

Redefining Engagement: How Suncoast Credit Union Thrives in a Data-Driven World





Joan Jenkins
Chief Marketing Officer



Hanna Britt
Director of Marketing Automation



Dana Martin
Marketing Automation Strategist



Redefining Engagement:

How Suncoast Credit Union Thrives in a Data-Driven World

Suncoast

A Culture of Service

Our Purpose

Improve the financial lives of our members.

Our Mission

To improve the quality of our members' lives by maintaining a strong, secure, and innovative Credit Union that builds trust, shows respect, and maximizes efficiency.



Serving Others



Growth



Relationships



Inclusion



Integrity



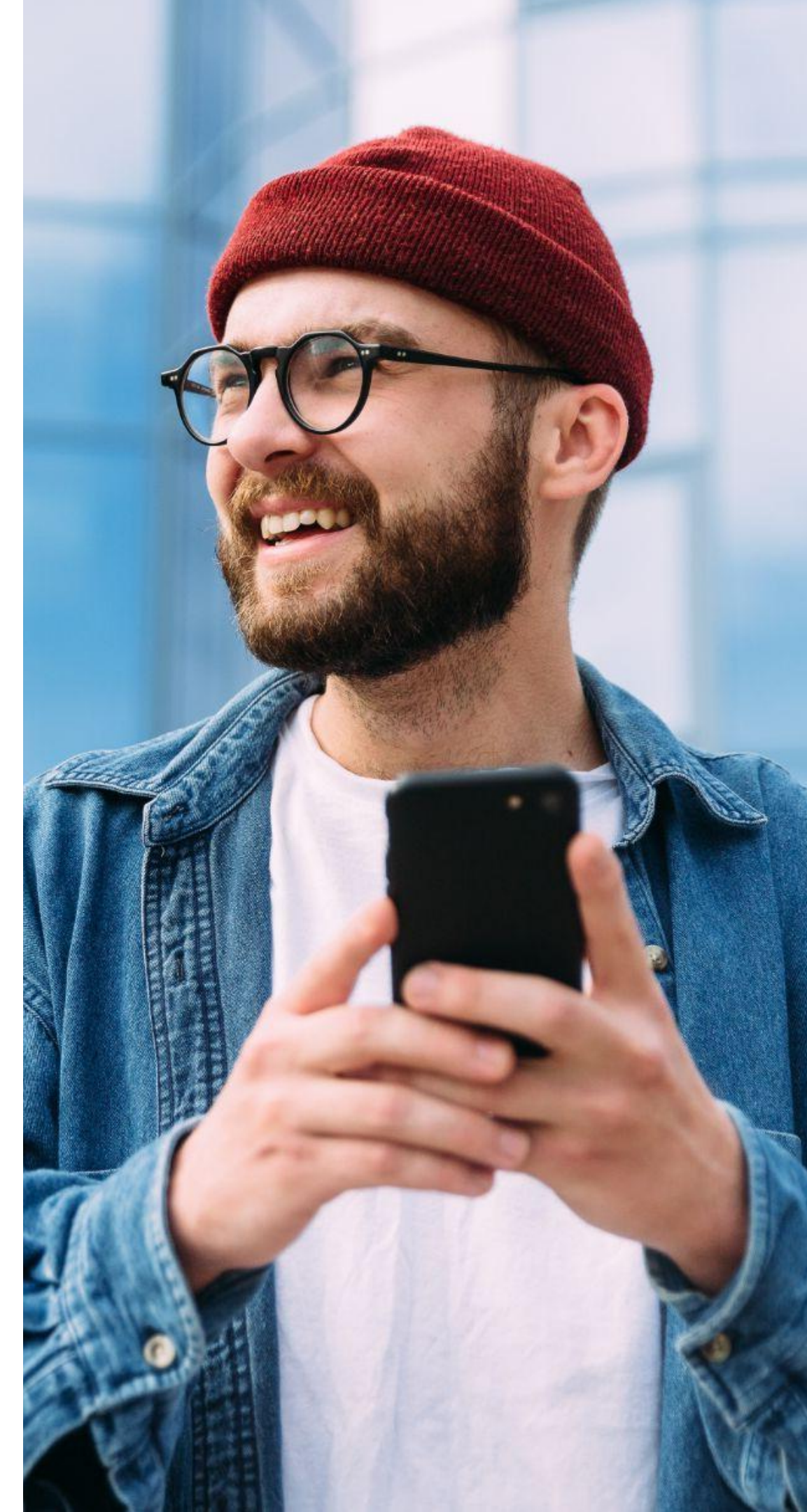
Community Minded

A little bit about Suncoast & Blueshift...

