



# **Precision & Personalization:** Marketing Automation Success Stories

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**By Prisma Campaigns**



**Prisma**  
CAMPAIGNS

# Introduction

## Welcome to our collection of case studies

Prisma case studies are consistently among our most downloaded and viewed content, highlighting the significant value financial institutions find in learning from the experiences and insights of their peers. With this in mind, we have carefully selected a collection of case studies, featuring banks and credit unions of various sizes and diverse priorities. Each case study is designed to offer you deep insights into successful strategies and valuable lessons learned. At the end of this collection, you will find a link if you wish to dive deeper into each story and read other case studies as well.

We hope these stories inspire and inform your strategies.

### **About Prisma Campaigns**

The Prisma Campaigns mission is to empower financial institutions to navigate the competitive landscape by fostering deep, empathetic client relationships through personalized marketing campaigns. Our marketing automation solution enables financial institutions to leverage data for stronger customer connections. Trusted by over 60 institutions, Prisma's platform supports automated, targeted onboarding and cross-selling campaigns across diverse channels, including email, text, web, and mobile. Acknowledged as a CUNA Strategic Services preferred provider in 2021, Prisma has also secured endorsements from more than 17 credit union leagues as of mid-2023.

## Case Studies at a Glance

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### 1 **Embold Credit Union: Targeted Campaigns Yield 6X HELOC Growth**

With 35,000 members and \$650M in assets, Embold Credit Union harnessed Prisma's targeted personalization capabilities, enhancing cross-selling to substantially boost Home Equity Line of Credit (HELOC) offerings.

### 2 **Emprise Bank: Tripling Short-term Loan through Data-driven Offers**

At \$2.3B in assets, Kansas-based Emprise Bank leveraged its transaction data and Prisma's platform to identify and reach customers in need of short-term loans, tripling uptake with timely, personalized offers.

### 3 **Credit Union of Colorado: Seamless Deposit Capture with Automated CDs**

With \$2B in assets and 156,000 members, CU of Colorado utilized Prisma to automate competitive CD offers, capturing deposits and converting leads effortlessly to enhance member value.

### 4 **IDB Global Federal Credit Union: Referral Growth with Prisma Automation**

Based in DC, with \$780M in assets and 11,000 members, IDB Global FCU turned to Prisma to fully automate its referral campaigns, fueling member acquisition efficiently for its small team.





# Embold Credit Union: Targeted Campaigns Yield 6X HELOC Growth

## Overview

With 35,000 members and \$650M in assets, Embold Credit Union harnessed Prisma's targeted personalization capabilities, enhancing cross-selling to substantially boost Home Equity Line of Credit (HELOC) offerings.

## Challenges

Embold wanted to improve its digital marketing outreach as another way to better serve its members, moving away from its previous approach that often felt like "taking shots in the dark." This utilized months-old data that lacked the detailed information needed for targeted campaigns. The older system limited Embold's ability to precisely track the impact of its email campaigns and constrained ROI measurement to direct member responses to each email. The lack of detailed information for targeted campaigns and the limited ability to gauge email impact underscored the need for a more sophisticated and responsive marketing automation solution.

## Solutions

2021 was a turning point for Embold as it embraced Prisma's advanced marketing automation technology and gained access to next-day data. This pivotal change allowed for more nuanced data analysis and the delivery of personalized messages to specific member segments. By structuring cross-selling campaigns to periodically engage members, Embold ensured timely and relevant communication, tailoring their approach to meet individual member needs and preferences without resorting to repetitive or generic messaging.



## Results

Embold CU's adoption of marketing automation and data analytics significantly enhanced its digital outreach, leading to:

- HELOC Openings: Achieved a 6X increase, from 25 to 162 annually.
- Email Open Rate: Rose to 50%, significantly above the 23% industry average.
- Conversion Rate: Improved fivefold to 0.75%.
- Financial Impact: Directly contributed nearly \$3.5 million from HELOCs, as well as over \$15.4 million in new account balances over six months, thanks to the indirect, or "halo effect" of the campaigns.
- Campaign Scalability: Successfully ran multiple campaigns in parallel, without overwhelming members, leading to the adoption of over 250 new products and services.

These achievements underscore the potent combination of the right tools and strategic implementation in scaling marketing efforts and deepening member relationships.

