

# Human-Centered Connections: Customer Engagement in the Digital Era

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SECU Credit Union of Maryland

THE FINANCIAL BRAND

**FORUM**

# Seek More. Seek Better.



**MISSION** — We'll always do what's right for our members, employees, and communities and foster full-circle financial well-being in everything we do.



**Founded: 1951**

(member owned, not for profit)



**Philanthropic Initiatives**

**Founded: 2017**



**Membership**

Open to all of Maryland  
**Over 1,900 ways to join!**



**Members:**

**~260,000**



**Financial Centers: 23**

*(including the first  
"Virtual Financial Center")*

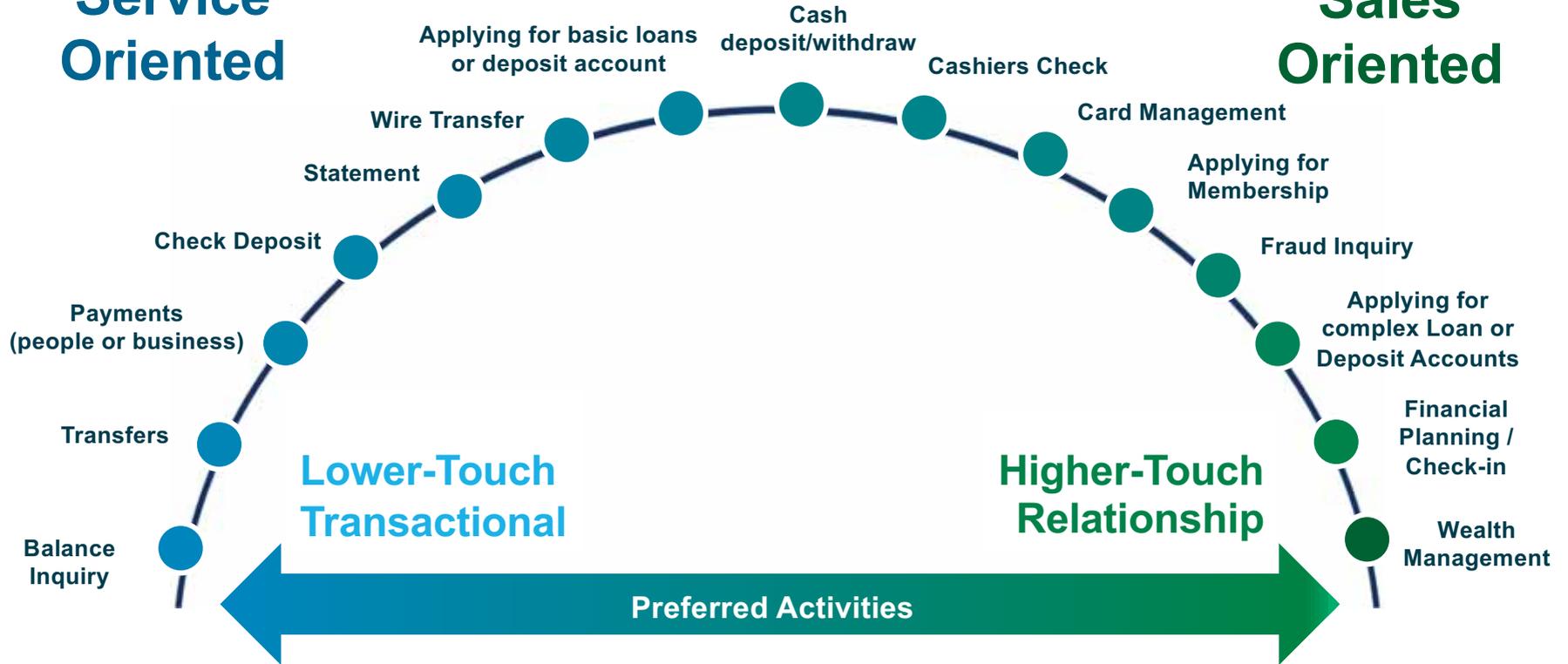
**Free ATMs: 50,000**

**Total Assets:**

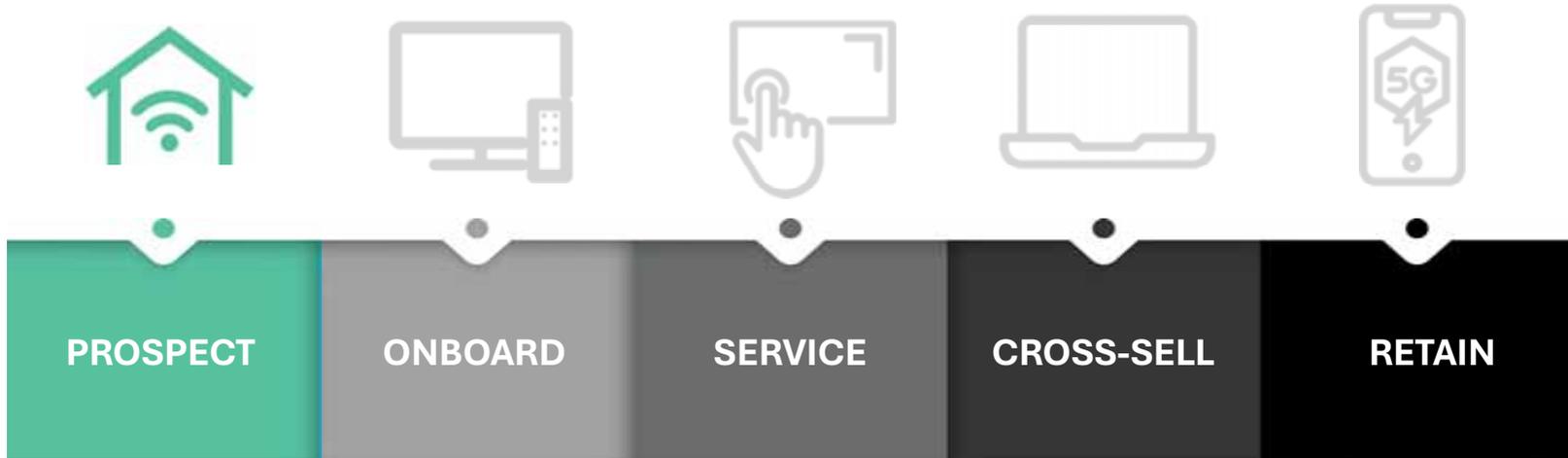
**\$5.3B**

# Service Oriented

# Sales Oriented



# Humanizing Digital Experiences





**Janet is a nurse working long-hours conflicting with normal banking hours.**

**She visits our Virtual Financial Center and receives a wellness check-up from a member advisor, from the comfort of her home at 8pm and becomes a member.**

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**2024**



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# Virtual Financial Center

## Key Components of Solution

Can Complete 95% of In-Branch Transactions

Employees Work Remotely

Allows for Broader Coverage Across State

Connects Multi-Users (In-State Students & Out of State Parents)

Provides Extended Hours

Co-Browsing Technology

## Technology Used

**GLIA:** Supports the Virtual Appointment, Video and Co-Browsing Experiences

**DocuSign:** Plays an important part in servicing members Virtually allowing us to do digital paperwork we would normally use in the branch

**SugarCRM:** Stores the Member Needs Assessment used during the Wellness Check-Up

**EngageWare:** Chat & Chatbot solution

# Quick Facts



**Over 15k**  
Appointments per year



**#1**

Performing Financial Center in HELOC,  
Auto, Visa, and Memberships



**94.12**  
Average MSAT



**1,600**  
Wellness Check-Up  
Appointments per Year



**20%**  
of Appointments are Conducted after 5pm

# Humanizing Digital Experiences



**Bill receives a “Welcome to SECU” call 2 weeks into his new membership and he asks for help with setting up online bill-pay. Through our co-browsing solution, a member advisor helps guide him through each step.**