Over **1.1 Million** Members

Since Onboarding Blueshift in May 2022 Suncoast has...

- **810k** active email subscribers
- **17** active event connections
- **80+** attributes leveraged for audience segmentation, right time messaging triggers and behavioral triggers
- **YTD increase from 69% to 73%** of new members login to the mobile app within the first 30 days
- **10% lift** in estatement adoption in new members



In today's data-rich world, marketers in the world of finance have a unique opportunity to not only cultivate trust and loyalty but drive remarkable growth and efficiencies through data-driven personalization.

Building Blocks of SCU Marketing Efforts



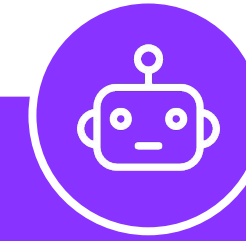
Data Collection

Identify meaningful and actionable data across events, attributes and engagement.



Personalization

Utilize data to create impactful and relevant content and reduce hours spent on asset building.

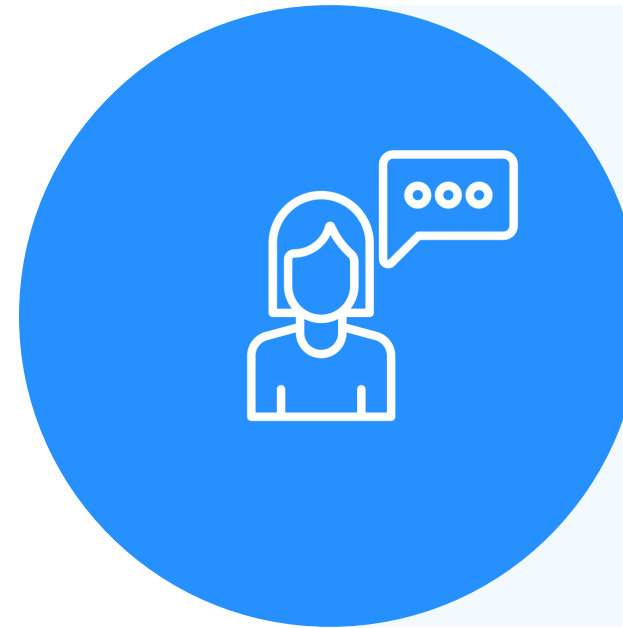


Automation

Create attribute and behavior based automated journeys to increase engagement and retention.

Data Collection

Integrating first party data to employ segmentation, personalization and automation throughout the member's journey from onboarding to product offers and new loan opens.



PROFILE ATTRIBUTES

- Membership Source
- Product Mix
- Product & Service Engagement



EVENTS

- Web Tag Fired Events
- Form Submissions
- Product Applications & Opens
- Member Actions



Data Collection: Unifying Profile Attributes

Unifying data within Blueshift and leveraging member attributes is what drives the **first layer of personalization**.

Segmentation

1) Membership Source: Business vs General

2) Product Mix: Checking, Savings, CC, Loan

3) Product & Service Engagement: Online Banking Logins, Last Loan Application



Data Collection: Event and Engagement Data

Second layer of personalization. These are the real time interactions by our members prompting us to send a timely and relevant communication that may provide more information on the product or service or just an extra push to convert.

Events


1) Web Tag Fired Events


2) Form Submissions

3) Product Applications & Opens

4) Member Actions

Example: Home equity loan calculator

 Looking for a Mortgage? New

 **Caitlyn Miller**
caitlyn@email.com

Conversation with Caitlyn

Welcome back, Caitlyn 🙌 We noticed that you were looking into mortgage options. Would you like to learn more?

