



EmpowerFiTM

Case Study:
Member Acquisition

Better data and strategy



More engagement, higher ROI

About EmpowerFi™

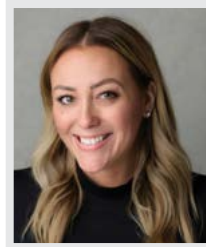


The EmpowerFi™ brand was forged between two best-in class marketers in the financial industry: Hilary Reed (CEO) and Kelly Hellickson (President). The two met in 2007 at the CUNA Marketing conference and have been making waves ever since.

Serving in a credit union executive capacity, Hilary was one of Kelly's first clients when Kelly was National Sales Director for a leading industry marketing firm. They worked together for nearly a decade on various marketing projects such as launching a name change and rebrand, innovative marketing campaigns, and more.

As field experts themselves, Kelly and Hilary know what it takes to build a successful brand and together have mastered the art of strategy-infused, data-driven marketing.

In 2018, the two co-founded EmpowerFi™ to help financial institutions across the country transform their use of data, strategy, and automation to improve marketing performance, increase engagement, and enhance efficiency.



HILARY
CEO



KELLY
President/CXO



**Empowered synergy...
we're better together!**



Our Core Values

AUTHENTICITY

We own our story and we're generous in sharing it. We know that real connection can only exist where real selves live, and we desire to bring forth the truth of who we are so that others can feel empowered doing the same.

INDIVIDUALITY

We honor the space in-between us, knowing that space is what brings us closer. Our impact comes from the unique combination of traits, talents, skills, personalities, and gifts that could only be realized through the joining together of what makes us different.

ACCOUNTABILITY

We embody transparency and operate with integrity. Our word can be counted on and we strive to provide our family, friends, partners, and clients, alike, with an experience built on truth that you will not find elsewhere.

CONNECTIVITY

We build close relationships that last because they are real. We care about and invest in the actual human behind the "title," and we would do anything to make them happy and see them succeed in their personal and professional goals.

PASSION

The credit union movement is not just our business, it's our obsession. We are committed in heart and mind to the success of not only our credit union clients, but our credit union people. We are passionate about building long term relationships and aim to cultivate a culture of people who love what they do and why they do it.

EmpowerFi™



INDUSTRY EXPERTS

We have decades of experience working with credit unions of all shapes and sizes, from Hawaii to Maine and everywhere in between. We've even taken home some industry awards for our work!



STRATEGIC MINDSET

Just because we're creative doesn't mean we aren't strategic! Strategic planning facilitation is one of the number one services that we provide each year.



FLEXIBILITY

Not exactly sure what you're looking for or how to get there? That's ok! It's our job to be flexible when it comes to our consultative approach. We'll help you narrow your focus.



CREATIVITY

The staff at EmpowerFi are some of the most creative individuals, with concentrations in everything from graphic design to retail design, branding, social media, and digital marketing.



CHANGE AGENTS

We take pride in helping you see outside the financial institution box and encourage you to embrace change in order to fuel growth.



INNOVATION

When it comes to next-level innovation, we're your best friend! Whether it's marketing automation, digital transformation, AI, or something that's not even invented yet, we'll point you in the right direction.

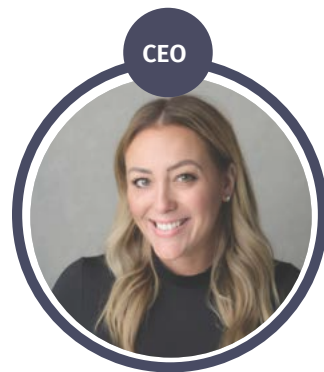
Some of our CLIENTS & PARTNERS



EmpowerFi™ Leadership



KELLY HELLICKSON
President &
Chief Experience Officer



HILARY A. REED
Chief Executive Officer



ERIN LUTZ
AVP of Operations
& Analytics

Meet the Team



KRYSTAL
Client Success |
Account Manager



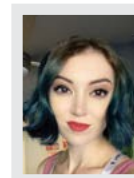
KC
Business
Operations



MONICA
Art Director



APRIL
Senior Graphic
Designer



HOLLY
Graphic
Designer



LINDSAY
Accounting |
HR Manager



LAURA
Project
Coordinator



JOSH
Digital Media
Specialist



NICOLE
Marketing
Automation Spe-
cialist



TRENT
Senior
Strategist



DAWAYNE
Strategist



BILL
Graphic
Designer



NABEEL
Implentation
Specialist



TODD
Media Buying
& Placement



TIM
FortiFi™
powered by
Creatio



DAVE
IntelliFi™
powered by
Faraday

 **Gulf Coast Educators**
MORTGAGE AND INSURANCE



Gulf Coast Educators
FEDERAL CREDIT UNION

Expanding Horizons:

Gulf Coast Educators FCU State-Wide Member Acquisition Campaign



Gulf Coast Educators
FEDERAL CREDIT UNION

The Challenge

Over the last 70+ years, Gulf Coast Educators FCU established a strong presence and a loyal member base within the Houston Texas metropolitan area — however, with recent FOM expansion, the credit union was seeking to grow its membership beyond the original field of membership to the entire state of Texas. Expanding their reach to new members statewide presented several challenges:

Limited Brand Awareness: GCEFCU had low brand recognition outside of the Houston metropolitan area. Prospective members were often unfamiliar with the credit union and its offerings.

Competitive Market: The state of Texas has a competitive financial landscape, making it challenging to stand out and attract attention in a saturated market. GCEFCU needed to differentiate itself effectively.

Member Eligibility: GCEFCU's field of membership is restricted to Texas educators. Expanding geographical FOM required conveying the credit union's eligibility criteria to prospective members statewide.

The Solution

GCEFCU partnered with EmpowerFi™ to develop and execute a comprehensive state-wide brand campaign. The campaign aimed to create brand awareness, highlight the credit union's unique 'Texas Educators' value proposition, and communicate product benefits to prospective members across Texas.

Predictive Analytics: EmpowerFi conducted thorough market research utilizing predictive analytics to identify geographical regions with high potential for membership growth. We utilized behavioral analytics to hyper-target and personalize product offers to educators in the state of Texas with a propensity to purchase various financial products and services.

Brand Identity and Messaging: GCEFCU revamped its brand identity and messaging to resonate with educators throughout the entire state of Texas. The credit union crafted a new brand story that emphasized its commitment to teachers and the educational community, while also highlighting the benefits of membership and products like the Educator Mortgage.

Multi-Channel Advertising: The brand campaign employed a mix of traditional and digital advertising channels to reach a broad audience. This included video, radio spots, billboards, and digital advertising such as OTT, pre-roll, Pandora Radio, and more.

Integrated Approach



Brand Uniformity

Standardizing visual identity, brand voice, and market promise.



Strategy

Audits, planning, advisory to give you market singularity.



Analytics

Descriptive and predictive.
Spray-and-pray no longer.

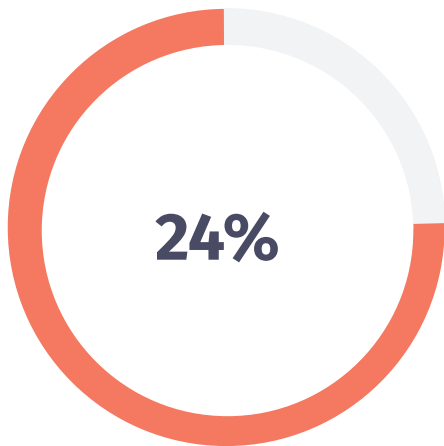


Content & Design

Vibrant, thoughtful campaigns
for online, offline, or both.