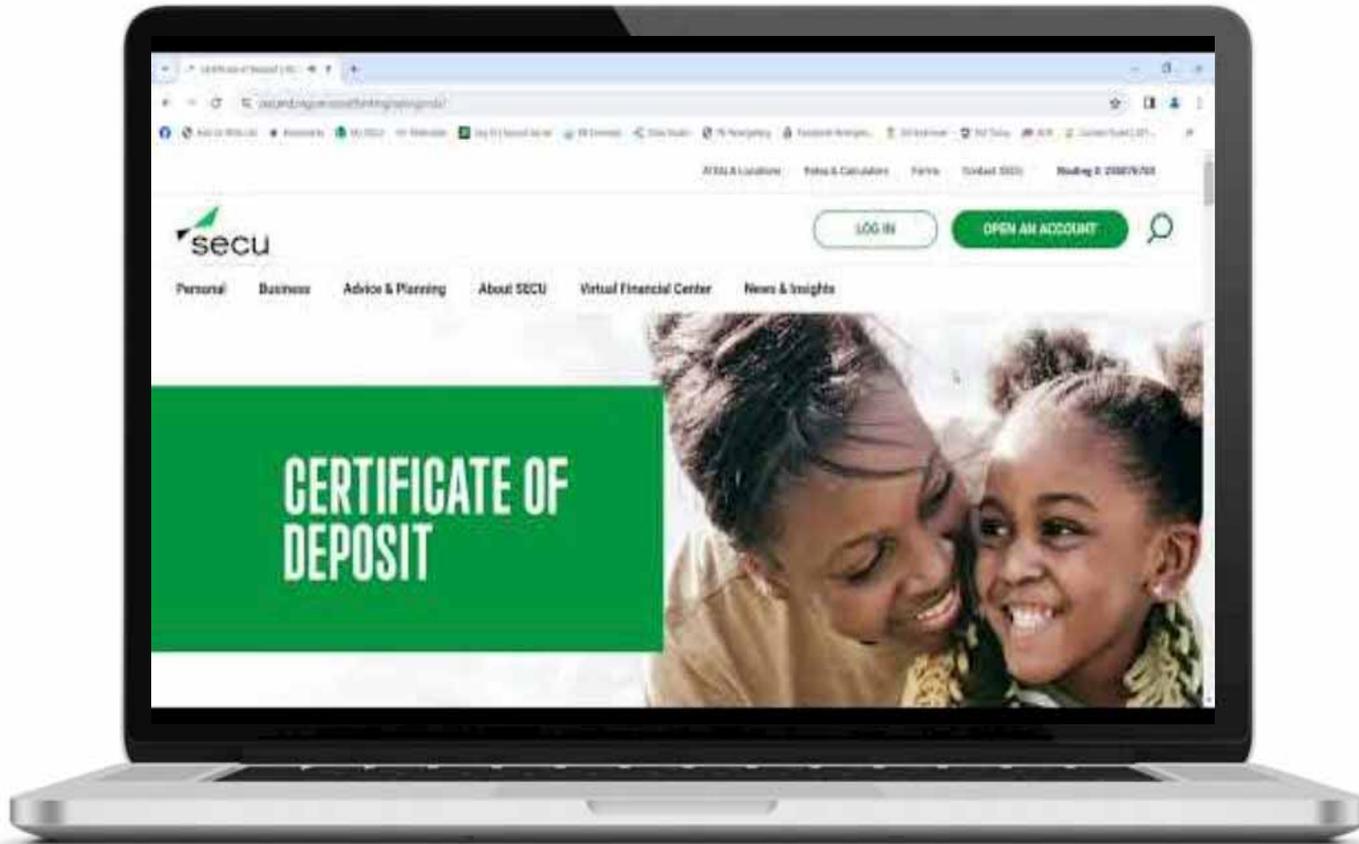


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# Co-Browsing

## Key Components of Solution

Provides Ability to Remote Access into Member's Computer

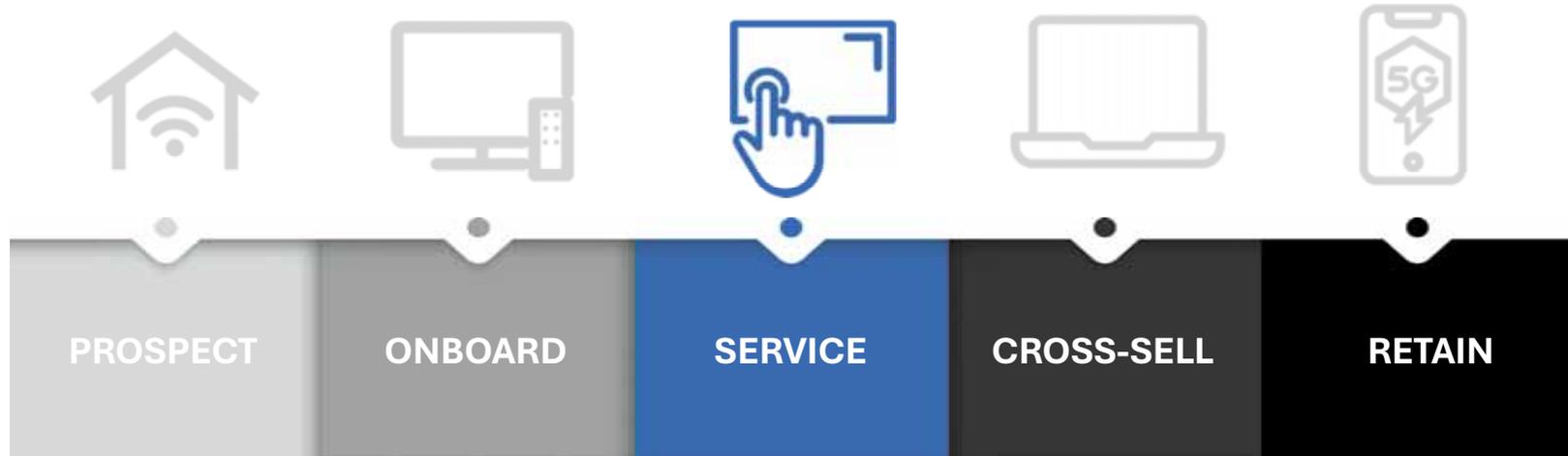
Promotes Future Self-Service

