

Mobile Integration Drives Adoption and Loan Growth

In today's digital-first environment, financial institutions are seeking new ways to boost engagement and deepen relationships within their mobile banking experiences. Sharetec's On the Go Mobile combined with SavvyMoney's integrated financial wellness tools, transforms how consumers interact with their credit and lending opportunities. The enhanced mobile banking homepage not only elevates awareness and adoption, but also helps drive meaningful loan growth—helping institutions strengthen relationships and deliver measurable results.

AT A GLANCE

145%

average increase in adoption
within months of launch

\$8M+

total funded loans across
both credit unions

5X

increase in auto loan offer
impressions and applications

ABOUT THE PARTNERS

SOUTHERN CHAUTAUQUA CREDIT UNION

10,000

digital banking users

\$151M+

in assets

December 2022

launched SavvyMoney

NATCO CREDIT UNION

12,700

digital banking users

\$151M+

in assets

February 2025

launched SavvyMoney

OPPORTUNITY

With Sharetec's enhanced On the Go Mobile platform, financial institutions also gain an opportunity to elevate the visibility and impact of SavvyMoney. Previously, consumers had to navigate through multiple menus to access SavvyMoney, limiting engagement and overall adoption. The new platform integrates SavvyMoney directly into the digital banking homepage, providing users with convenient access to their credit score and personalized offers.

Both Natco Credit Union and Southern Chautauqua Credit Union recognized this as a chance to drive deeper digital engagement and boost loan growth through greater exposure to SavvyMoney. Natco launched SavvyMoney and On the Go simultaneously while, for Southern Chautauqua, a SavvyMoney partner since late 2022, the new platform represented a strategic opportunity to enhance visibility and expand on prior success.

SOLUTION

By leveraging Sharetec's On the Go Mobile platform and the seamless integration of SavvyMoney's Credit Score and Offers, both credit unions delivered a more engaging and accessible digital experience. With the SavvyMoney widget now featured directly on the mobile banking homepage, members could instantly view their credit score, receive personalized offers, and take action in just a few taps.

The upgraded platform offered a modern, fully-branded interface designed for 24/7 access and optimized to ensure a smooth, intuitive user experience across devices. In addition to improved functionality, On the Go Mobile provided promotional real estate and push notification capabilities, allowing the credit unions to highlight SavvyMoney offers and drive engagement directly in the app. SavvyMoney worked closely with Sharetec and each



institution to ensure a seamless implementation and optimized in-app placement, creating an elevated experience that combined the power of real-time credit data with the convenience of mobile banking.

IMPACT

Both credit unions saw significant results following their launch of On the Go Mobile with SavvyMoney's integrated widget.

Natco Credit Union saw **adoption rates more than triple** – reaching rates **over 75% higher than their peers** just eight months after launch. Loan volume also rose sharply, with **\$4.2 million** in funded loans across **471 applications** during that period.

Meanwhile, Southern Chautauqua Credit Union **doubled adoption** only five months after its mobile upgrade — well outpacing their peers of a comparable tenure. The credit union also experienced strong lending growth, with **funded loan volume up 50%**, and auto loan **offer impressions and applications increasing 5x** month-over-month after the launch.

These results demonstrate how the visibility and accessibility provided by On the Go Mobile can transform digital engagement and drive measurable growth, even among credit unions at different stages of their SavvyMoney journey.