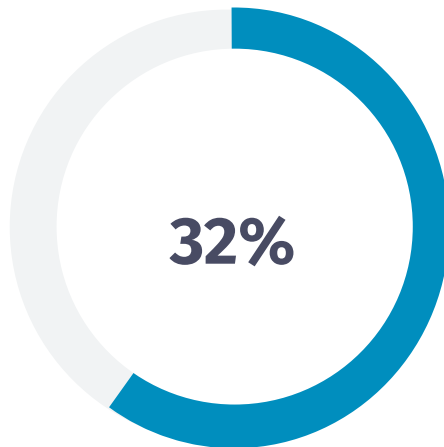


Member Personas



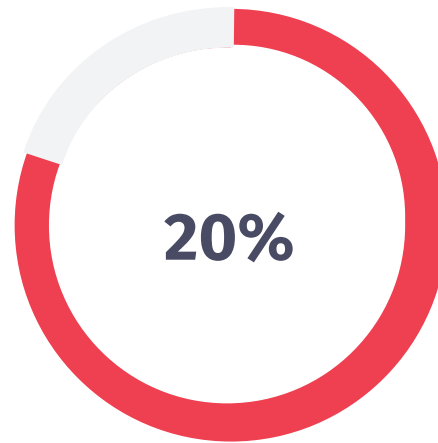
Relaxed Retirees

Oldest average age, second highest income, prefers brick-and-mortar shopping



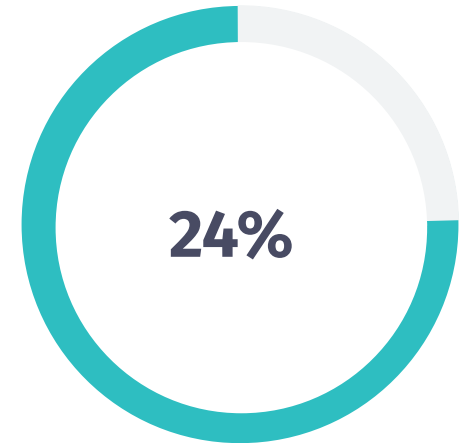
Tight-Budget Singles

65% female, lowest household size and income, bargain hunters



Middle-Class Parents

Second lowest income, largest household size, over 1/3 prefer online shopping



Wealthy Parents

Youngest avg age and highest income, rural housing density and prefers online shopping

Product Penetration



Checking

Tight budget singles over-index while wealthy parents under-index



Auto Loans

Wealthy parents over-index while retirees under-index



Credit Cards

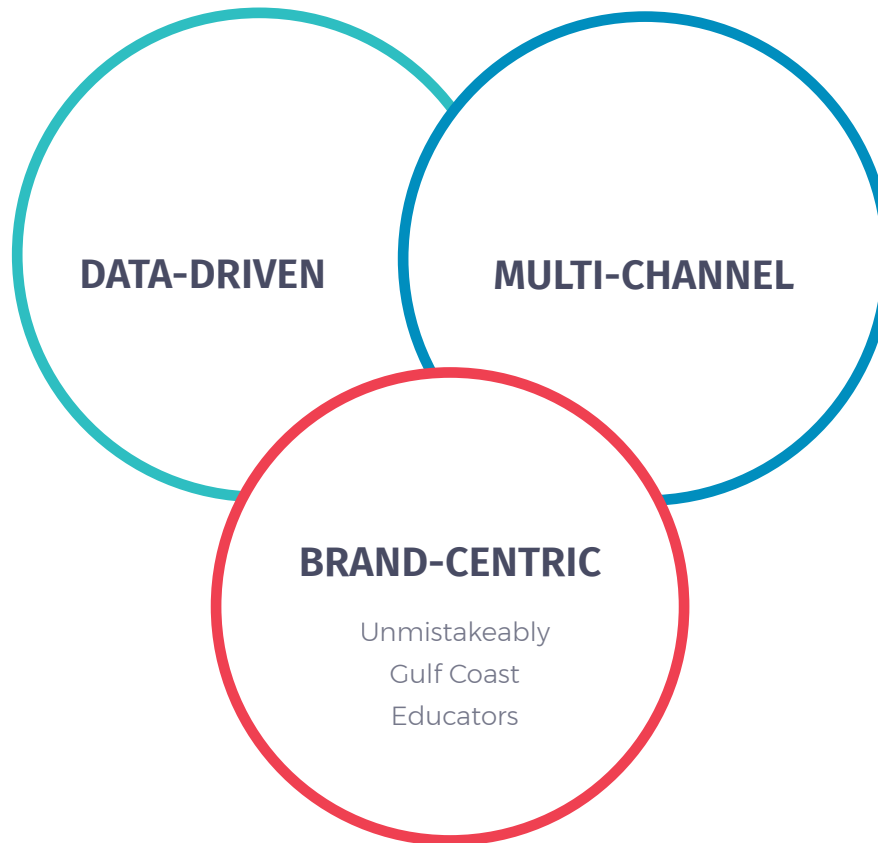
Middle-class parents and over-index while wealthy parents under-index



Success Factors



Audience selection and journey logic driven by personas and content interaction behavior



