



# Meriwest Credit Union and Candescent Turn AI Personalization into Member Loyalty

## The Customer

Competing in the heart of Silicon Valley, Meriwest Credit Union had to go beyond banking — it had to deliver personalized, tech-driven relationships. Founded in 1961 in San Jose, California, Meriwest has embraced the Silicon Valley spirit of experimentation and pushing the envelope on new technologies.

Meriwest is pioneering new ways to use digital banking and AI to redefine the banking experience for its members.

Serving a membership base that encompasses the Greater Bay Area as well as Pima County Arizona, Meriwest manages \$2.1 billion in assets, providing retail and business banking services. As a trusted community partner, Meriwest is committed to providing advice-based, personalized, and innovative financial solutions that help members to build their financial health. With a member first focus, Meriwest is able to introduce new products and services, foster brand loyalty, and drive long term growth.



# The Opportunity

In Silicon Valley, members inevitably compare their financial services experiences to those delivered by the world's leading technology companies. Being digital-first and highly personalized is no longer a differentiator — it's the price of entry.

For financial institutions, however, advancing technology within a regulated industry is complex, often slowed by compliance requirements and legacy infrastructure. Meriwest's culture of innovation has inspired it to experiment where others may not. For nearly two decades, it invested in building up data warehousing, business intelligence, and profitability analytics capabilities, establishing a foundation that enabled it to develop AI-driven personalization well ahead of its credit union peers.

By 2017, Meriwest was already experimenting with machine learning and AI, aiming to use data not just for reporting, but for guiding member relationships. Meriwest recognized that to outpace the competition, and the heightening expectations from members for a seamless engaging experience, it would need to *really* know each member, anticipate their needs, and guide members toward the right products at the right time. Personalization and AI, in other words, weren't just technology projects — they were essential to fueling Meriwest's growth strategy.

# The Solution

Building on its data foundation, Meriwest developed a recommender system designed to suggest the "next best product" for each member. The system works by calculating a "win-win," recognizing and recommending what the member truly needs and what the credit union can deliver.

Candescent's digital banking platform plays a critical dual role, powering both sides of the experience:

- Providing the behavioral data that feeds the recommender system.
- Serving as the member-facing channel to deliver personalized offers.



This means Candescent is both the data engine and the user experience — the place where members manage transactions, balances, and products while also receiving timely and relevant offers.

A critical part of this experience comes through the account opening solution embedded in Candescent's platform. The Candescent Account Opening requests the results of the AI/ML calculation, which is based on extensive customer data for additional personalized offers, instantly bundled and tailored to each individual. A member opening a checking account, for example, may also be prompted to add a savings account, certificates, credit card or overdraft protection loan, all in a single application. This bundling of offers, driven by AI making sense of the data Candescent's platform supplies, has the effect of significantly expanding relationships and promoting member loyalty.

Because Candescent integrates seamlessly with tools like Meriwest's Scout (for conversational AI) and LinkLive (for live chat), the end-to-end pipeline preserves context across interactions. Whether a member engages with digital offers, a chatbot, or a live agent, the experience remains consistent and personalized.

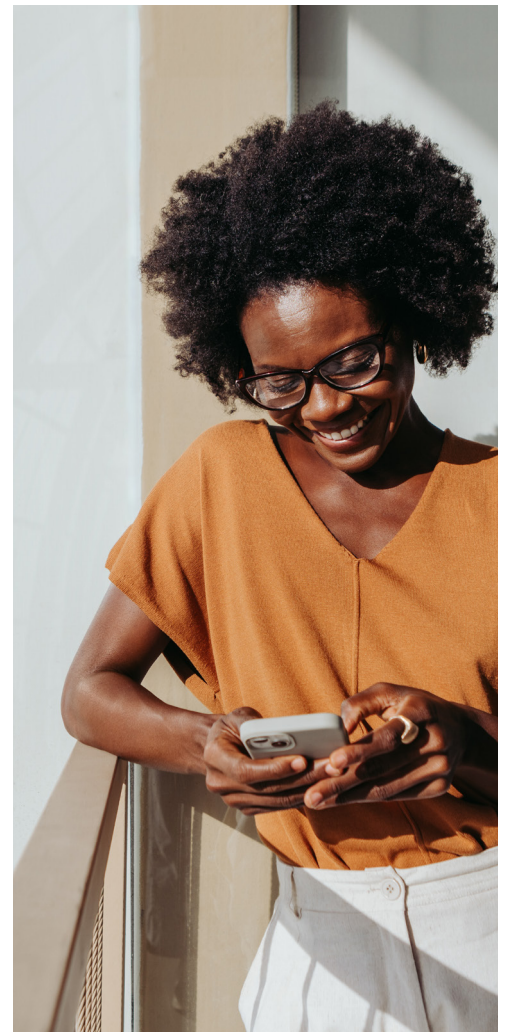
# The Impact

Together, Meriwest and Candescent are outpacing Meriwest's peers in meeting the challenge of making sense of data and delivering a highly personalized experience for members that is promoting loyalty and building the business.

Some highlights:

- **Stronger engagement and loyalty:** AI-driven cross-sell campaigns based on data fed to Meriwest through Candescent's platform have up to a 10% uptake when additional offers are presented during account opening. Bundled products, such as checking with overdraft protection, achieve even higher conversion.
- **Greater loyalty and stickiness:** Attrition is down 15% between January – September 2025 compared to the same period last year.
- **Innovation leadership:** By integrating AI, Meriwest has become a proving ground for next-generation digital experiences. With Candescent's support, it can run multiple pilots in parallel, sustaining a pace of innovation uncommon in the credit union sector.

Inspired by the ethos of the technology hub where it originated, Meriwest's spirit of innovation has shown that a community-focused credit union can deliver the kind of intelligent, personalized banking experience members expect, and in doing so, it has positioned itself for stronger loyalty and strengthened its business for the future.



**candescent**

Atlanta, Ga.-based Candescent is the largest independent digital banking platform in the United States. With a comprehensive, digital-first product suite, Candescent drives success for its financial institution clients by delivering a seamless experience that elevates and connects digital and physical banking channels. Candescent currently serves more than 1,300 banks and credit unions representing nearly 30 million registered users. For more information, visit [www.candescent.com](http://www.candescent.com).

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