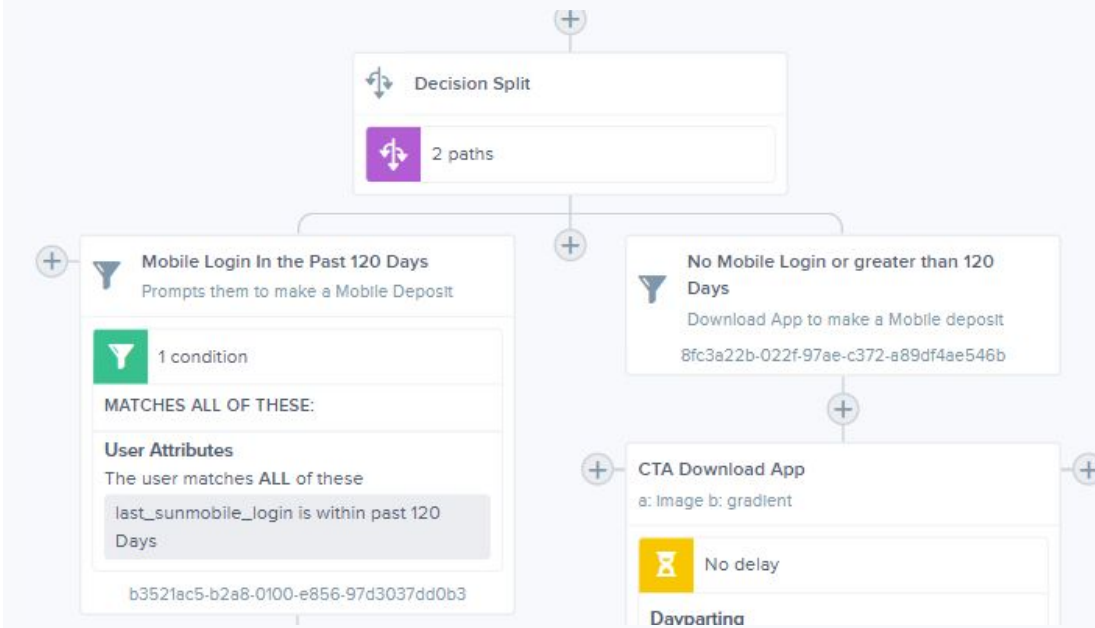


Remote Deposit Capture

Goal: Increase remote deposit capture (mobile deposit) across members who have made an eligible in branch deposit.

Overview: Behavioral event triggered when a member makes an eligible deposit in branch and sends an awareness message about our mobile deposit service.

Results: Increased our remote deposit capture +29% with 44% of eligible members making mobile deposits.



Keeping Deposits Simple

With our mobile app, you can deposit checks as soon as you receive them, so you can access your funds faster at just the touch of a finger – no Service Center visit required.

Simply tap **Deposit Funds** on your SunMobile menu, snap a clear picture of the front and back of your check, and follow the on-screen instructions to 📄 check 📄 another to-do off your list.

[MAKE A MOBILE DEPOSIT](#)

Download our app today and make a mobile deposit!

[DOWNLOAD THE APP](#)



Personalization

Leverage the data collected from various member touchpoints and integrate it into your member's journey with dynamic content.



Personalize off of:

- Age Range/Generation
- Product/Service Usage
- Offer Eligibility
- Online Banking Engagement
- Marketing Engagement