Messaging delivered consistently to the right match of audience and channel

Brand Expansion



Social Engagement

Lifestyle messaging to reinforce GCEFCU community integration



Direct Marketing

Segmented mail and email with promotional product highlights



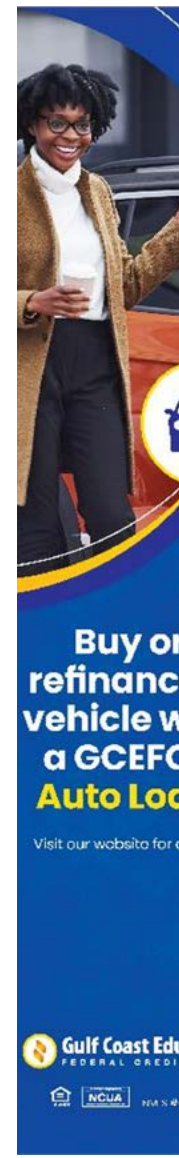
“TraDigital” Advertising (Programmatic)

Brand awareness and interest re-targeting using a mix of traditional and digital advertising, including display ads on high-traffic websites, OTT, in-app messaging, outdoor media, and video/audio pre-roll



Retail Merchandising

Product-focused and convenience messaging via large format graphics on lobby walls and drive-thru pillars



Brand Expansion



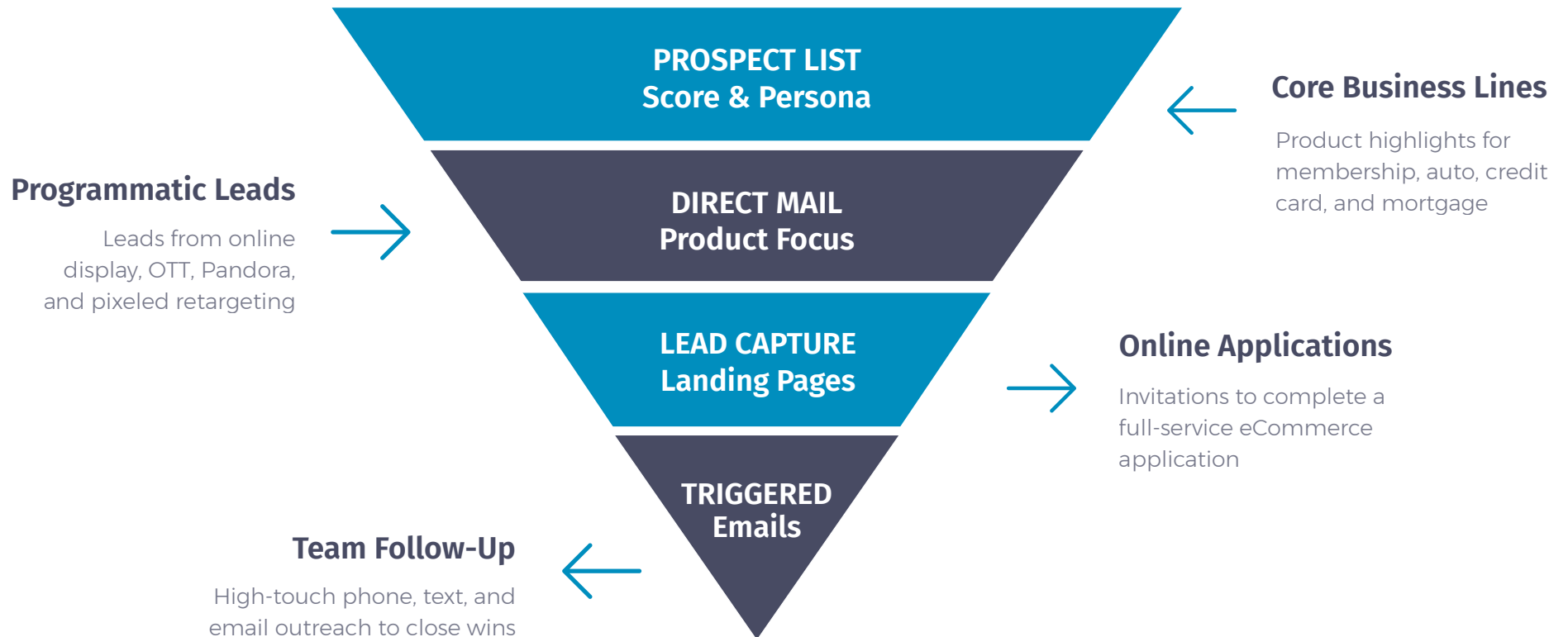
Intelligent Direct Mail Powered By AI

Gulf Coast Educators FCU chose EmpowerFi's IntelliFi™ powered by Faraday platform to develop propensity segments for targeted direct mail.

