

P1FCU

# Beats Direct Deposit Setup Goal by 60%



## Background

P1FCU noticed that not all members with a dividend checking account were taking advantage of the opportunity to earn 3.5% APY on their account balance. Qualifiers to earn interest on this account are that the member must be enrolled in eStatements, have 20 monthly transactions on their debit card, and have one monthly direct deposit of more than \$250. P1FCU turned to the Digital Onboarding engagement platform to help members take full advantage of their accounts.



## Campaign Goals

- Motivate 5% of debit card users to set up their direct deposit with P1FCU.



## Campaign Tactics

P1FCU leveraged the Digital Onboarding engagement platform to run two campaigns targeting their “Debit Card Deb” persona, which includes members who have the dividend checking account and regularly use their debit card each month:

- One campaign for those who had already set up eStatements but not direct deposit
- One campaign for those who had not set up eStatements nor direct deposit

The credit union sent members three emails and one text message over three weeks. Each message linked to their personalized Digital Onboarding microsite that included instructions on how to set up the service(s) they were missing to qualify to earn the 3.5% APY.

### About P1FCU

P1FCU was founded in 1938 when 12 employees of Potlatch Forest, Inc. pooled their money to provide loans and financial services to those members of their community who were not served by big banks. Today, the organization continues to provide personal service and financial stability to more than 100,000 members across the Pacific Northwest, covering the state of Washington and areas of Idaho and Oregon. To learn more, visit <https://www.p1fcu.org/>.

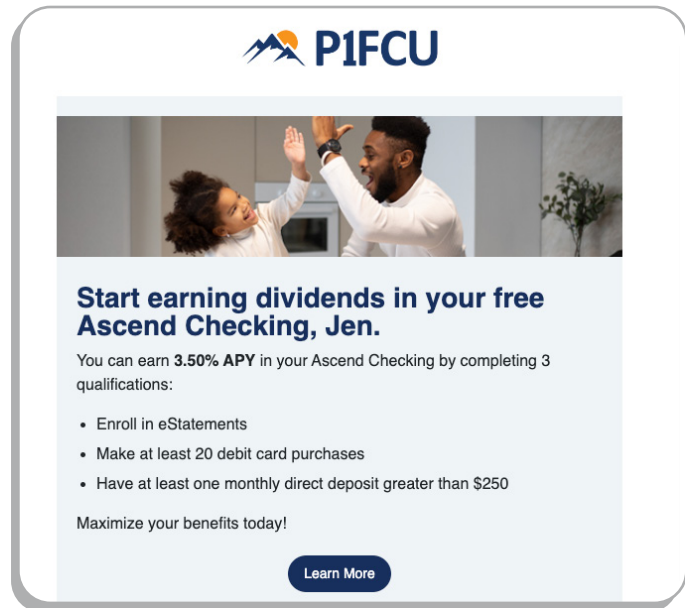


## Campaign Tactics Visualized

Earn 3.50% APY with your Ascend Checking 💰

Each month you meet the 3 checking qualifications, you'll earn dividends.

Learn more:  
<https://P1FCU.com>



**P1FCU**

**Start earning dividends in your free Ascend Checking, Jen.**

You can earn **3.50% APY** in your Ascend Checking by completing 3 qualifications:

- Enroll in eStatements
- Make at least 20 debit card purchases
- Have at least one monthly direct deposit greater than \$250

Maximize your benefits today!

[Learn More](#)

Email & SMS text messages



**P1FCU** 33% Completed

**Jen, protect your identity and the planet. Enroll in eStatements.**

One requirement to earn dividends is to enroll in eStatements.

Access eStatements sooner than mailed statements and decrease your chances of becoming a victim of Identity Theft and Fraud.

You will receive an email as soon as your new eStatement is ready.

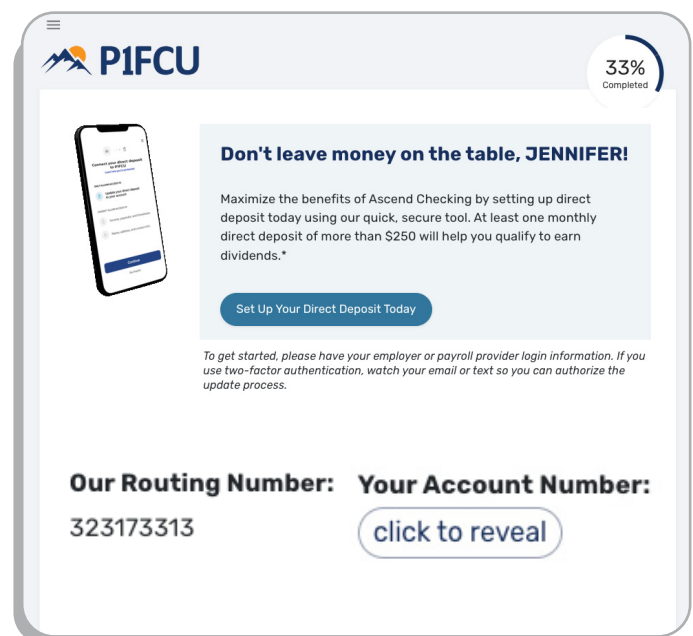
Sign up for eStatements in Online Banking by clicking on the eStatements tab after you log in.

[Log In And Enroll](#)

[Direct Deposit](#)

**P1FCU**  
Routing Number: 323173313  
1025 Warner Ave, Lewiston

eStatement Enrollment



**P1FCU** 33% Completed

**Don't leave money on the table, JENNIFER!**

Maximize the benefits of Ascend Checking by setting up direct deposit today using our quick, secure tool. At least one monthly direct deposit of more than \$250 will help you qualify to earn dividends.\*

[Set Up Your Direct Deposit Today](#)

*To get started, please have your employer or payroll provider login information. If you use two-factor authentication, watch your email or text so you can authorize the update process.*

**Our Routing Number: 323173313**

**Your Account Number:** [click to reveal](#)

Secure Personalization



## Campaign Results

The campaign was a success, exceeding the goal set by P1FCU by 60%. After the campaign ended, **8% of existing “Debit Card Deb” members had set up direct deposit** with P1FCU. Additionally, **6.5% enrolled in eStatements**. These members can now take full advantage of their dividend checking accounts.

*“Greater member engagement is a top priority for P1FCU. We want to be our members’ favorite financial institution. Increasing direct deposits is vital to our strategy, but there can be a lot of friction with the setup process. The Digital Onboarding platform makes setting up direct deposit fast and easy for members. We are thrilled with the results!”*

- Jenifer Piper

CUCE, VP of Member Engagement

### About Digital Onboarding

The Digital Onboarding engagement platform helps banks and credit unions turn account holders into engaged and profitable relationships. Email and text messages link customers and members to their personalized microsites. Self-service tools help them enroll in direct deposit in seconds, update default payment methods at places like Amazon and Venmo, adopt digital banking, and more.

Connect with us



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