient and effective than traditional phone calls, emails, direct mail, and print brochures, driving profit by increasing new customer activation rates.

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