New Member Onboarding

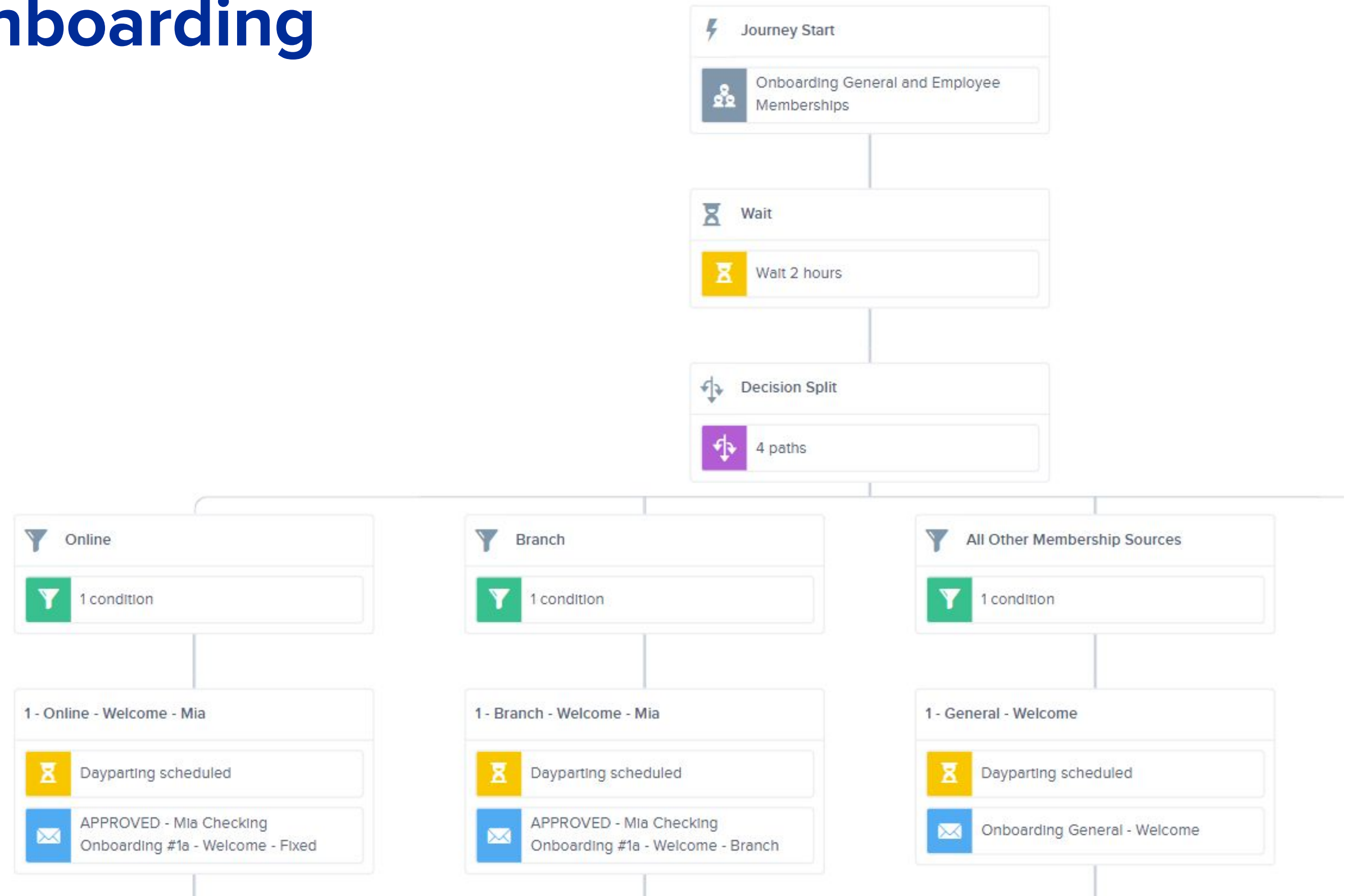
Email Engagement

- Self Service Tools
- FAQ
- Resource Awareness

Online Banking Engagement

Mobile App Engagement

Estatement Sign Up



New Member Onboarding



We saw a **4x increase** in engagement with our Welcome message.

Online:

Email 1 recommended tile

RECOMMENDED FOR YOU

Get My Member Number Learn how to set up online access and get your member number. LEARN MORE »	Online Banking SunNet Online Banking offers everything you need to manage your finances right at your fingertips. LEARN MORE »
--	---

In Branch:

Email 1 recommended tile

RECOMMENDED FOR YOU

Get My Member Number Learn how to set up online access and get your member number. LEARN MORE »	Fee-Free ATMs Suncoast has over 10k fee-free ATM locations across Florida, click here to locate one in your area. LEARN MORE »
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Suncoast Credit Union

Mia, Virtual Onboarding Specialist
Money In Action: Your Financial Future, Our Commitment

Hi Arielle, congratulations on joining the Suncoast Credit Union family! 🎉

I'm Mia, your Virtual Onboarding Specialist. I'll guide you through your new membership with tips on navigating your account, like learning how to transfer funds and setting up automatic bill pay online. You'll also get fun facts about Suncoast, so you can make the most out of your membership.