Increases Usage of Online Banking

## Technology Used

GLIA: Supports the Co-Browsing Solution

# Humanizing Digital Experiences



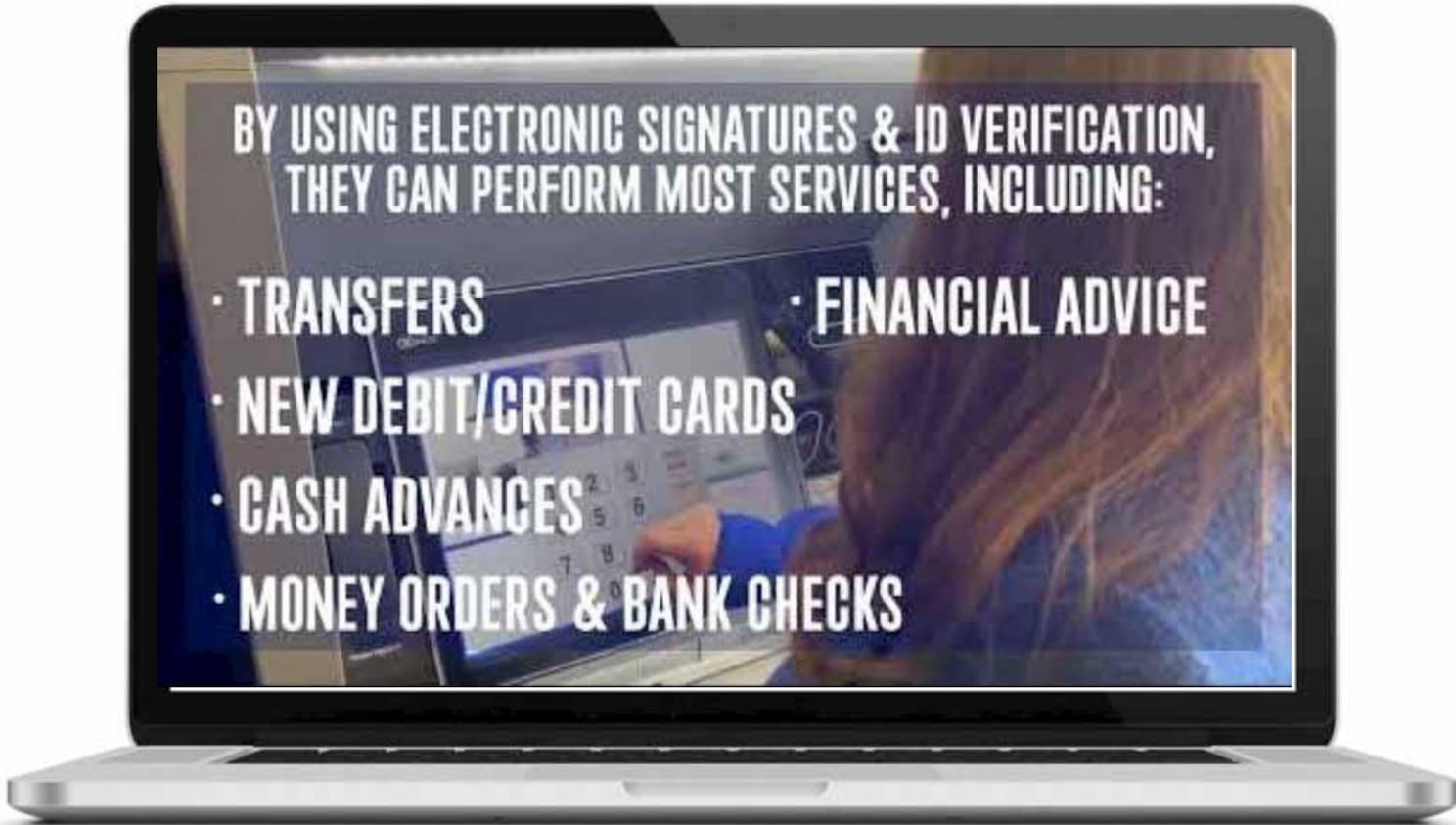
**Manny stops by a branch after business hours and needs to make a teller transaction, utilizing the ITM machine in the vestibule after normal business hours to support his needs.**



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BY USING ELECTRONIC SIGNATURES & ID VERIFICATION,  
THEY CAN PERFORM MOST SERVICES, INCLUDING:

- TRANSFERS
- NEW DEBIT/CREDIT CARDS
- CASH ADVANCES
- MONEY ORDERS & BANK CHECKS
- FINANCIAL ADVICE

# Interactive Teller Machines (ITM)

## Key Components of Solution

Consistency of services, same procedures for all branches

Centralized Staffing

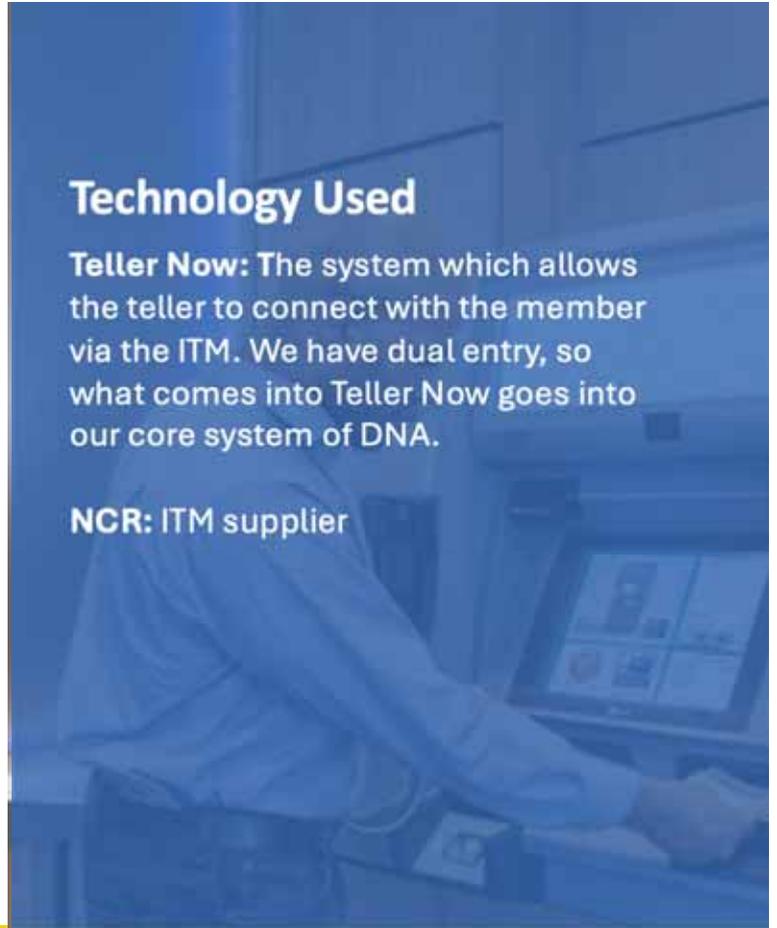
Improved Teller Accuracy

Increased Security with no Vaults and Recorded Transactions

## Technology Used

**Teller Now:** The system which allows the teller to connect with the member via the ITM. We have dual entry, so what comes into Teller Now goes into our core system of DNA.