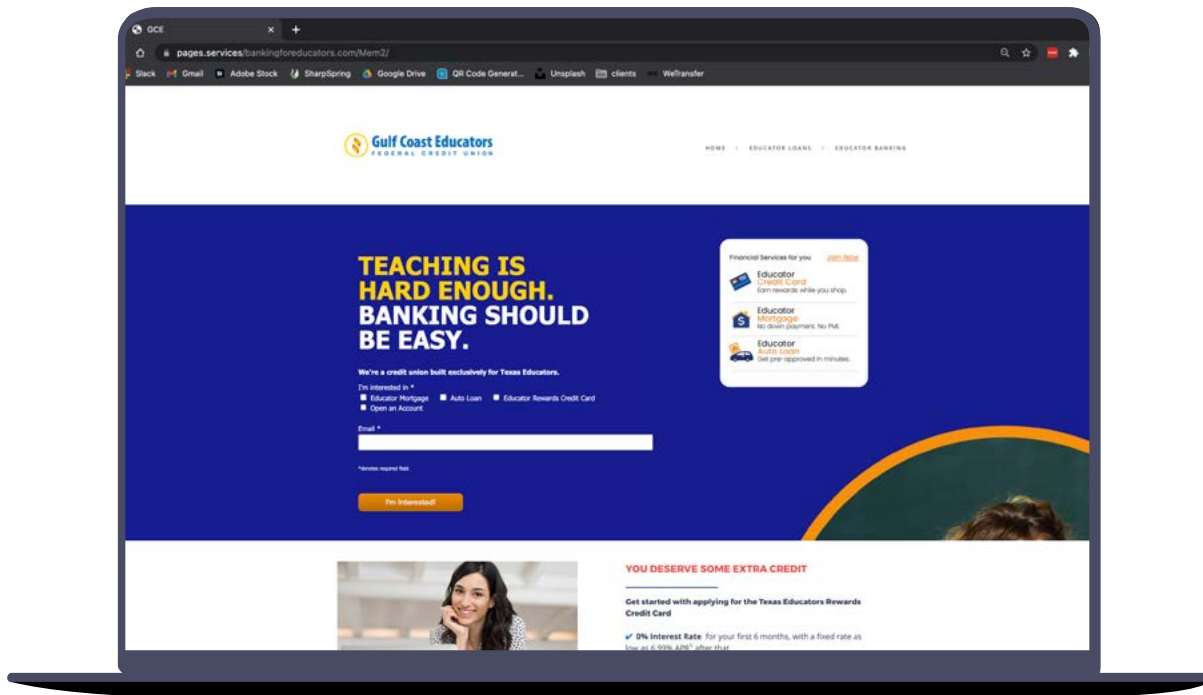
Personas were identified to drive creative diversity for each mailer focus. 150,000 mail pieces were budgeted to saturate an audience of 43,000 Houston residential mailboxes.



A Pipeline of Opportunity



Landing Pages: Lead Capture



Elegant Lead-Gen

Landing pages built to reinforce consumer confidence and build trust at the point-of-entry



Tracking Success

Ad response tracing for scalpel-precise ROI and attribution for sales lift



Retargeting Interest

Remain top-of-mind for prospects and lower cart/application abandonment by pixeling visitor browsers

