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Grow Financial, a \$4B credit union based in Tampa, FL was looking for purpose-filled ways to re-engage their existing 250K member base.

As a credit union that proudly championed "people over profits," Grow Financial was in the market for unique solutions to connect more deeply with their members. The company wanted to renew cardmembers' interest and differentiate their card portfolio from competitors—all while staying true to their mission to **create a positive, lasting impact on their community in Tampa.**



The Goal

To provide **Grow Financial** with a fresh approach to deepen their connection and **impact** within the local community.



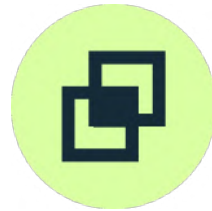
The Strategy

To provide **Grow Financial** with a program that resonated with their Tampa-based customers, we developed a strategy to **transform transactions into purpose-filled engagement.**



Pillars for success: Harness x Grow Financial

These three strategic elements allowed us to create a comprehensive, branded, quick-to-market solution that resonated with Grow Financial's subscribed members.



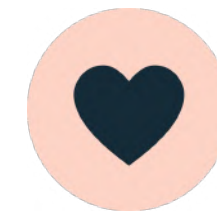
Customized programs

Designed specifically to support Grow Financial's unique mission and goals.



Turnkey solutions

Created to layer onto existing programs for faster implementation and an ownable look and feel.



Enriched customer experience

Analyzed existing member behavior to provide them with more meaningful ways to engage.

Overview of Harness Process

This is a highly collaborative process that ensures our partners' key goals are met. By establishing efficient processes up front, we're able to make sure that all of our programs are easy to implement, quickly brought to life, and continuously optimized to grow and adjust as needs arise.



1. Partner with Grow Financial

- Identify goals
- Select charities and prizes



2. Design an effective program

- Establish messaging and value propositions
- Construct the dashboard



3. Launch Round Up, Give Back

- Conduct internal testing
- Rollout the credit card portfolio



4. Find opportunities to optimize

- Review marketing, including messaging and collateral
- Update prize types
- Streamline the sign-up process

Why Round Up, Give Back?

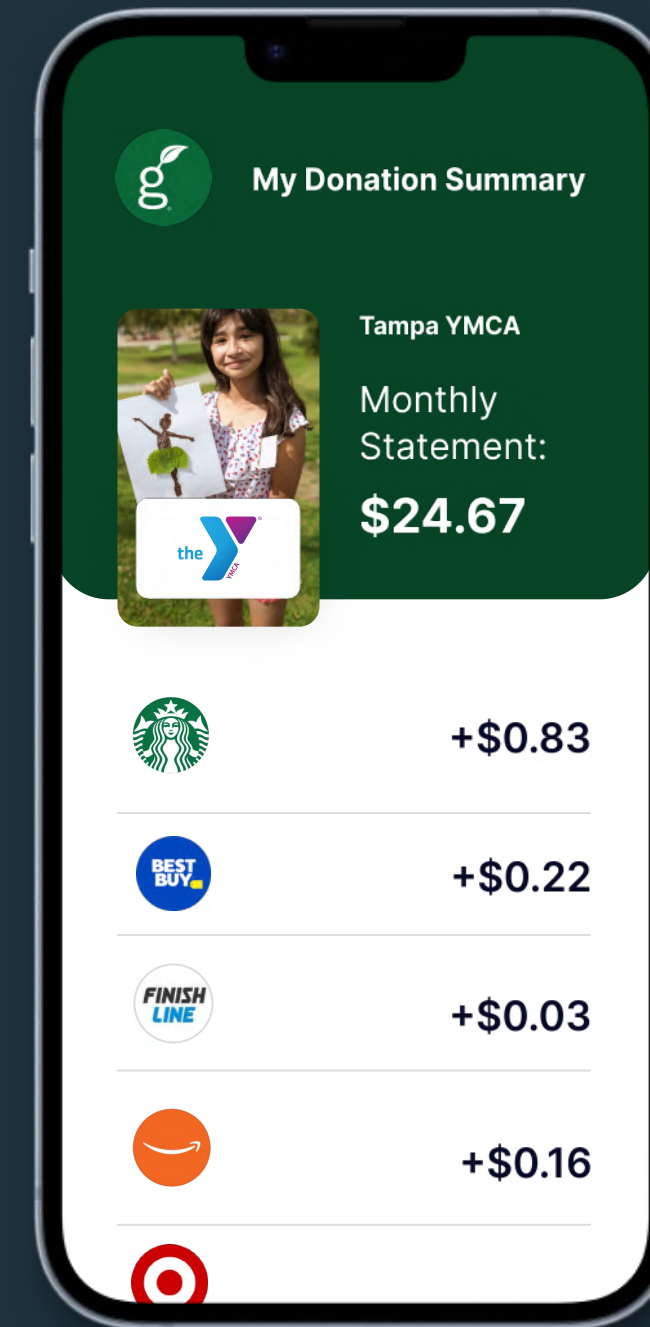
This charitable giving program instantly clicked with Grow Financial and their goals to **impact their local community**.

