

## TRANSFORMATION STORY

# Credit Union Drives Member and *Deposit Surge* With Multichannel Marketing Campaign

By Parthiv Pandya, Director

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To combat soaring interest rates and competition, Travis Credit Union went on the offensive — engaging AMF for a multichannel campaign that boosted memberships by 8% and deposits by 18%.

## The Customer

Travis Credit Union (TCU) is a longstanding nonprofit financial institution serving personal and business banking needs across 12 counties in Northern California.

## The Problem

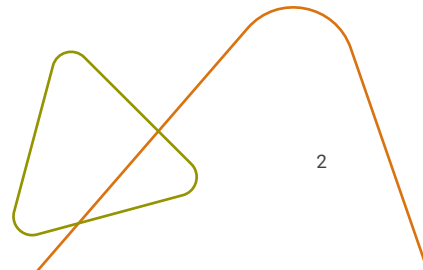
Rising interest rates and a market flight to quality depleted deposits and increased competition for TCU. To maintain stability, the credit union needed to attract new members and significantly grow deposits.

## The Solve

AMF harnessed third-party data and advanced segmentation strategies to identify high-potential prospects and craft a strategic multichannel campaign to boost membership and deposit growth.

## The Outcome

In just three months, TCU saw an 8% increase in new memberships and an 18% surge in deposits, achieving rapid growth that far surpassed their initial goals.

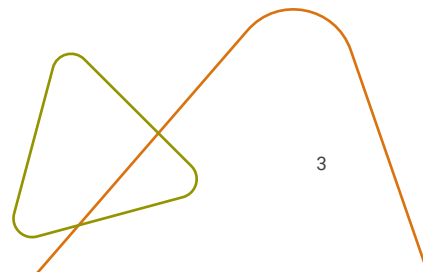


# Rising Rates Demand a New Game Plan

TCU is an established credit union with a mission of improving the financial lives of its members. Initially focused on driving lending growth, TCU faced new challenges when the Federal Reserve introduced a series of interest rate hikes. Members seeking better returns began withdrawing funds from savings, eroding TCU's deposits. Meanwhile, several high-profile bank failures triggered a "flight to quality" that intensified competition for new members and deposits.

To stay competitive, TCU had to pivot. It shifted its focus from lending growth to building deposit strength, aiming to attract savers who were increasingly looking for stable, high-yield accounts in a trusted setting.

The credit union needed to execute a data-driven, standout marketing campaign that could quickly deliver measurable results. Starting with a goal of a 4% membership increase, TCU turned to AMF for help.



# Key Data Insights Drive Effective Targeting

Without access to an extensive in-house data pool, AMF leaned heavily on third-party insights to build a comprehensive understanding of TCU's current and potential member base. AMF developed a targeted strategy to reach new members using a detailed, three-step approach:

## 1. Household profiling:

AMF enriched TCU's customer relationship management (CRM) system with appended third-party data sets to better understand key characteristics of existing members, such as household composition, financial habits and purchasing behaviors.

## 2. Advanced data segmentation:

AMF applied advanced data segmentation techniques to identify prospects, focusing on behavioral and economic factors to pinpoint prospects with the highest growth potential.

## 3. Incentivized offers:

To further pique interest, AMF recommended promoting compelling offers such as free checking accounts and competitive CD rates.

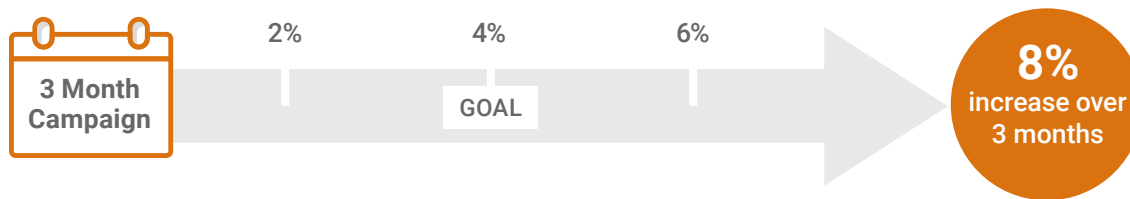
This approach used insights from more than 10,000 predictive demographic and behavioral indicators. Combining these detailed demographics with lifestyle, financial, technology and media preferences, AMF was able to identify high-value prospects and craft a multichannel campaign built to appeal to their needs.

# 3-Month Campaign Shatters Growth Goals

With actionable insights in hand, the AMF team created a multichannel marketing campaign designed to saturate the market and deliver measurable results. Using identity graph technology, they pinpointed key audience segments and delivered tailored messages across multiple platforms, including targeted digital ads, social media, connected TV, digital billboards and more.

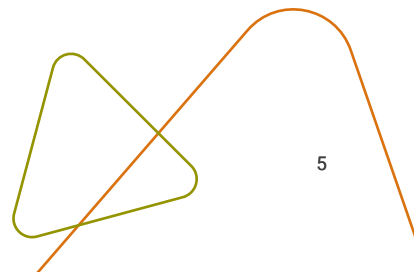
By ensuring consistent messaging across channels, AMF reinforced TCU's value proposition at every touchpoint. This cohesive approach not only kept the messaging top-of-mind for prospects, it also built trust and motivated them to act.

Over a three-month campaign, TCU's new membership grew by 8%, while deposits surged by 18%. These achievements shattered the credit union's initial goal of a 4% membership increase and positioned TCU as a trusted financial choice in a highly competitive market.



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# Is *Ineffective Marketing* Costing You Opportunities?

Don't let untapped growth opportunities slip away. Unlock the potential of your audience with a data-driven marketing strategy that delivers real results. Find out how our [AMF omnichannel marketing experts](#) can help you create a cohesive, multichannel campaign that achieves (or surpasses) your growth goals.

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