**NCR:** ITM supplier



# Quick Facts



**Started using  
ITMs in 2012**



**Multiple Video  
Teller Centers**

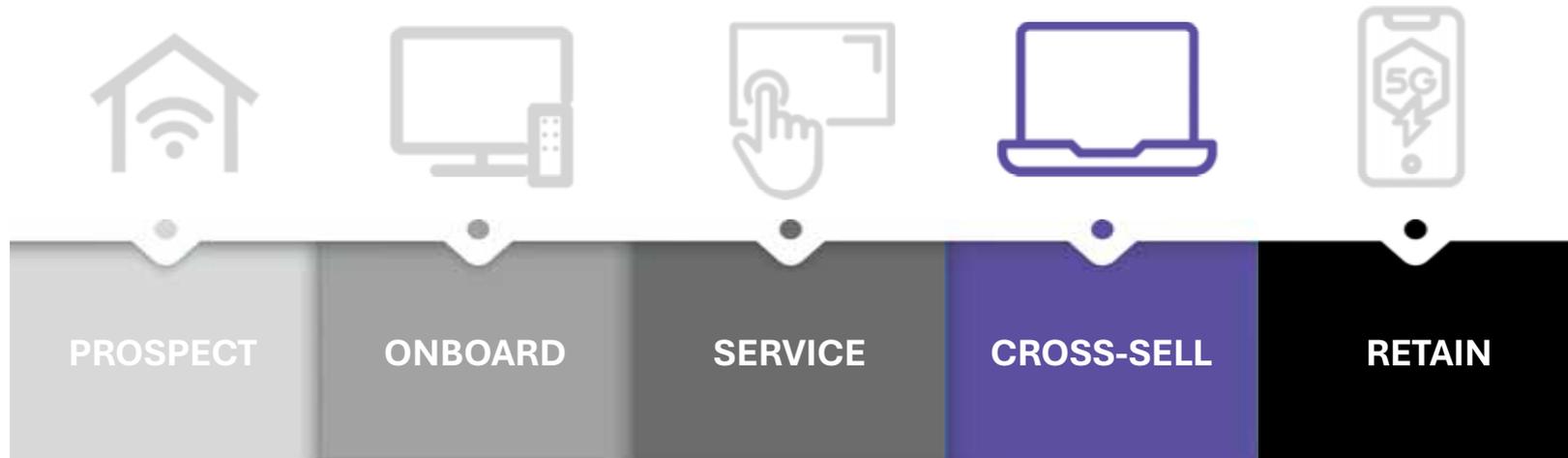


**68,000 – 73,000  
VTC Transactions  
per Month**



**45 – 70  
Referrals Per  
Quarter Goal**

# Humanizing Digital Experiences





**Marlo logged into her SECU online banking account to find a pre-approved offer for a car loan. She didn't realize she would qualify for the amount she wanted, but accepted the offer and within minutes was ready to purchase.**

## CROSS-SELL



**THE FEATURED  
OFFER, AS WELL AS  
ANY OTHERS WITH A  
GREEN HEADER ARE  
ALL PRE-APPROVED,  
FIRM OFFERS.**

# Pre-Approved Offers

## Key Components of Solution

Web-based application, optimized for mobile use, that displays pre-approved lending offers and invitations to apply to members in a personalized storefront.

Ability to offer additional products and services called “wildcards”. These can include CDs, deposit accounts, promotions, etc.

Personalization of offers and pricing is driven based on consumer attribute results configured by the Credit Union

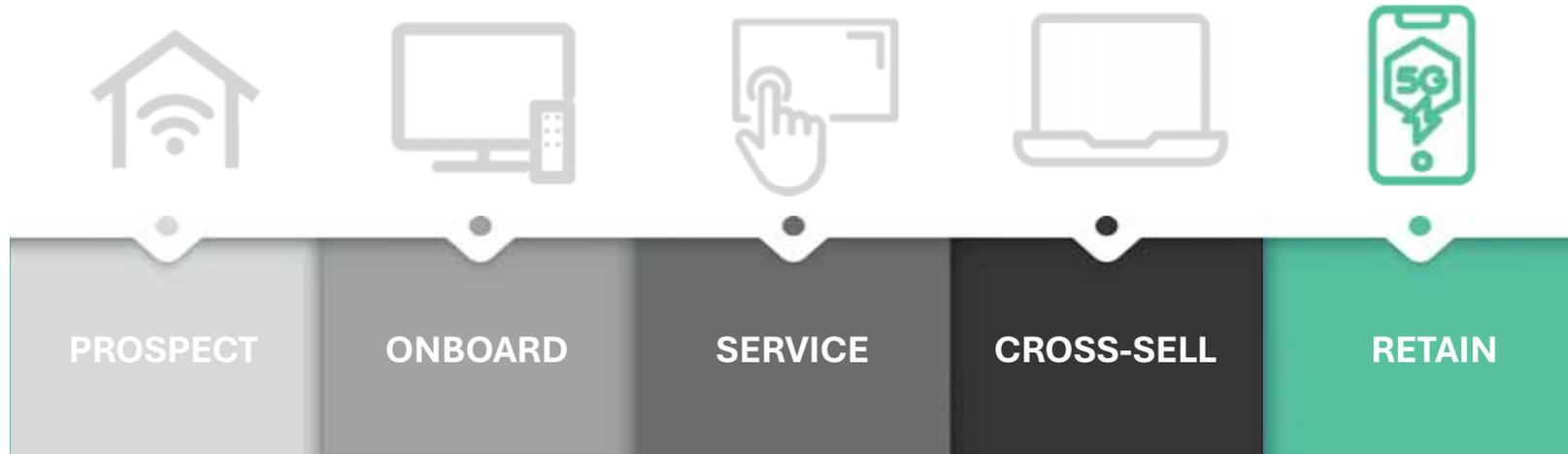
Pre-approvals are perpetually available based on pre-screens/campaign cycles (typical campaign runs 45-60 days)