Every time they swiped their cards, members would automatically “round up” to donate to local charities. Half of the “round up” went directly to the nonprofit while the other half went toward a gift card giveaway to which they were instantly entered. Winners would receive an instant SMS notification, thanks to our integration with Visa and its real-time authorization of payments.

For Grow Financial, this unique, dynamic program allowed members to not only easily donate to local charities, but also provided a memorable, instantly gratifying experience that rewarded their cardholders—and encouraged them to be more active across the credit union’s products.



Shop anywhere you want.



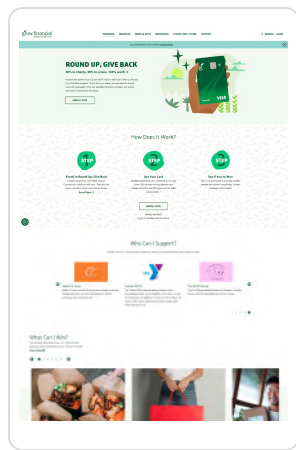
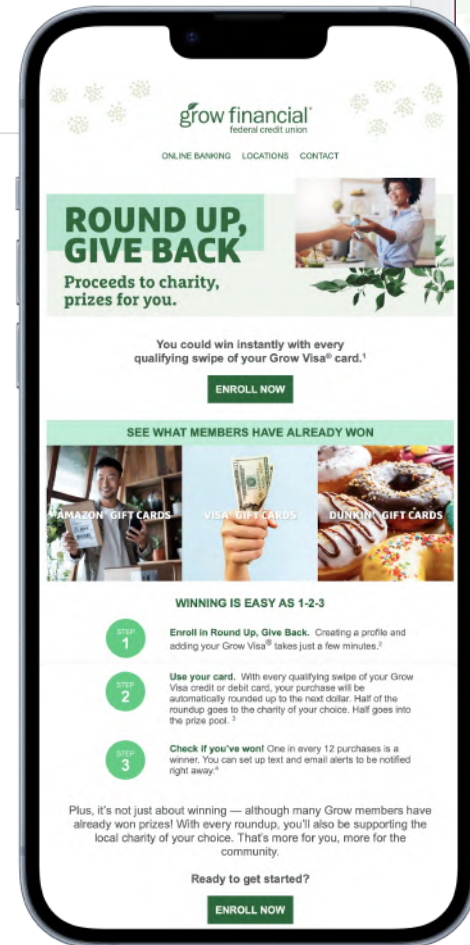
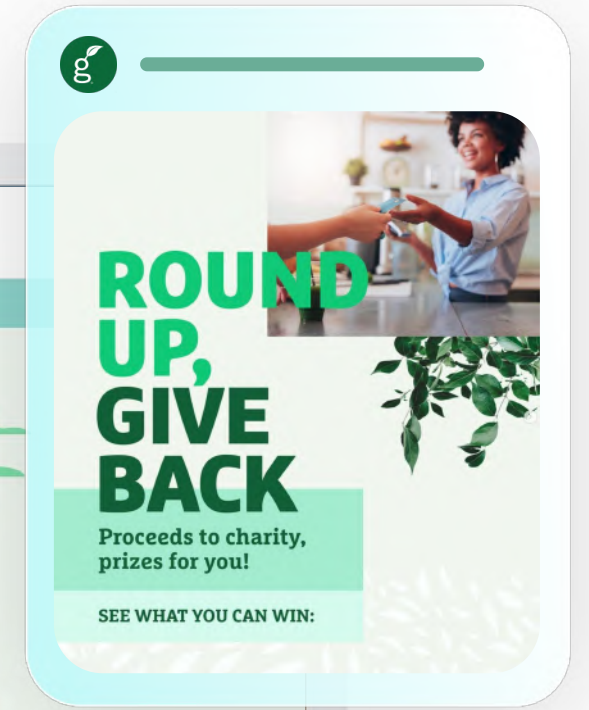
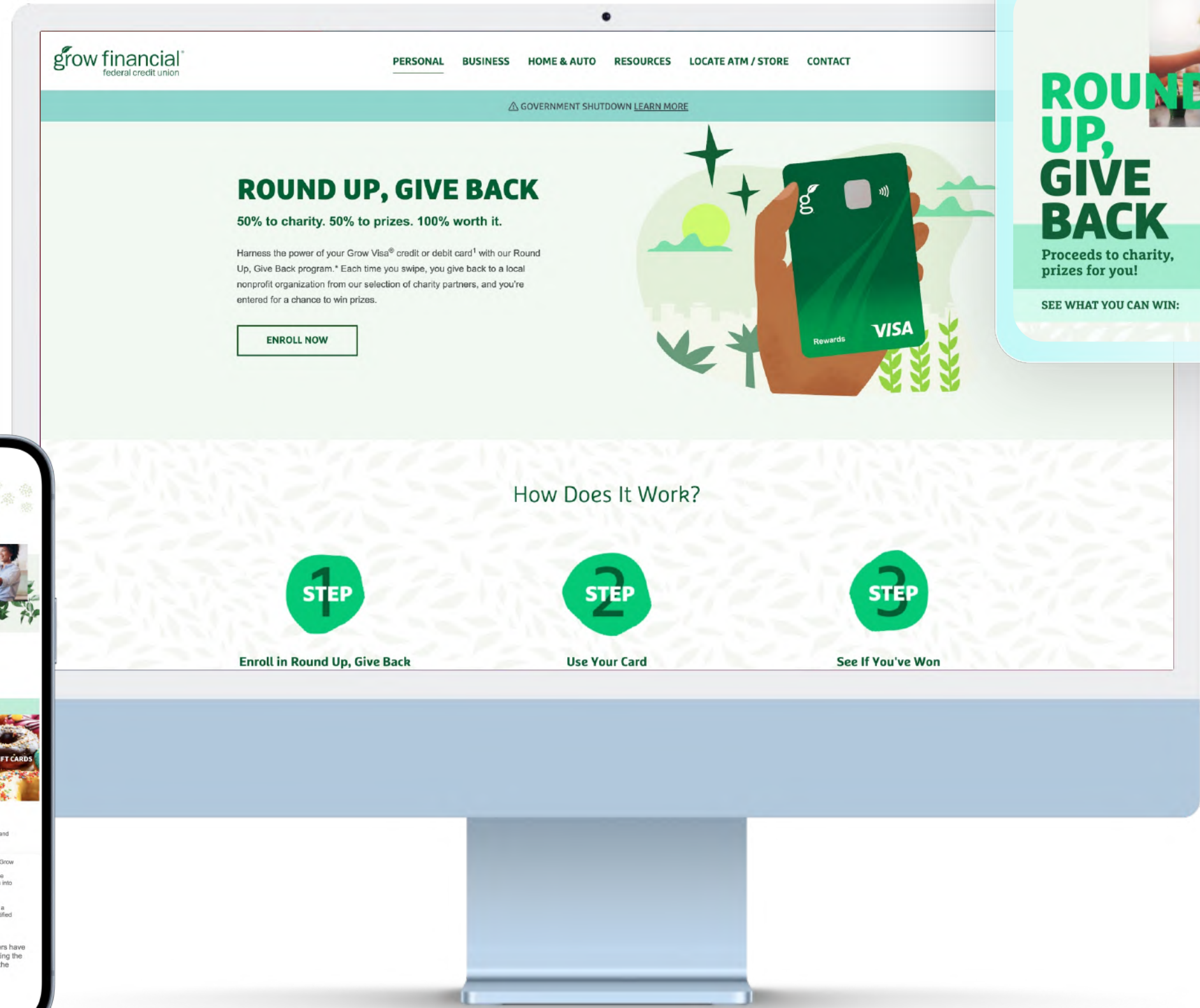
Round up to donate to your favorite cause.



Find out instantly if you're a giveaway winner.

Round Up, Give Back

In addition to assisting in building and implementing the program, we helped Grow Financial utilize our white-labeled solutions to create a **suite of branded marketing assets across channels.**



Harness FI provides credit unions with templates to create assets that look and feel like the partnered brand.

The Results

This pilot program resonated with members as evidenced by an impressive increase in engagement:

+6.56%

Growth In Spend

+22.03%

Growth In Transactions





"Our main goal was to create meaningful impact within our Tampa community. Partnering with Harness has allowed us to create a richer, more engaging experience for our customers that was incredibly easy for our team to implement."

**JARED BARR
SVP MARKETING & DIGITAL,
GROW FINANCIAL FEDERAL CREDIT UNION**

The Future

To build on the promising successes of this pilot, we will **continue to analyze members' transaction data** to further enrich the experience with a more curated selection of **giveaways and charities to support.**

Moving forward, we will take our data-driven approach to the next level as we analyze Grow Financial's entire portfolio of cards to develop additional targeted programs and incentives to help the credit union meet their goals.




the  +\$0.23



the  +\$0.65



the  +\$0.10

