

Reversing Member Attrition in the Digital Age

Transforming Disengaged Membership into Multi-Product Members



When I
began
working with
credit unions





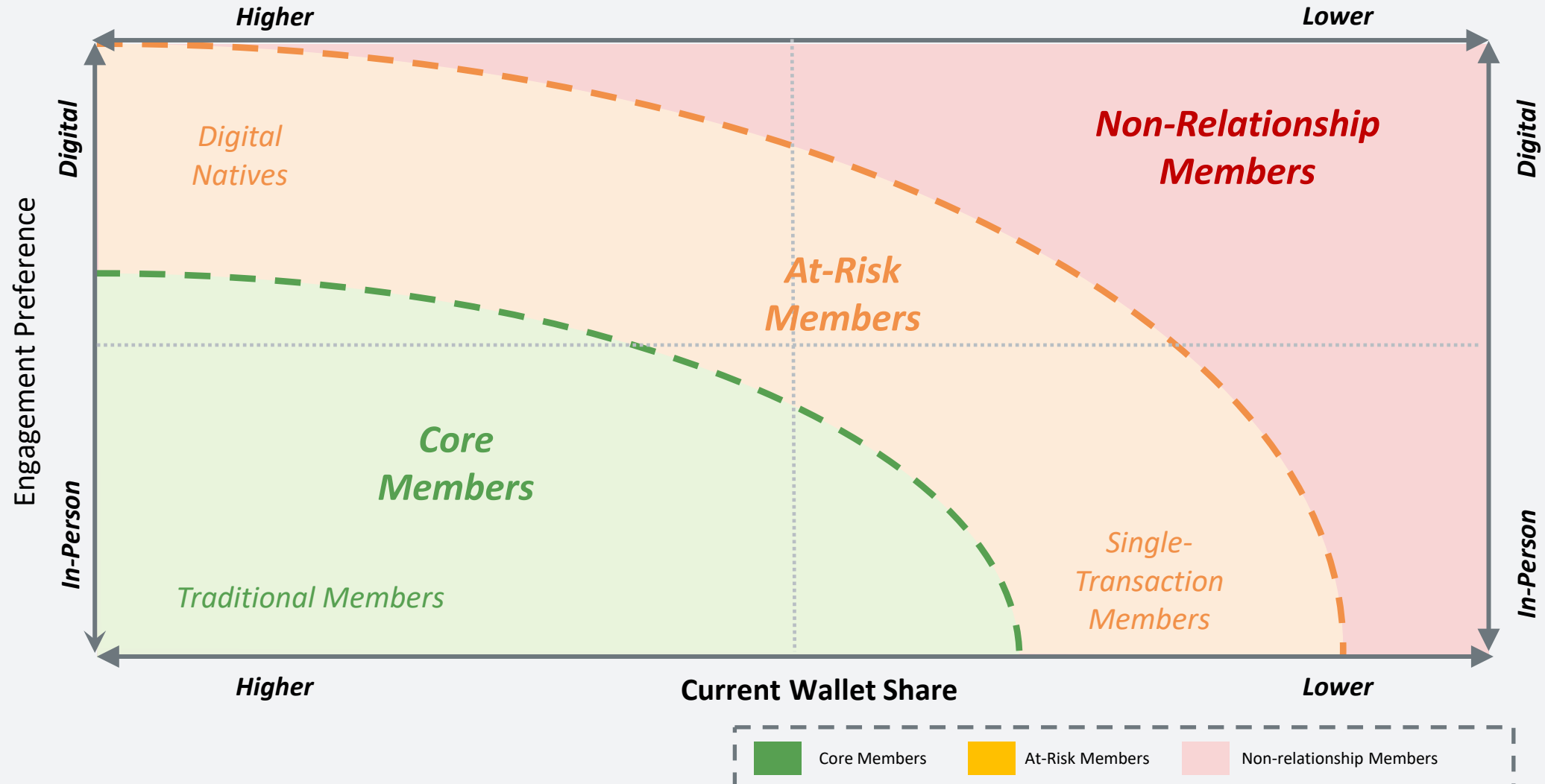
My life
changed
over a cup of
coffee



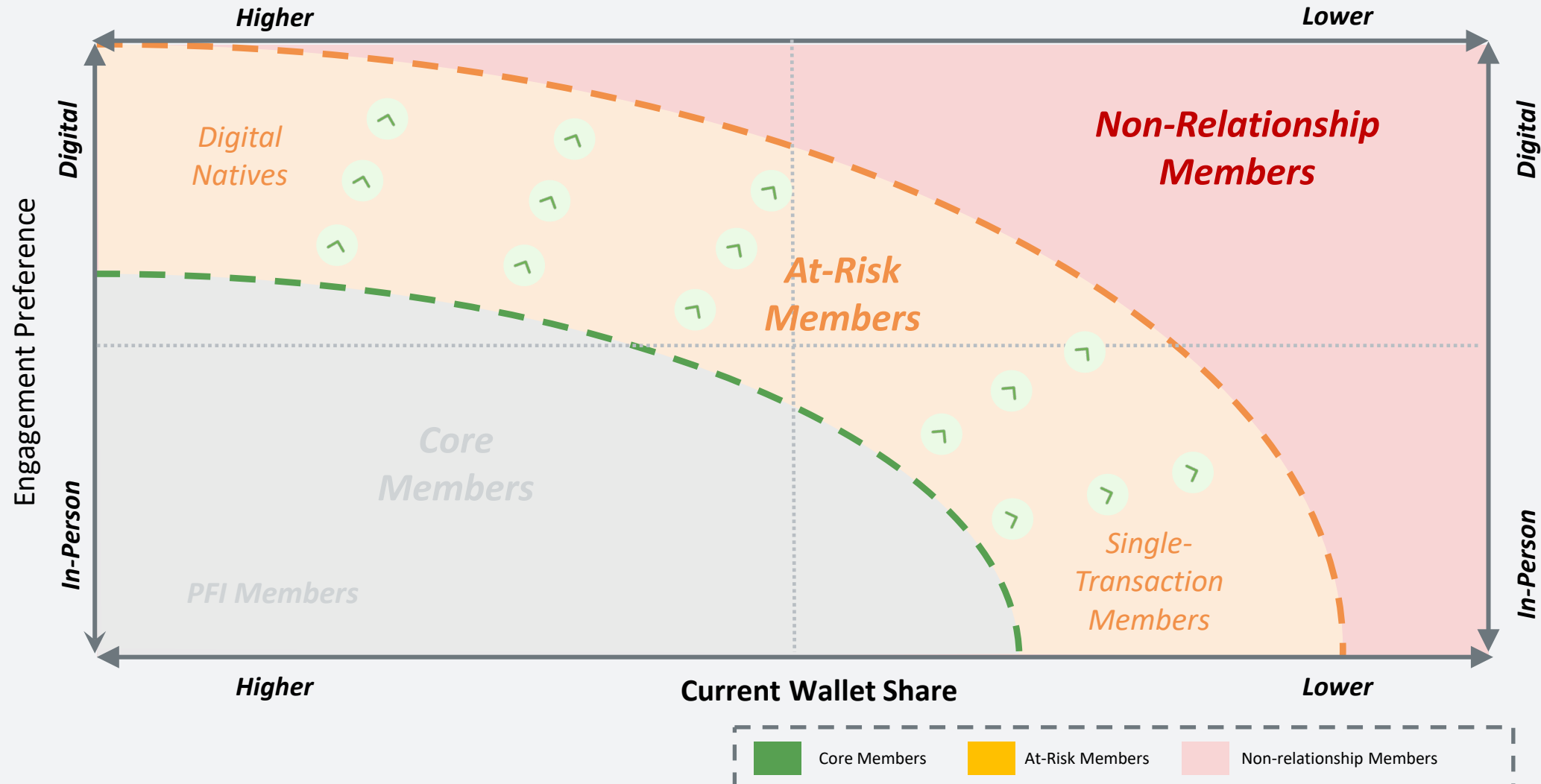
A person is standing on a snowy mountain peak, looking out over a vast landscape. The foreground is a steep, snow-covered slope. In the background, there are more snow-capped mountains and a body of water, possibly a lake or a wide river. The sky is overcast and grey. The overall tone is somber and contemplative.

I envision a future where PFI
status is the norm, not the
exception.

Within membership, certain pockets tend to be disengaged



How can we replicate these best practices for those who don't come into a branch?



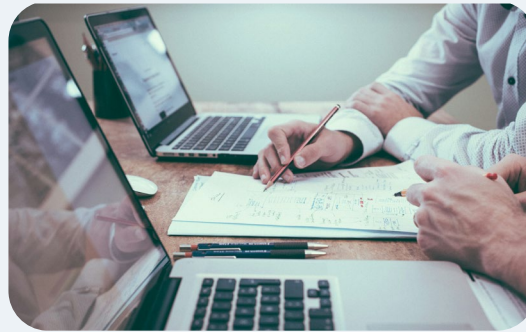
What makes a conversation inspire trust?

Step 1. TIMING



**Work backward from
the member's
timeline, not the
credit union's**

Step 2. TARGETING



**Product promotion
follows member
need, not the
absence of the
product**

Step 3. PERSONALIZATION



**Conversations
tailored to the
person, not the
product**

