

# Case Study



CREDIT UNION  
OF  
COLORADO.

## Key Metrics

**29%**

lift in account opening conversions

**\$1.25M**

in new deposits

**9X**

ROI

“

Partnering with FinGoal helps us better understand our members by looking at their spending habits, allowing us to create more personalized experiences and engage with them in a way that truly matters.

”

Kelly Wagner-Grull  
*Director of Digital & Member Experience*

## BACKGROUND

Credit Union of Colorado is transitioning its member communication from being reactive to entirely proactive. By leveraging FinGoal's transaction data insights within its member journeys, the credit union has been able to:

- Personalize its digital content library so members see resources most relevant to their financial journeys
- Identify opportunities to introduce new product offerings tailored to the most appropriate member segments
- Deliver targeted campaigns designed to move members toward deeper relationships with the credit union

This case study highlights one of their recent proactive offer efforts: promoting a High Yield Savings account to members who are holding deposits at outside institutions.

## HIGH-YIELD SAVINGS CAMPAIGN

In an attempt to drive more existing members to its high-yield savings account, Credit Union of Colorado leveraged FinGoal to identify members who are currently holding accounts at large banks and had not yet established direct deposit or recurring income with the CU. Thus their proactive offers were sent to exactly the right audience: members with clear potential to bring more of their savings relationship in-house.

Instead of a broad email blast, this campaign was designed to resonate with members who were most likely to be considering better savings options. That precision meant the campaign wasn't just about driving account openings — it was about proving that insight-driven targeting creates higher conversion rates and real action in member behavior.

The results validated this approach: the credit union saw a meaningful lift in High Yield Savings adoption, demonstrating that when outreach is data-driven and member-specific, the impact extends beyond a single campaign and helps build momentum for long-term deposit growth.