FUN FACT
Did you know that since we're a member-owned cooperative, joining Suncoast as a member also makes you a part co-owner? How cool is that?

Ready to start enjoying your member benefits?

[VIEW ACCOUNT »](#) [DOWNLOAD APP »](#)



New Member Onboarding

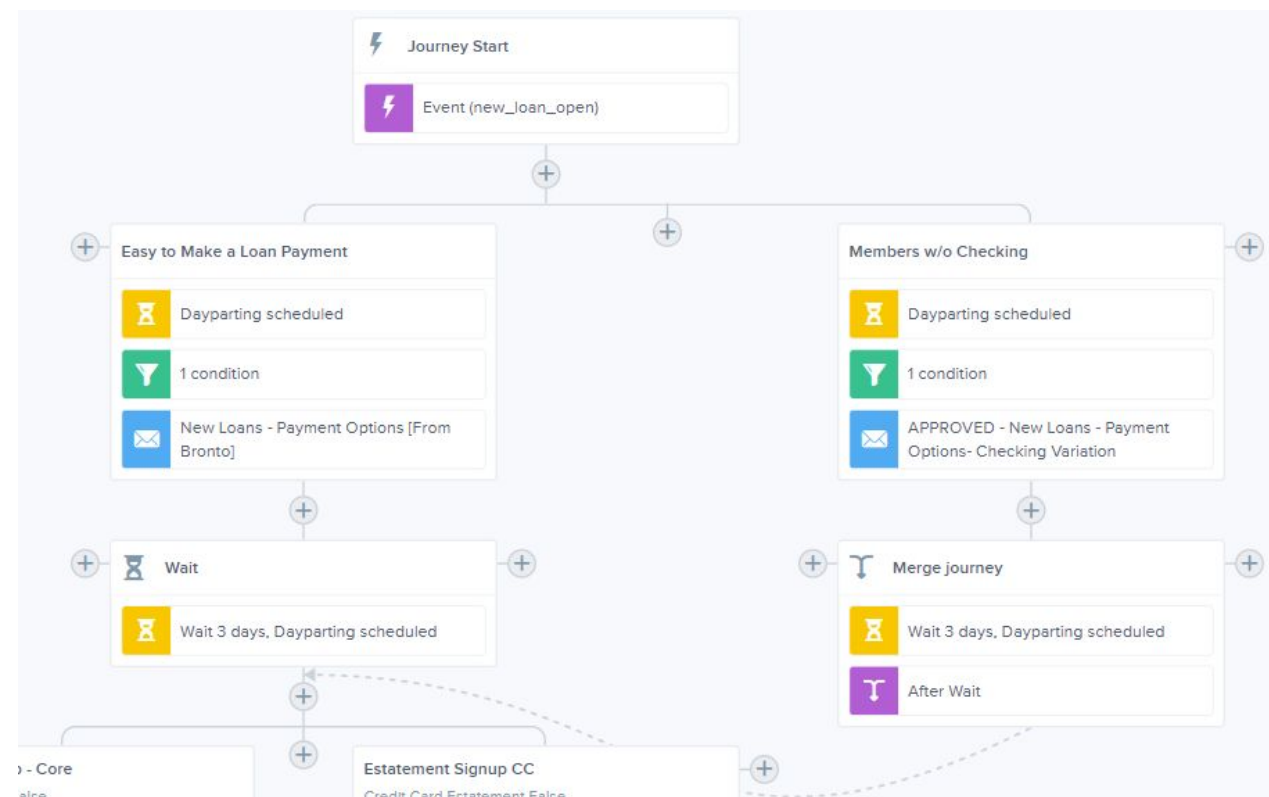
Increase checking account adoption for memberships opened through a dealership.

24%
CTOR

“Original/un-personalized” Messaging Engagement

36%
CTOR

“Personalized” no checking & CTA



Suncoast Credit Union

It's Easy to Pay Your Suncoast Loan!



Arielle, thank you for choosing Suncoast for your loan! We're here to make your financial life easier, that's why we make loan payments simple to make!

With a Suncoast checking account, you can transfer funds to make a payment in seconds. You can even make a payment in less time than it takes to read this email! It's simple and stress-free.

