

A Wisconsin CU's new mobile banking service can select and run ads designed to match each member's needs

Connexus Credit Union (\$1.4 billion, Wausau, Wisconsin) is leveraging online and mobile banking to successfully cross promote products and services to its membership base.

Chad Rogers, Executive Vice President and Chief Marketing Officer, explains that a couple of years ago, the credit union discovered that the product and service offerings on its Website were not being seen by the audience who needed them most.

For example, he says that members were typically using mobile services or quickly logging into their account, virtually bypassing any promotional pages on the credit union's Website.

To help resolve this, the credit union partnered with the online mobile banking startup **Alkami Technologies** and infused its online banking platform with an attractive selection of products and services.

Rogers says one reason Connexus favored Alkami was due to their approach to the technology. "Because this company was new, they started with mobile instead of beginning with a traditional online platform and figuring out how to bolt on a mobile solution; this presents a more fluid and intuitive offering."

An online banking "mall"

As a result, the credit union can now embed intuitive digital content inside of its mobile and online banking platforms. "Essentially, we're offering an online banking 'mall,' where our members will view the content that is based specifically on their needs."

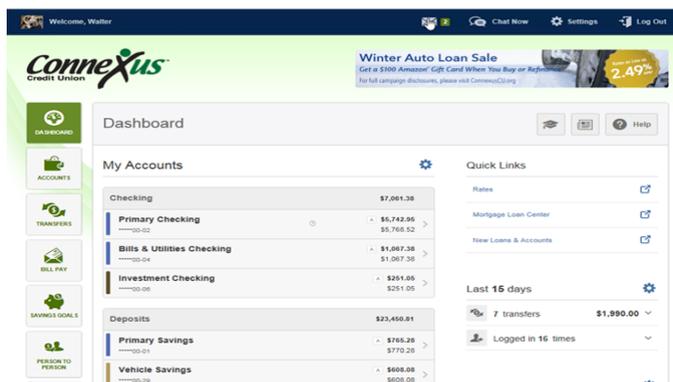
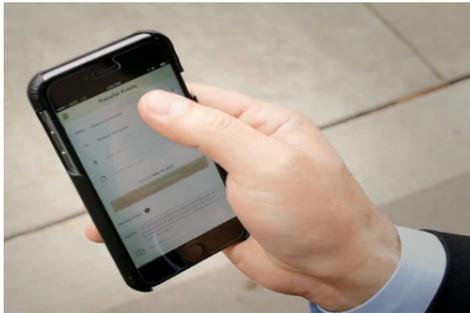
Rogers says, for instance, that if a member doesn't have an auto loan, or has an auto loan that is on the verge of being paid off, the credit union can feature its auto loans when that member logs in.

“So the member is not missing the content we supply on our Website and is also able to receive more customized content to their needs.”

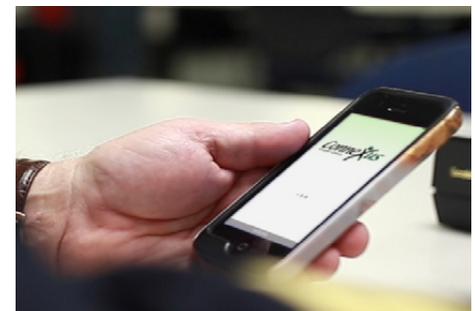
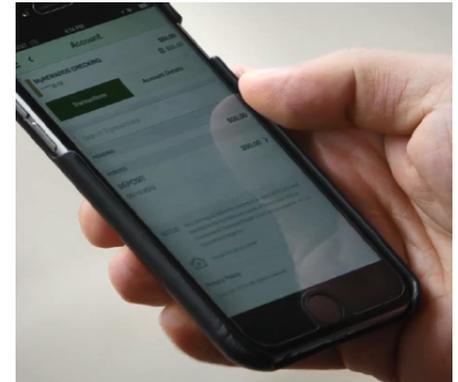
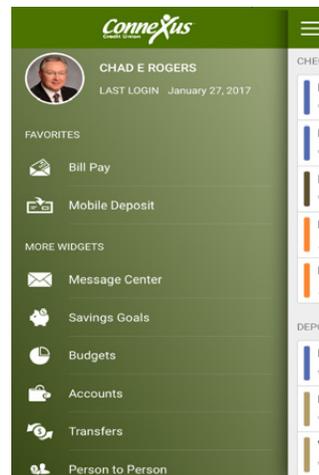
The credit union's main Website is now also geared toward prospective members, says Rogers. “The content and site is a helpful marketing tool for non-members who want to learn about the credit union and our products and services.”

He says that the credit union was recently named “Best Online Only Bank” by **Top Ten Reviews**. “We didn’t know we had received their Gold Award and I only found out by accident when I was performing a Google search. But after doing more research, I saw how Top Ten evaluated the listing by comparing a range of services, security, and support as the criteria. We really shine with our in-house service, but also working through a vendor like Alkami is helping us provide something unique to the industry.”

CU's Online & Mobile Banking



Source: Connexus Credit Union (Wausau,WI)



Complementing the technology side is the credit union's proprietary approach to service, says Rogers. "We have a structured onboarding program, where new members—whether they are opening a checking account or a loan online or in person—receive a follow-up call to ask how they are doing."

He likens the service to what's expected from a high-end resort hotel. "We will also mention our online channels during this conversation."

Rogers reports that during the last year, the credit union's mobile banking usage went from 39 percent in the beginning of the year to over 50 percent by December 31st.

In addition to onboarding, the credit union utilizes digital marketing to keep engagement high. "Once you become a member of Connexus, we are committed to maintaining a helpful presence and providing information aimed at helping you achieve your personal financial objectives."

Source: *Chad Rogers, Executive Vice President/Chief Marketing Officer, Connexus Credit Union, Wausau, WI; phone (715)847-4744; e-mail chadr@connexuscu.org.*