Core Member Share Growth



9.6x YOY lift in core member growth

Cumulative YOY lift of 9.6x in core membership shares



14.8x monthly lift in core member growth

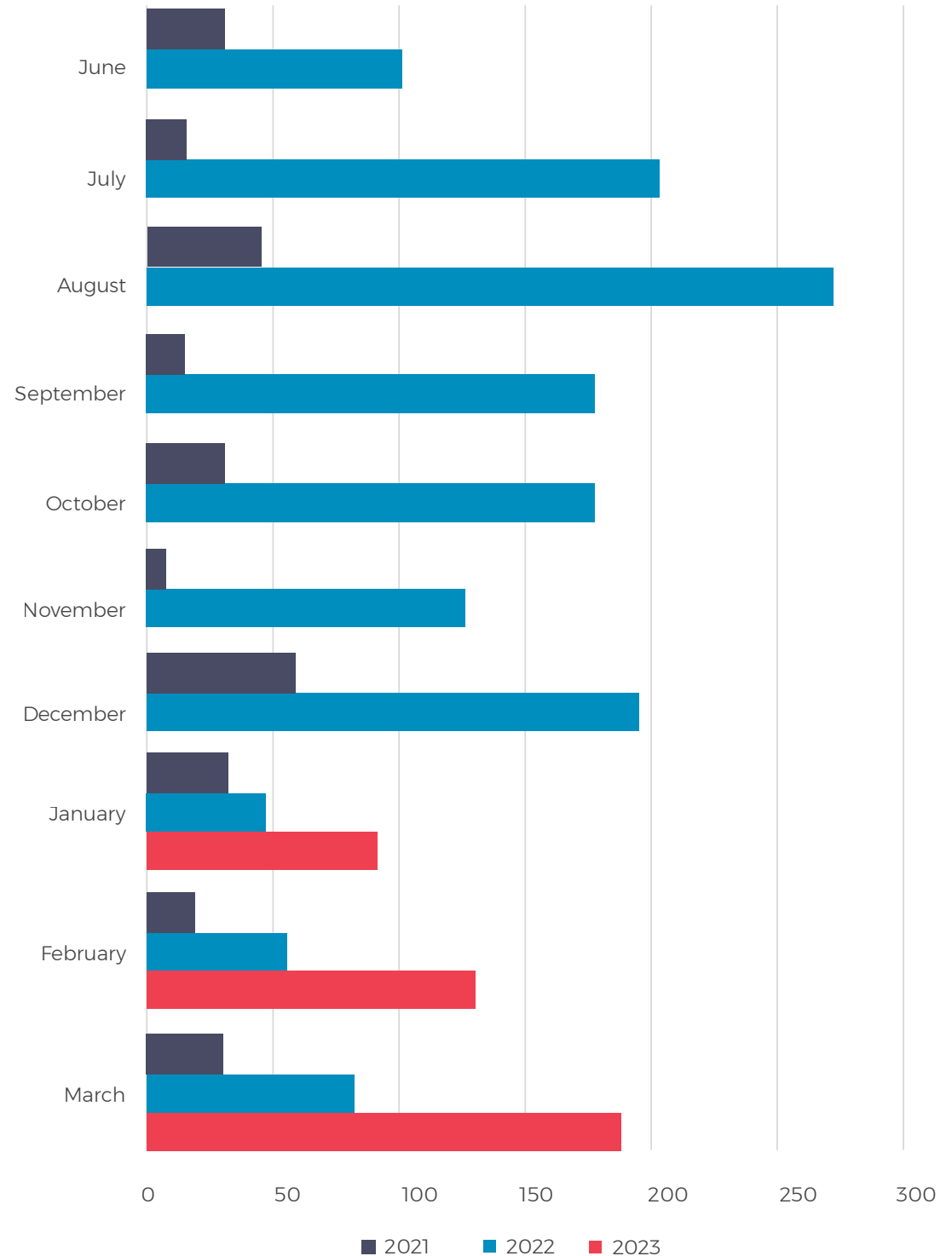
Highest single-period lift is September at 14.8x



26.9% of members from the new FOM

New members outside of the Houston MSA made up **8.5% of new core shares in 2021** (prior to launch of brand campaign).

The same population made up **23.4% of new core shares in 2022** and **26.9% of new core shares in 2023**



New Loan Relationships



3.2x increase in loans from the new FOM

Within the new FOM, new loans increased 3.2x from 2021 to 2022.



35% of all new loans are from the new FOM

Members from the new FOM (outside Houston MSA) made up 35% of loans in 2022 vs. 8.3% in 2021.