### Summary



**6X boost** in the number of HELOCs



**Open rate of 50%**, more than 2X the industry's open rate



**5X increase** in conversion rate



"Halo effect" of **\$15.4 million**

“

**We can get a true ROI on email now. We can put in all our hard costs and then capture results for net gain. It's been an empowering experience for my team to use our data platform to see what kind of new accounts we're getting and what their onboarding journey is. Before, we just never knew. ”**



**Hilary Kissell**

Director of Marketing and Community Development



## Lessons Learned

Through their journey with Prisma Campaigns, Embold has distilled three key learnings, shared here by Embold CU's Hilary Kissell:

1. Find a trusted partner. "When you find a good partner, it makes implementation so much easier."
2. Creative reinvestment of time savings. "Now that we have the right partner, the quality of our campaigns is better because we spend more time looking at images, writing copy, thinking about it, and planning it out."
3. Test every workflow over and over. "Test it until you think it's ready, and then test it five more times."

## Conclusion

For Embold, the impact of this case study extends beyond impressive metrics. It represents a paradigm shift in how they engage with their members and approach digital marketing. For Prisma Campaigns, Embold's achievements affirm their role as an invaluable ally to credit unions seeking to navigate the digital landscape. This partnership not only delivered outstanding results for Embold but also reinforced Prisma's commitment to empowering clients with cutting-edge marketing solutions.

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# Emprise Bank: Emprise Bank: Tripling Short-term Loan through Data-driven Offers

## Overview

At \$2.3B in assets, Kansas-based Emprise Bank leveraged its transaction data and Prisma's platform to transform its digital marketing to offer more personalized, data-driven customer experiences and enhance product fit.

## Challenges

Before adopting solutions from Prisma Campaigns, Emprise Bank's marketing efforts were fragmented across various platforms and channels, there was very little use of data for customer segmentation and personalization, and a lack of automated processes. This led to generic product-based communications that fell short of creating meaningful customer engagement.

## Solutions

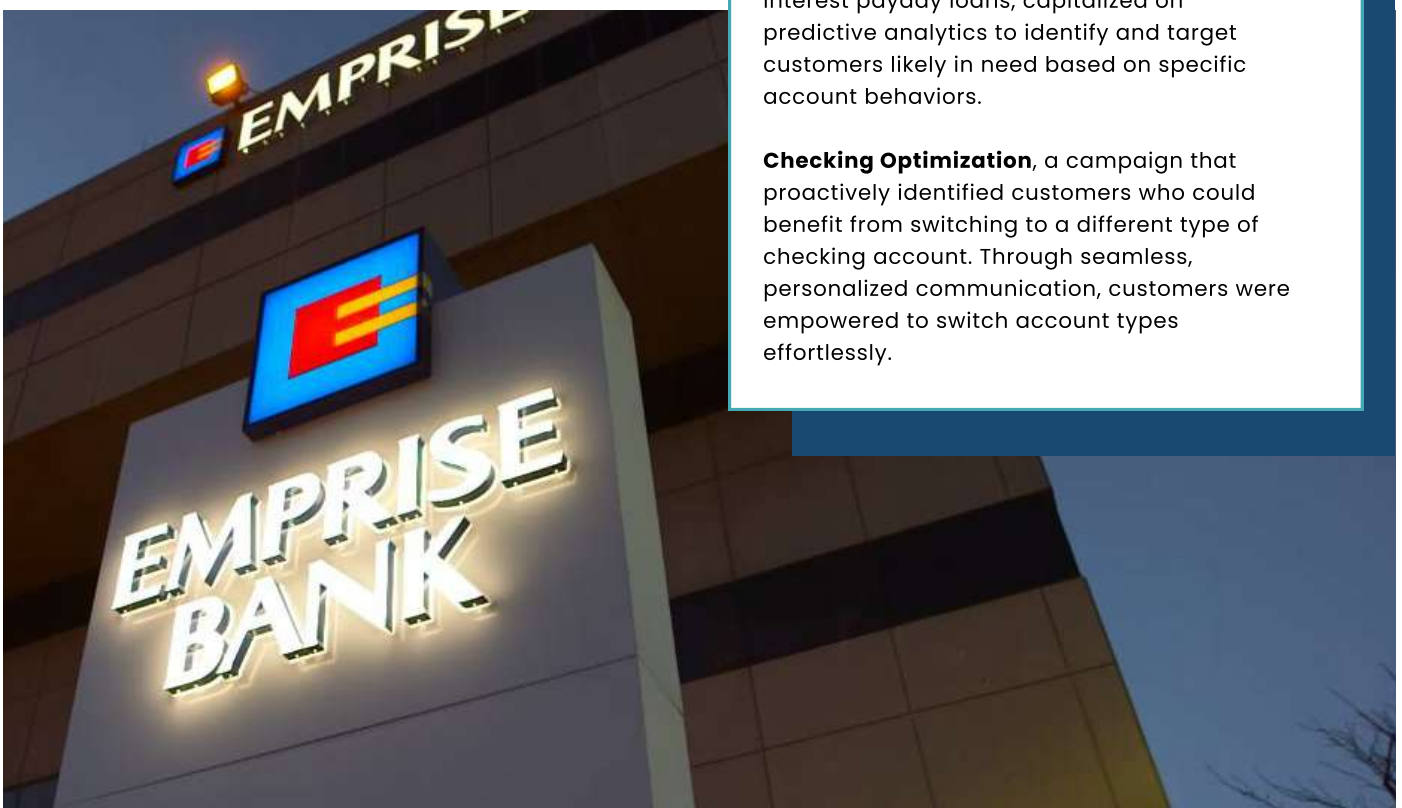
Emprise Bank embarked on a transformative journey with Prisma Campaigns, focusing on several strategic areas:

- **Planning and Strategy:** Adopted a phased approach, starting with simple campaigns, like birthday greetings, and advancing to more complex, high-impact campaigns using predictive analytics.
- **Technology and Tools Utilized:** Leveraged Prisma's marketing automation and predictive analytics for targeted audience definition and behavior monitoring, enabling perpetual "always-on" campaigns.
- **Execution Details:** Introduced multi-channel communications and automated campaigns like CashPlease for short-term loans and Checking Optimization for account type adjustments, personalized to customer needs and behaviors.

### The two automated campaigns Emprise implemented were:

**CashPlease**, a campaign designed to offer short-term loans as an alternative to high-interest payday loans, capitalized on predictive analytics to identify and target customers likely in need based on specific account behaviors.

**Checking Optimization**, a campaign that proactively identified customers who could benefit from switching to a different type of checking account. Through seamless, personalized communication, customers were empowered to switch account types effortlessly.



## Results

Following the successful deployment of Prisma Campaigns' marketing automation, Emprise Bank achieved significant milestones in these two key campaigns, demonstrating the power of strategic targeting and automation.

- **CashPlease Campaign Results:**
  - **High Engagement:** Email campaigns for CashPlease loans saw an open rate of up to 53%, showcasing the effectiveness of personalized messaging.
  - **Loan Volume Growth:** Approved more than 3,000 loans, a 166% increase, setting a new record for the bank.
  - **Low Unsubscribe Rate:** Maintained an unsubscribe rate of less than 1%, indicating high relevance and customer satisfaction.
- **Checking Optimization Campaign Insights:**
  - **Positive Customer Response:** In its first month, the campaign prompted 146 "Yes" decisions from a targeted 3,134 accounts, translating to a 4.4% conversion rate, a significant achievement for a campaign focused on retention and attrition prevention.
  - **Frictionless Conversion:** Enabled customers to switch checking account types effortlessly, directly contributing to enhanced customer retention and satisfaction by preemptively addressing potential dissatisfaction.

These results not only enhanced customer retention but also underscored Emprise Bank's commitment to personalized customer service and financial well-being.

## Lessons Learned

Here are three learnings Emprise touted from their journey with Prisma Campaigns:

- A crawl-walk-run approach, starting with simple campaigns like birthday greetings, helps organizations build digital marketing skills, setting the stage for more complex, impactful campaigns leveraging predictive analytics.
- Once launched, optimize your campaigns to become perpetual or "always-on," ensuring continuous engagement with customers. This approach gains efficiencies by minimizing the need for frequent launches.
- Integrate email with online banking banners by using a multi-channel platform. This not only enhances the customer experience but also significantly boosts the effectiveness of marketing efforts.

## Conclusion

Emprise Bank's collaboration with Prisma Campaigns represented a shift in their digital marketing and their ability to adopt customer-centric approaches, data-driven personalization, and the seamless integration of technology. This case study exemplifies how embracing digital innovation can substantially enhance customer engagement and financial product alignment.

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“ We appreciate having a tool that allows us to ingest predictive data to offer our customers what they need when they need it. And even better—we can personalize the message so it speaks to them. We have just barely scratched the surface of everything we can do with automated campaigns within Prisma to grow our business with scale and improve our customers' financial health. ”



**Aggie Tuxhorn**  
VP of Marketing





# Credit Union of Colorado: Enhancing Deposit Growth Through Innovative Member Services

## Overview

With a rich history extending over 80 years, Credit Union of Colorado, boasting 170,000 members and \$2.81 billion in assets, has been partnering with Prisma for over four years to revolutionize its member services through targeted digital campaigns. This case study describes the impact of a strategic push to increase deposits with competitive CD offers that could be fully converted online.