## Technology Used

**Alkami:** Online banking provider

**TruStage Digital Lending Storefront:** Is the loan pre-approval platform integrated into online banking.

# Humanizing Digital Experiences





**Linda has been showing signs of disengagement from SECU. She receives a voicemail from a SECU team member thanking her for her membership and promoting a special deposit offer.**

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# DirectDrop Voicemail

## Key Components of Solution

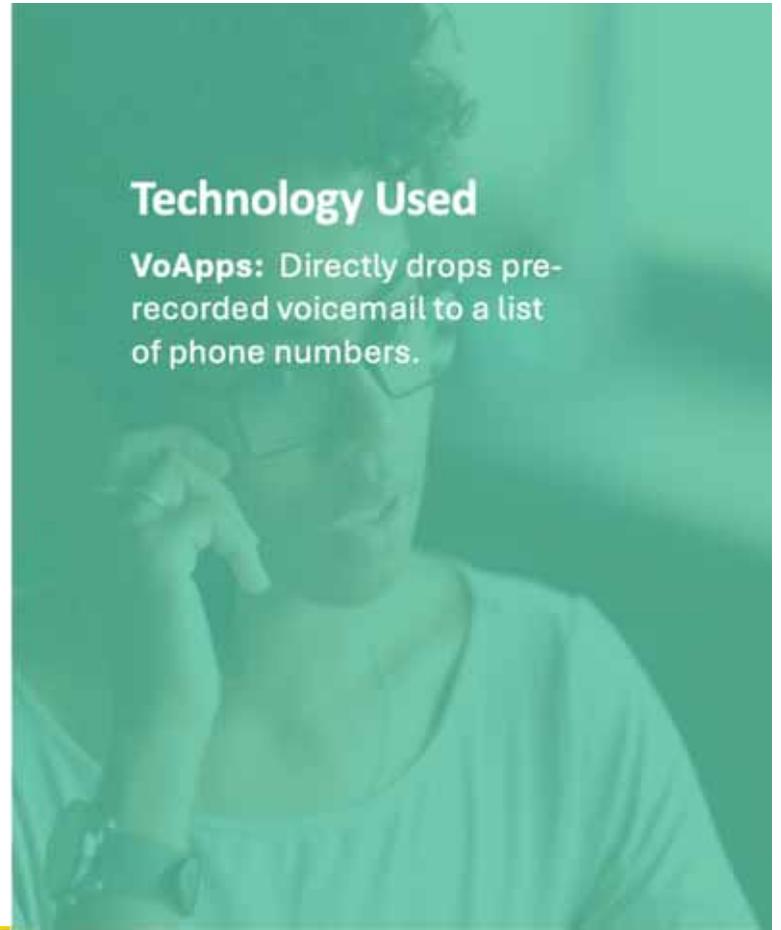
Deliver a message for a fraction of the cost of manual dials

Empowers members to resolve their business on their terms

Agents stay focused on answering incoming calls

## Technology Used

**VoApps:** Directly drops pre-recorded voicemail to a list of phone numbers.



# Quick Facts



**Helped Increase  
New Credit Card Activation  
After Conversion**



**Used to Help  
Promote Retention**



**Provides Timely  
Service Updates**

# Surprise & Delighting through Social Media

Finding unique ways to engage through social media channels with Members has become a fun way to test and learn new tactics.





# Questions?



6308 7660 1899 4386

#fbforum

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# Thank you!

**BECKY SMITH**

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