



Turning Financial Wellness into Measurable Growth

For BayPort Credit Union, financial wellness isn't just a value—it's a strategic priority. With a strong foundation for SavvyMoney already in place, BayPort saw an opportunity to go deeper: not just getting consumers to enroll, but motivating them to actively engage, build healthier financial habits, and ultimately improve their financial outcomes. The result was a simple but powerful idea that would evolve into a cornerstone of their financial wellness strategy.

AT A GLANCE

27%

increase in active users during campaign

18% higher

average credit score of SavvyMoney users

2x higher

average account balances of SavvyMoney users

ABOUT BAYPORT CREDIT UNION

91,700

digital banking users

\$2.7B

in assets

February 2020

launched SavvyMoney

OPPORTUNITY

BayPort Credit Union has long recognized the importance of helping its members understand and improve their credit. While enrollment in SavvyMoney was strong, the team saw an opportunity to deepen engagement and drive more consistent usage.

“We know that a credit score is so important for our membership,” said Nancy Porter, Vice President of Marketing at BayPort. “However, we saw that active users fluctuated.”

BayPort set out to not only increase engagement with SavvyMoney, but to encourage meaningful financial behavior—helping consumers take actionable steps toward improving their financial health while strengthening their relationship with the credit union.

SOLUTION

To drive both engagement and financial progress, BayPort launched its Credit Score Member of the Month program in September 2024.

The concept was simple: members who actively used SavvyMoney and improved their score by at least five points were entered into a monthly drawing to win \$1,000 toward debt reduction.

“A 5-point improvement is a big deal,” Porter noted. “It’s achievable within a short timeframe, but can also move a member into a higher credit tier.”

What began as a short-term promotion quickly expanded into a broader financial wellness initiative. BayPort supported the program with multi-channel promotion across email, social media, digital banking, and even television campaigns—reinforcing SavvyMoney as a valuable, free member benefit.

Beyond the sweepstakes, BayPort extended its efforts through education and guidance, including:

- Financial wellness workshops like “Don’t Sweat Your Credit Score!”
- Virtual and in-person sessions featuring SavvyMoney tools
- Personalized support for members working to improve loan readiness

Internally, the program evolved from a pilot into a cornerstone of BayPort’s financial wellness strategy—driving engagement across digital channels while reinforcing its role as a trusted financial partner.



IMPACT

The program delivered immediate and sustained results. Following launch, BayPort saw a **27% increase in active SavvyMoney users**, growing and maintaining a strong base of engaged members.

“It was just amazing – after launching it, we saw an instant increase,” Porter shared.

The initiative also resonated broadly across BayPort’s membership. Winners ranged in age from 27 to 66 and represented multiple communities, demonstrating widespread interest in improving financial health.

On social media, the campaign significantly outperformed other content:

- Over 15,000 impressions across 26 posts
- 8.3% engagement rate
- Nearly 3x the impressions of comparable campaigns

Engagement Creates Deeper Relationships

BayPort members using SavvyMoney showed stronger financial relationships with the credit union:

- 18% higher average credit scores
- More than double the number of loan accounts
- Approximately 2x higher average balances

These results highlight the connection between financial wellness and long-term member value.

What began as a short-term promotion has become a scalable, high-impact strategy—helping BayPort drive engagement, improve financial outcomes, and strengthen its position as a trusted partner in financial wellness.

