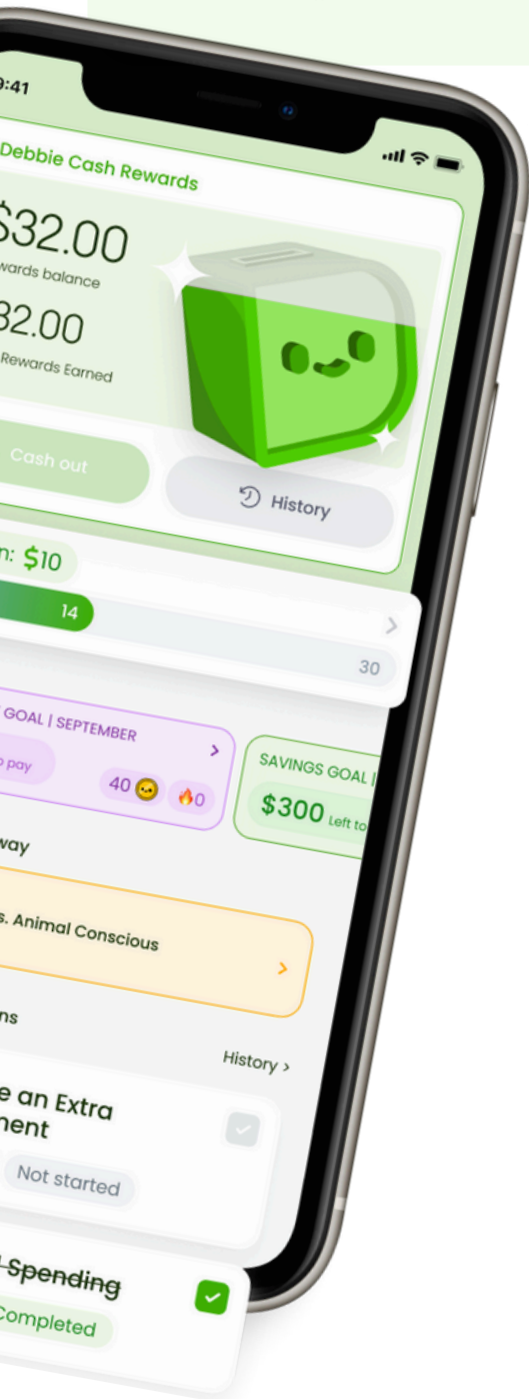




in partnership with



GROW YOUR MEMBERSHIP WITH YOUNG, MOTIVATED CONSUMERS



CHALLENGES



Acquiring new, young members cost-effectively



Retaining young members & cross-selling products



Improving financial well-being of consumers

SOLUTION

Debbie is the first app to reward consumers for reaching their financial goals, like paying off debt and saving, sponsored through local credit unions. Every Debbie user is matched with a local CU and required to open an account to access their rewards.

BENEFITS



1 Acquire members cost-effectively

Debbie does the marketing leg-work in your geography, with the average cost per new member 50% less than your current marketing channels.

2 Incentivize positive behavior

The Debbie program has a track record of producing positive results for consumers, from higher savings balances and better debt payoff outcomes. Our data comes from Plaid, so no core integration is required.

3 Encourage engagement with products

As new members interact with the app, Debbie serves up personalized offers from their sponsor partner, from balance transfers, debt consolidation, auto loan refi, and more.



HOW WE IMPROVED FINANCIAL WELL- BEING AT MSUFCU

Key metrics

By rewarding positive behavior of new and existing members at MSUFCU, this is what we were able to accomplish.



\$100
average cost per
net new member



-30%
decrease in
missed payments



2X
Monthly average
deposit growth



-10%
Avg monthly
unsecured debt
reduction



\$4M
In deposits
generated across
a pilot cohort



7%
Of members cross-
sell into additional
product

**Debbie is CUNA Strategic Services Preferred
Provider for Member Growth and Loyalty-as-
a-service**