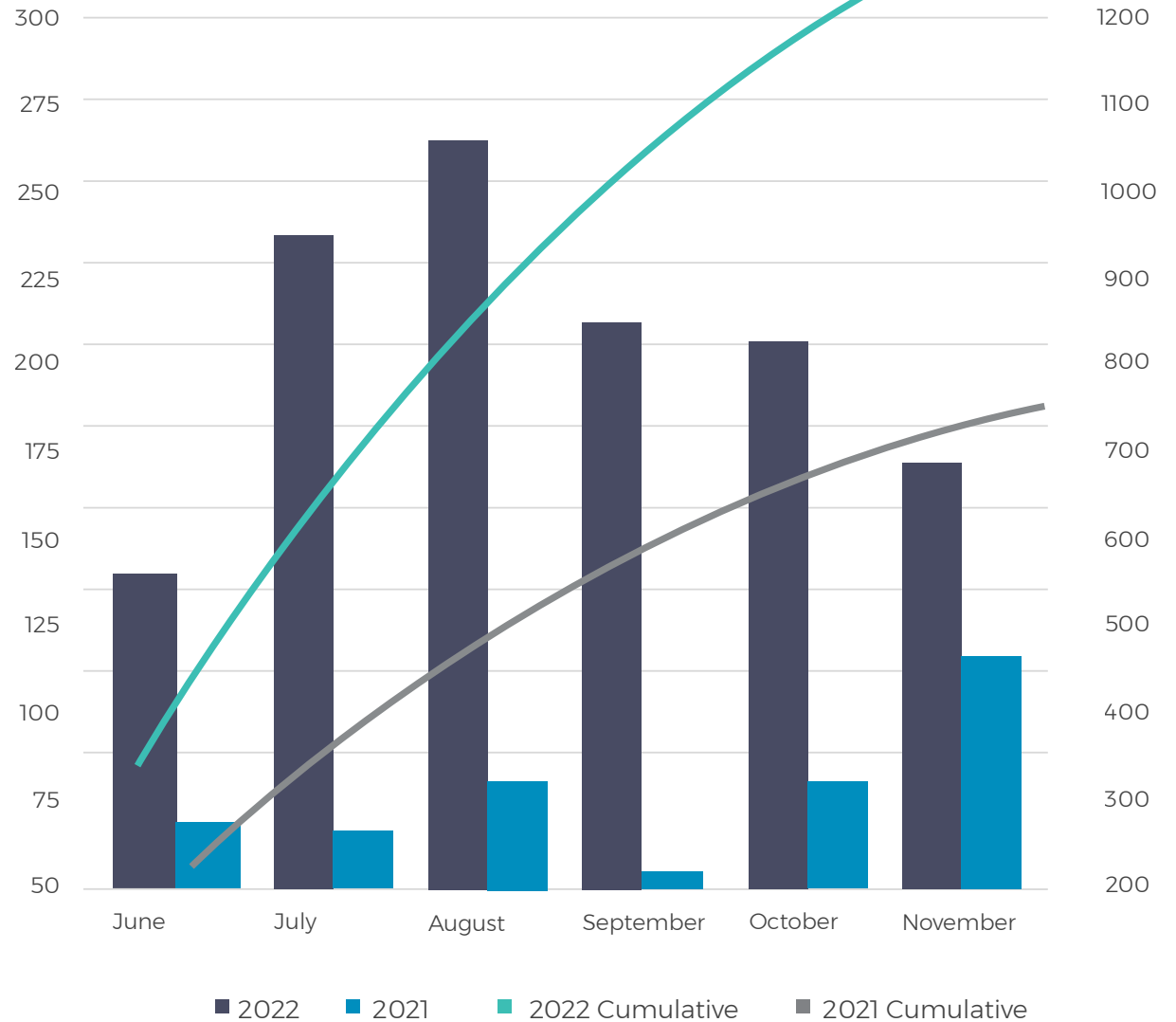
2.1x lift in credit cards from new FOM

Texas Educators Rewards credit card had a lift in the new FOM of 2.1x in 2022.



3.9x lift in auto loans from new FOM

Auto loan acquisition had a lift in the new FOM of 3.9x in 2022.



EmpowerFi™

What We Love Doing

▶ FortiFi powered by Creatio

CRM • Automation • Workflows

Automate any business idea. Optimize efficiency by integrating all your systems, marketing and processes into one, single platform.

▶ SimpliFi™

Marketing • Design • Content

Our team of creative professionals will help you achieve your goals with our vibrant, strategy-infused marketing campaigns, strategies and content.

▶ AmpliFi™

Digital • Video • Website

Power up your brand awareness with website design, digital content, social media management, podcasting, video production, and more.

▶ IntelliFi powered by Faraday

Prediction • Personas • Insights

Our AI-driven analytics platform combined with strategy-infused marketing campaigns gives you a powerful competitive advantage in your marketplace.

▶ StratiFi™

Planning • Audits • Advisory

Our customized planning sessions, audits, and strategic advisory will help you plan for the future and give you a competitive edge in the markets you serve.

▶ Brand ReFi™

Name • Brand • Culture

EmpowerFi specializes in creating new brand identities, name & charter changes, revitalizing brands, cultural engineering and more.



