From Scores to Solutions:
How HAPO Credit Union Turns Financial Wellness into Loan Growth

Real strategies to boost digital engagement, improve credit health, and increase funded loans

In a recent CUInsight Mini-Con session, Jeremy O'Neil, VP of Marketing and Digital Experience at HAPO Credit Union, shared how embedded financial wellness tools can fuel member trust, credit improvement—and meaningful loan growth.

He offers a blueprint for turning credit education into measurable business outcomes.

Why Financial Wellness Is More Than a Mission

"Financial wellness is an on-ramp to all the other services we offer," said O'Neil. "It's how we build trust. We give before we get." HAPO sees credit education not just as a value-add, but as a strategic gateway to long-term engagement and stronger financial outcomes.

This "trust-first" approach has helped HAPO guide members toward better financial habits—ultimately driving higher loan and deposit activity. And it's all delivered through a frictionless experience inside digital banking.

What to Look for in a Financial Wellness Platform

When evaluating tools, Jeremy prioritized:

- Ease of use: A seamless, embedded user experience was non-negotiable
- Relevance: Members need timely, contextual financial insights—not static reports
- Personalization: Targeted offers based on individual credit behavior create trust and drive action

SavvyMoney's platform checked all three boxes, enabling HAPO to deliver credit scores, simulators, and personalized lending offers without redirecting users outside of online or mobile banking.

3,400 Offer Clicks—and Growing

Since launching SavvyMoney, HAPO sees an average of over 1,000 new enrollments and more than 3,400 offer clicks each month. What's more, campaigns powered by user behavior—like credit score improvement milestones or loan maturity timelines—have led to impressive engagement and conversion rates.

"Sometimes we run campaigns with just seven names on the list," said O'Neil. "But because they're hyper-personalized, the conversion rates are huge."

Capturing the Millennial and Gen Z Market

Gen Y and Gen Z are more than 60% of HAPO's user base. Personalization, gamified tools (like simulators and credit goals) and leveraging digital channels have proven especially effective.

"These generations want to feel in control of their progress," said O'Neil. "When they can watch their score improve and see what it unlocks—like a home loan or credit card—they stay engaged."

Advice for Other Credit Unions

1. Start small. Launch one campaign, track results, and build from there
2. Leverage vendor support. "SavvyMoney webinars, peer groups, and campaign assets are top-notch. Take advantage."

The Bottom Line

Whether your goal is deepening digital engagement, improving financial outcomes, or generating new loan growth, HAPO's story proves one thing: financial wellness, when delivered strategically, is a win for both members and institutions.

Want to See Results for Yourself?

- Watch the on-demand webinar for complete insights from HAPO Community Credit Union
- Book a strategy call with SavvyMoney to explore your own financial wellness roadmap