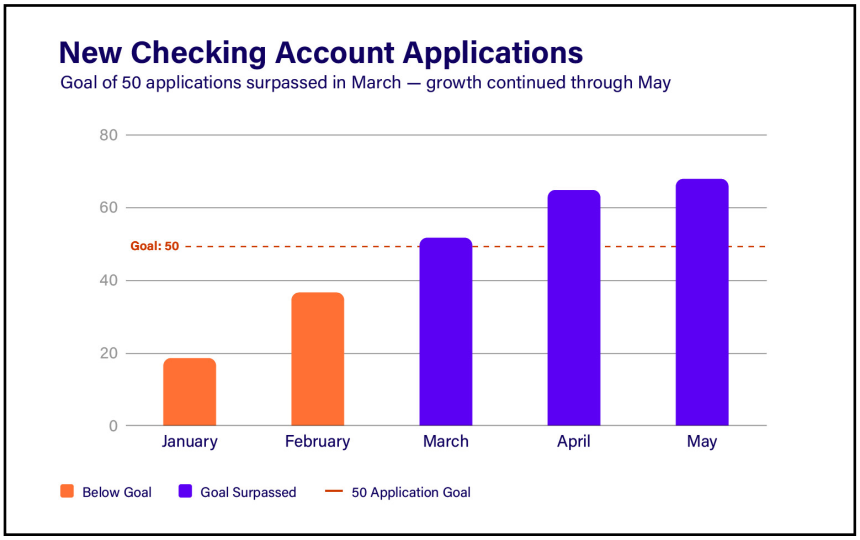
How a Tulsa Credit Union Built Trust and Drove Checking Account Growth Through Multi-Channel Marketing

INTRODUCTION

A regional credit union based in Oklahoma approached Leadline Marketing with a clear outcome: increase awareness and drive signups for a new checking account designed for people beginning their financial journey, including those opening their first account.

With early momentum in younger demographics, the credit union understood that acquisition alone doesn't build loyalty. The strategic priority shifted toward deepening community presence, positioning the institution as the natural first choice for Tulsans beginning their financial journey, not just another place to open an account.



The campaign entered with a clear performance benchmark: **generate at least 50 new checking account applications**, a starting point to measure whether the channel strategy and messaging could reliably move this audience to action.

STRATEGIC APPROACH

Effective acquisition at this stage of the financial journey isn't just a messaging challenge; it's a trust challenge. Leadline's recommended approach centered on a multi-channel campaign that worked on two levels simultaneously: building genuine brand affinity with a younger audience while delivering the clear, benefit-driven messaging needed to drive action.

1. Ad Campaigns With Accessible Messaging and Visual Clarity

We concentrated paid media on the platforms where this audience is most active, including TikTok. The creative strategy centered on conversational language that broke down complex financial terms, paired with direct value propositions, “Start your path to financial freedom,” and “Open your checking account and start your money journey today.” Bright, friendly graphics and a youthful color palette reinforced an approachable, modern brand image, while clear articulation of account benefits like mobile banking, low fees, and local community support helped build genuine brand affinity with consumers in Tulsa.

2. Influencer Partnerships to Build Local Trust

We partnered with local Instagram and TikTok creators to put the brand in front of audiences who already trust them. By empowering influencers to act as storytellers rather than spokespeople, we enabled a more organic, peer-to-peer connection with the audience, one built around authentic lifestyle content that naturally integrated financial education and account benefits. Rather than interrupting the feed with traditional advertising, the campaign aligned the credit union with Tulsa’s community values through localized storytelling that felt native to each creator’s voice.

The result was something traditional advertising struggles to replicate: a financial brand that felt like a natural part of the community conversation rather than an interruption.

3. Retargeting to Shorten the Customer Journey

For first-time account holders, the path to conversion is rarely linear. Awareness builds slowly, consideration takes time, and the decision to open a financial account, even a straightforward one, often requires multiple touchpoints before action is taken.

Retargeting addressed that reality directly. By re-engaging users who had already visited the credit union’s website or interacted with campaign ads, we stayed top of mind during the consideration window without having to restart the conversation. Rather than reaching a cold audience, we were reinforcing a decision that was already forming, surfacing the right messages around account benefits at the moments most likely to drive action.

For a product targeting new bank customers, this campaign layer wasn’t optional. It was what converted interest into applications.

RESULTS

As the chart illustrates, the campaign built steady momentum from its January 15 launch, surpassing the 50-application benchmark in March and reaching 66 by May - a clear sign of message-market fit and channel effectiveness. Following this initial period of growth, the budget was reduced. Yet, application volume continued to hold, helping the credit union solidify its presence as a trusted, community-focused financial institution for the next generation of account holders.

WHY THIS STRATEGY WORKS FOR COMMUNITY BANKING

Community financial institutions are competing for an audience that has more options and more skepticism than any previous generation of account holders. This campaign reinforces a principle that scales beyond any single market: clear messaging, localized trust-building, and modern channel selection are not separate tactics; they are a unified strategy.

When a financial product is positioned as part of a broader life journey rather than a transactional offering, and distributed through channels the audience already inhabits and trusts, the barrier to action drops considerably. For institutions looking to deepen community relevance while driving measurable growth, the approach isn't complicated, but it does require intention.

Ultimately, for credit unions navigating a competitive landscape, this campaign illustrates how a multi-channel approach, built around authentic community presence and clear messaging, can move the needle on both awareness and action.