

# Connect and grow

## How we're helping two credit unions connect with tens of millions of prospects - and redefine their member base.

There's no denying it -- credit unions are facing some headwinds. Issues like aging member demographics, liquidity challenges, growth limited by size and location, and a tricky economic environment are combining to make it hard to chart a path for sustainability, much less growth. By connecting credit unions to new, credit-worthy consumers, Union Credit is making a difference. But don't take our word for it - here are just a few of our partners' recent experiences:



**"I don't think ACU has seen a daily volume like this in years."**  
Troy Kyle, EVP

### Skyrocketing new member acquisitions

#### THE PROBLEM

A confined geographic area and lack of credit union awareness among young people meant America's Credit Union's membership was not only stagnating, it was declining.

#### THE SOLUTION

By partnering with Union Credit, ACU started tapping into our network of well-known publishers (like Experian and Bankrate), to connect to millions of new high-value prospects, resulting in hundreds of new members in just one month.

#### THE RESULT

**Hundreds of new members  
IN THE FIRST MONTH ALONE**





## Breaking geographic boundaries

### THE PROBLEM

Despite its strong presence on Long Island, Jovia Financial Credit Union was facing a plateau in growth and needed an effective strategy to expand their membership beyond their local geographic area.

### THE SOLUTION

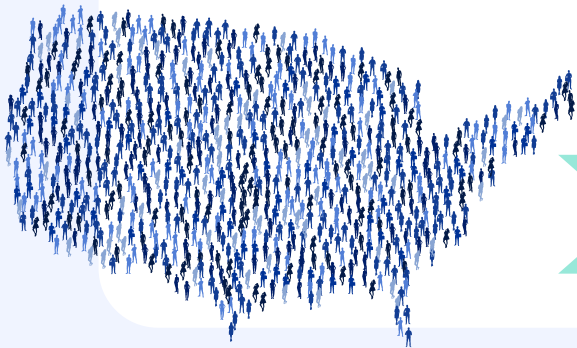
In 2023, we started using targeted email marketing to connect Jovia with several large publishers' consumer databases NOT within their geographic region.

**"We've been able to take Jovia nationwide in less than 30 days."**

Casey Mauldin,  
CRO/CLO

### THE RESULT

**92%** increase in members  
IN THE FIRST MONTH ALONE



## Four easy steps

- 1 We'll match you up with big publishers like Experian and Bankrate
- 2 They'll market your products (along with other credit unions') to millions of new potential members
- 3 You gain new loans and members ripe for cross-selling
- 4 Once they experience the credit union difference, they're members for life

# Exploring Consumer Trends

Insights into Credit Card Redemptions on the Union Credit Marketplace

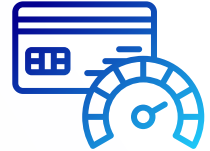
**60%**

of consumers are under the age of 40



**795**

is their average credit score



**\$99k**

is their average income



**53%**

are utilizing their card within the first 30 days



**35%**

are opening up a new checking account and/or transferring payroll



**56%**

are making balance transfers to their new card



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