

Driving Loan Growth with Member Engagement

Public Service Credit Union has long prioritized personalized service and financial wellness for its members. To better support loan growth and increase digital engagement, the credit union turned to SavvyMoney to gain deeper insight into member needs and deliver more relevant, timely offers. With SavvyMoney's data-driven targeting and analytics, Public Service CU strengthened member relationships, improved credit outcomes, and achieved significant lending impact.

AT A GLANCE

12.8%

click to application rate

40 pts.

avg. score improvement

\$6M

SavvyMoney-influenced loans funded

ABOUT PUBLIC SERVICE CU

3,350

digital banking users

\$84M+

in assets

May 2022

launched SavvyMoney

OPPORTUNITY

Public Service Credit Union has always prioritized helping members access the right financial products at the right time. But like many credit unions—especially smaller institutions—driving consistent loan growth requires more than traditional marketing triggers.

While Public Service CU had strong member relationships and a clear focus on financial wellness, their team wanted a more effective way to: increase engagement with credit score tools, identify members who were actively in-market for lending products, and grow loan volume through more strategic, targeted outreach.

We're focused on helping members achieve their financial goals, and SavvyMoney helps us do that by reaching the right members at the right time. I believe that's part of why our member usage is so strong.

Lindsay Gallmeyer, Marketing Director

Public Service Credit Union

SOLUTION

Public Service CU implemented SavvyMoney to strengthen engagement, improve financial wellness, and support personalized marketing strategies.

According to Marketing Director Lindsay Gallmeyer, SavvyMoney provides a unique window into member needs and intent—helping the team better understand where members are in their financial journey.

Instead of relying only on traditional triggers or broad campaign lists, Public Service CU uses SavvyMoney engagement data to identify members who are actively interacting with offers.

Marketing Optimization Across Channels

SavvyMoney data plays a key role in Public Service Credit Union's marketing strategy, actively using Analytics to support:

- Targeted email campaigns
- Year-round offer engagement reporting
- Expanded campaign planning, including direct mail efforts

They regularly use offer activity reporting from SavvyMoney Analytics and share that data with Member Advisors, enabling proactive outreach. This strategy has created stronger conversations and a better member experience.

Gallmeyer notes that SavvyMoney-powered lists consistently outperform other tactics because they enable outreach to members who are already engaged and more likely to qualify.

Beyond performance, Public Service CU values the ease of working with SavvyMoney. The team's responsiveness, strong support resources, and proactive partnership approach cited as key reasons the solution has such value. Gallmeyer shares that SavvyMoney is able to anticipate what the credit union needs before they even ask—something they have not experienced with other vendors.



IMPACT

Public Service CU has seen strong performance from pre-qualified offers, achieving a **12.8% click-to-application rate**, reflecting the effectiveness of delivering personalized offers to engaged members that are ready to take action.

It doesn't stop there – using targeted engagement strategies, the credit union has funded **over \$6 million in influenced loans** since launching. This reflects SavvyMoney's ability to connect digital engagement directly to real lending outcomes.

SavvyMoney has also helped improve members' financial health. Today, **over 60% of members are CreditSavvy** and have **improved their score by over 40 points on average** since enrolling. This measurable improvement supports the credit union's mission and increases member readiness for lending products.

Public Service CU credits SavvyMoney's targeting capabilities with contributing to their broader success: the credit union has been recognized as **number one in member usage** among Indiana credit unions, meaning members use more of their products and services than peers across the state.