## Challenges

In a pivot from traditional loan acquisition strategies, Credit Union of Colorado needed to boost its deposits through a competitive CD offer. The primary hurdles included transitioning from conventional, in-person or over-the-phone banking to an online, self-service model—eliminating friction and engaging members more efficiently, especially when bringing deposits from other institutions.

## Solutions

For over four years, Credit Union of Colorado has been leveraging Prisma's capabilities to develop solutions that don't require business users to have programming skills, effectively integrating with the credit union's existing tech infrastructure. This has supported various initiatives aimed at enhancing member experiences and achieving operational excellence.

For this CD campaign, the credit union combined their previous experiences and learnings to achieve the following:

- **Integrated Digital Promotion:** By integrating Prisma with Tyfone, targeted banners were deployed on digital banking platforms to highlight the CD offers.
- **Data Handling and Ticket Creation:** Prisma's integration capabilities were utilized alongside Web Service processes for campaigns, enabling Credit Union of Colorado to efficiently gather member data and generate tickets with Zendesk for automated processing.





- **Backend Automation:** A seamless link between Prisma, Zendesk, and the core Symitar system facilitated the automated creation of accounts and transaction processing.
- **Direct Member Communication:** Automated alerts confirmed CD setups, improving transparency and member satisfaction.
- **Increased Transaction Limits:** Adjusted ACH transfer limits to \$100,000, with stringent security measures to mitigate fraud risk.

## Results

- **Lead Generation:** The initiative generated over 10,000 leads.
- **Conversion Success:** Achieved a remarkable conversion rate of about 15%, resulting in over 5,500 new CDs and \$186 million in deposits.
- **Self-Service Uptake:** The final campaign wave saw a significant uptick in member-initiated transactions, marking a successful shift in service interaction preferences.

## Lessons Learned

Here are three learnings from Credit Union of Colorado's journey with Prisma Campaigns:

- **User-driven digital solutions:** Having a versatile, no-code solution like Prisma empowers non-technical users to create solutions that enhance member experience and streamline operations without depending on IT.
- **Vendor agility and rapid deployment** means reduced time to market, providing a competitive edge in a fast-evolving financial landscape. This was exemplified by the CD campaign, which not only met the immediate goal of boosting deposits but also spurred further digital innovation in member services.
- **Prisma's powerful and adaptable platform** can address a wide range of needs, offering a strategic advantage over single-purpose solutions that may not adapt well to changing scenarios. This has proven essential for Credit Union of Colorado as they continue to leverage digital tools to meet their evolving needs and set an example for other institutions aiming to enhance member services.

These points highlight the strategic benefits of using adaptable, user-friendly digital tools in competitive and rapidly changing markets.

“

**Such high-level integration and transformation opened up a world of possibilities for us, showing if CDs can be this accessible, why not other services? The success of this campaign is a stepping stone for further innovations. ”**



**Kelly Wagner-Grull, MBA**  
Director of Member Experience,  
Innovation and Digital Services



## Summary



**5,500** new CDs



**\$186M** in new deposits

## Conclusion

The Credit Union of Colorado's focus on deposit growth through a CD campaign facilitated by Prisma underscores the potential of digital tools to transform financial services. This initiative achieved impressive financial results and demonstrated how a versatile marketing automation platform can empower institutions to dynamically navigate market changes and member needs. As Prisma continues to support Credit Union of Colorado's digital journey, their partnership paves the way for further innovations in the banking sector, inspiring other institutions to explore the benefits of flexible, user-friendly digital solutions.

[Visit full Case Study](#)



# IDB Global Federal Credit Union: Boosting New Member Acquisition with an Automated Referral Program

## Overview

Based in DC with \$780M in assets and 11,000 members globally, IDB Global FCU turned to Prisma to enhance member acquisition via an automated family referral program tailored to be managed seamlessly by a small marketing team while also accommodating both English and Spanish-speaking members.

## Challenges

IDB Global Federal Credit Union was on a mission to expand its membership through a family referral program designed to meet the bilingual needs of its audiences. It was also important that the program, along with future campaigns, be easily managed by the credit union's small marketing team. This initiative tackled two critical challenges: achieving membership growth as a single SEG credit union and raising awareness of the benefits of credit union membership, which many members didn't know they could extend to their families, regardless of their location outside the US (noting the credit union operates in over 75 countries). Given these requirements, the adoption of an automated solution became essential.

## Solutions

With Prisma's support, IDB Global Federal Credit Union refined its member referral process, enhancing efficiency and member engagement through strategic automation and personalization.

