

# How Rockland Federal Credit Union used Starlight to reinvigorate member relationships

Rockland Federal Credit Union set out with a goal to strengthen connections with a unique segment of its membership - individuals who joined through indirect auto loans. While these members began their relationship with Rockland FCU in a very specific way, the credit union saw an opportunity to deepen that connection authentically, helping these members experience the full credit union difference — not with another sales pitch, but with something that demonstrated value rooted in trust.

To bring that vision to life, Rockland FCU partnered with Starlight, a platform that connects members to verified financial,

government, and community assistance programs. Together, they launched a three-part email campaign that reframed outreach as a member benefit, not a marketing effort.

For Rockland FCU members, the program was branded BridgeUP, powered by Starlight - a trusted, credit union-backed resource to help members uncover savings and access support programs such as SNAP, Medicare Savings Programs, utility assistance, and more.

This collaboration showed how a simple shift in approach — leading with support instead of sales — can turn passive borrowers into engaged members and deepen long-term relationships.

## MEMBER OUTCOMES

**103K+**

Unique Email Opens

**55%**

Average Open Rate

### The Challenge: Engaging an Overlooked Member Segment

For Rockland FCU the goal wasn't to re-sell to indirect members, it was to rebuild connection.

**They set out to reconnect through service-driven, personal outreach rather than traditional sales:**

- **Connection over conversion:** Re-engaged members by leading with personal, cooperative support.
- **Trusted partner benefit:** Positioned Starlight as a credit-union-endorsed resource for real savings and assistance.
- **Service that performs:** Tested messaging to boost trust, engagement, and a renewed sense of belonging.



**20%**  
Conversion  
Rate



**35,428**  
Opens on the highest-  
performing email

## The Results: **Reaching and Re-engaging Thousands**

The campaign reached and re-engaged thousands of members who had previously been inactive, outperforming expectations and setting a strong foundation for future engagement:

### MEMBER OUTCOMES

**35,428**

Opens on the highest-  
performing email

**1,920**

Direct clicks to the  
Starlight platform

**399**

Completed Starlight signups  
from indirect members



Positioning Starlight as a benefit allowed us to connect with members in a meaningful way and remind them that Rockland FCU is a true partner - here to empower their financial well-being and support their lives, not just to sell."

**SAMANTHA APOSTOLAKES, VP MARKETING**  
FEDERAL CREDIT UNION

## From Transactional to **Engaged**

Indirect members who connected with Starlight didn't just click — they stayed. Rockland FCU saw sustained engagement from this group over time, with more members visiting the website, responding to follow-up outreach, and exploring new services.

Early results point to a clear trend: members who engaged through Starlight show higher follow-up activity and stronger brand alignment than those who didn't. By offering help before asking for anything in return, Rockland FCU built trust that can translate into future deposits, product adoption, and advocacy.

The takeaway is simple: indirect members aren't unreachable — they just need a more personal, value-driven way to reconnect. Starlight gives credit unions a scalable way to lead with value, deepen relationships, and turn passive borrowers into loyal members.

As competition for attention and deposits grows, the institutions that win will be those that start where relationships begin — with real help.

As the financial services landscape becomes more competitive, solutions that build trust — not just transactions — will define the future of member relationships.