OPEN A SMART CHECKING ACCOUNT

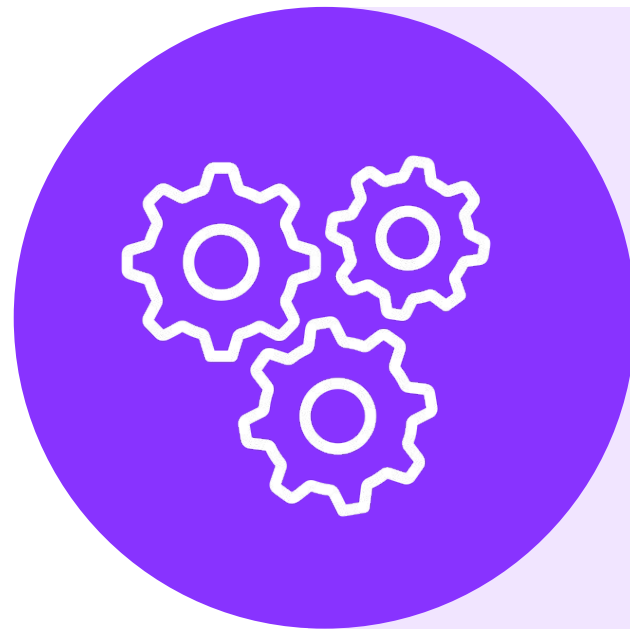
Other options include online payments, mobile wallets, and more. Find all our [payment options](#) on our website.

SEE PAYMENT OPTIONS



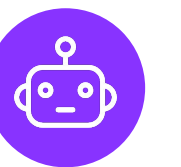
Automation

Utilize the Automation tools within Blueshift to streamline our workflows through shared assets, dynamic content and automated communications.



Automation Utilized:


- Shared Assets
- Liquid Syntax
- Automated file transfers
- Syndications
- Automated Campaigns




Efficiency Through Personalization & Automation: Consumer Loan Campaign

35 unique emails to 5 dynamic emails


Ready to take the next step?



Log In



View Invitation



Say yes to savings!


Say goodbye to unnecessary stress and let us help you save while enjoying the things you love!

GET STARTED NOW

Suncoast Keeps *It* Simple

Suncoast Credit Union


Abigail,
don't miss out
on this
exclusive
opportunity!




Saving with Suncoast is Simple

At Suncoast, we're dedicated to helping our members succeed any way we can. That's why we're thrilled to extend this personal invitation to you! Get ready to save big and reach your financial goals faster. It's simple!


Exclusively for You!



You're preapproved for an auto loan
Rev up your savings on your dream car! Act now to save time and money and get the new or pre-owned vehicle you love!

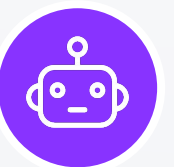


You're preapproved for a Suncoast Visa Rewards Card
Get ready for the only credit card you'll ever need. Get cash back rewards with no annual fee.* Plus, we donate two cents to the Suncoast Credit Union Foundation every time you swipe!



You're invited to apply for a Personal Line of Credit
Get the funds you need, when you need them. When life happens and you need cash, a personal line of credit can give you access to what you need. Secure your funds today for peace of mind.

GET STARTED NOW




Efficiency Through Personalization & Automation: Consumer Loan Campaign

By product offer and online banking engagement (attribute)

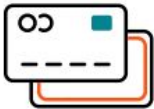
Suncoast Credit Union

Dana, don't miss out on this exclusive opportunity!




Exclusively for You!

You're invited to apply for a Suncoast Visa Rewards Card
Get ready for the only credit card you'll ever need. Get cash back rewards with no annual fee.* Plus, we donate two cents to the Suncoast Credit Union Foundation every time you swipe!




You're invited to apply for a Personal Line of Credit
Get the funds you need, when you need them. When life happens and you need cash, a personal line of credit can give you access to what you need. Secure your funds today for peace of mind.



[SETUP ONLINE ACCESS](#)


Suncoast Credit Union

Andrea, don't miss out on this exclusive opportunity!




Exclusively for You!