- **Automated Email Communications and Smart Forms:** Utilized to send personalized invitations to current members to refer up to 10 family members, with each referral action prompting tailored email responses and notifications for both the referrer and referee.
- **Retargeting of Members:** The system monitored member engagement to identify and re-engage those who had not opened emails or completed the referral process, maximizing the reach and effectiveness of the program.
- **Managed Communications and Rewards Updates:** The referral program automated all communications and rewards updates, delivering real-time notifications across its six-step, four-stage process, culminating in incentive bonuses for both referrers and referees.
- **Multi-language Support:** Ensured that every member received personalized communications in their preferred language, making the program inclusive and accessible for both English and Spanish-speaking members.



These enhancements led to a highly efficient, automated referral program that not only saved time but also significantly improved member experience through seamless, inclusive interactions.

## Results

- **Member Engagement:** The referral program led to 102 new memberships, contributing over \$440k in balances and \$1.5M in mortgages in just one month.
- **Financial Impact:** The campaign distributed \$10k in incentives to members and saw almost \$2M in return, a 20X ROI. Given the size of the organization (roughly 11,000 members), this was extremely substantial growth.
- **Campaign Outreach:** Managed to invite members to refer family, open accounts for referred contacts, welcome new members, and notify referrers about incentives in an automated and efficient way.

## Lessons Learned

The journey of IDB Global Federal Credit Union with Prisma highlighted three key learnings vital for any financial institution aiming to enhance its digital marketing and member services:

- **Strategic Program Design:** It's essential to design programs that align not only with the organization's goals but also with its available resources. For IDB, operating with a lean team, the development of a manageable and effective referral program was key, demonstrating the importance of designing initiatives that align with available resources.
- **Balancing Member and Team Experience:** Enhancing member experience shouldn't come at the cost of overloading internal teams. IDB's move towards automation underscored the importance of leveraging technology to ensure internal teams are not stretched thin, making the approach sustainable in the long run.
- **Customization and Flexibility in Vendor Solutions:** The specific need for multi-language support was crucial for IDB, reflecting its diverse membership. Prisma's ability to incorporate multi-language capabilities upon IDB's request highlights the importance of selecting vendors that are not just service providers but also collaborative partners willing to tailor their solutions to meet unique organizational needs.

These insights from IDB Global FCU's implementation underline the importance of adaptability, internal and external balance, and the value of a vendor that listens and responds to its clients' unique challenges.

“

**As a single-sponsor credit union, referrals are crucial to our growth and our small marketing team needed a program to manage it end-to-end. By utilizing the strength of Prisma and removing human barriers, we created an automated process that saved us time and increased our efficiency, while also providing a seamless experience for our members. This campaign ran for one month and brought to the credit union 102 new members. We couldn't be happier with the results! ”**



**Marilyn Wagner**  
Chief Experience Officer



## Conclusion

The collaboration between IDB Global Federal Credit Union and Prisma Campaigns demonstrates the transformative power of an automated, bilingual referral program designed for a small marketing team. Achieving significant membership growth and enhancing engagement across different linguistic communities, this initiative validates strategic automation as a tool for increasing inclusivity and reach. Furthermore, it underscores the efficacy of aligning resources with program design and utilizing technology for sustainable marketing solutions. Financial institutions aiming to enhance their digital marketing and member acquisition strategies can draw valuable insights from IDB Global FCU's experience, showcasing the substantial benefits of adopting automated solutions tailored to organizational needs and member diversity.

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## Final Thoughts

These case studies showcase the significant impact Prisma Campaigns' marketing automation solutions can and does deliver. From improving digital engagement and increasing deposits to expanding membership through innovative referral programs, Prisma has demonstrated its ability to meet the diverse needs of today's financial landscape. These success stories underline the importance of tailored, data-driven marketing strategies in achieving operational excellence and deepening customer and member relationships.

If you are interested in exploring how Prisma Campaigns can enhance your marketing efforts, please reach out or [schedule a demo](#).

We look forward to helping you navigate the complexities of modern marketing and enhance customer and member engagement. With Prisma Campaigns' powerful tools, we can help take your digital transformation to the next level.

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Prisma Campaigns offers a marketing automation solution that helps credit unions use their data to deepen member relationships. More than 60 financial institutions rely on Prisma's platform to deliver automated and targeted onboarding and cross-selling campaigns across all channels, including email, text, web, and mobile. Prisma became a CUNA Strategic Services preferred provider in 2021 and has received the endorsement of more than 17 credit union leagues as of mid-2023.



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