You're invited to apply for an auto loan
Rev up your savings on your dream car! Act now to save time and money and get the new or pre-owned vehicle you love!






You're invited to apply for a Suncoast Visa Rewards Card
Get ready for the only credit card you'll ever need. Get cash back rewards with no annual fee.* Plus, we donate two cents to the Suncoast Credit Union Foundation every time you swipe!



[APPLY NOW](#)

Ready to take the next step?






Set Up Account View Invitation Say yes to savings!

Say goodbye to unnecessary stress and let us help you save while enjoying the things you love!

[SETUP ONLINE ACCESS](#)

Suncoast Keeps It Simple

Ready to take the next step?

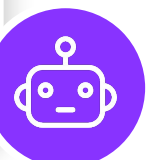


Log In View Invitation Say yes to savings!

Say goodbye to unnecessary stress and let us help you save while enjoying the things you love!

[APPLY NOW](#)

Suncoast Keeps It Simple



Extra Information: Syndications

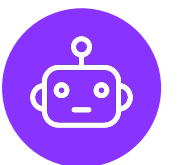
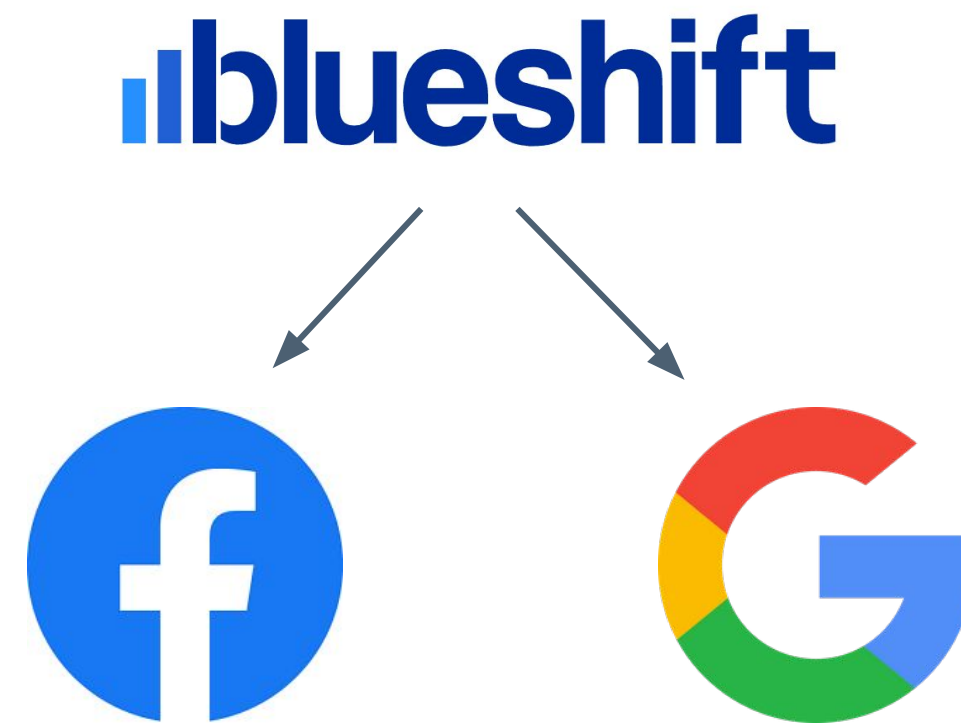
At Suncoast, we leverage Syndications to target members across paid channels: Facebook and Google in an attempt to capture their engagement across their preferred channel.

Recurring Syndications:

- Onboarding retargeting
- Refer a Friend Retargeting/Capture

One Time Send Syndications:

- Campaign Recipients:
 - Did not engage
 - Engaged but did not convert





A Fireside Chat

With Joan, Hanna & Dana

Thank you!

Joan Jenkins
Chief Marketing Officer
Blueshift

 joan.jenkins@getblueshift.com

 [LinkedIn](#)

Hanna Britt
Director of Marketing Automation
Suncoast Credit Union

 Hanna.Britt@suncoastcreditunion.com

 [LinkedIn](#)

Dana Martin
Marketing Automation Strategist
Suncoast Credit Union

 Dana.Martin@suncoastcreditunion.com

 [LinkedIn](#)