



CASE STUDY

People Driven Credit Union

Transforming Member Engagement Through Digital-first Communications

Discover how People Driven Credit Union leverages the Larky nudge® platform to drive enhanced member experiences with timely and tailored messaging.

ABOUT PEOPLE DRIVEN CREDIT UNION

People Driven Credit Union (PDCU) was founded in 1928 as Detroit Federal Employees Credit Union. The institution changed its name to Peoples Trust Credit Union in 2005 and, in 2014, merged with Community-Driven Credit Union to become People Driven Credit Union. PDCU currently has assets of more than \$342 million and more than 25,000 members in Genesee, Lapeer, Livingston, Macomb, Oakland, St. Clair, Washtenaw, and Wayne counties in Michigan.

THE CHALLENGE

SHIFTING TO A DIGITAL-FIRST MEMBER STRATEGY

In today's evolving digital landscape, PDCU recognizes that the traditional paradigms of member engagement with financial institutions are undergoing significant transformation. As an increasing number of members pivot towards mobile-centric interactions, it's imperative for PDCU to adapt and recalibrate its engagement strategy to stay ahead of the curve and meet these dynamic expectations head-on.

They sought a cutting-edge solution, one that wouldn't merely reach their members but would deeply engage and resonate with them, catering to their on-the-go lifestyles and providing modern convenience.

“Today's credit union members are increasingly digital-first. They check and use their mobile devices far more than they walk into a branch of a credit union.”

Dave Sullivan
VP of Marketing at People Driven Credit Union



CASE STUDY

People Driven Credit Union

THE PROJECT

IMPLEMENTING LARKY'S NUDGE® PLATFORM

Recognizing the need for a more contemporary and responsive engagement tool, PDCU adopted Larky's nudge® platform. Larky's solution enabled PDCU to effortlessly launch tailored mobile push notification campaigns, enhancing app engagement without demanding extra manpower.

“Larky's nudge makes it possible for us to share relevant, timely messages with our members regardless of their location, supporting them with a choice of product or service as they navigate their daily lives.”

Dave Sullivan
VP of Marketing at People Driven Credit Union

People Driven used the Larky nudge® platform to create targeted campaigns based on member behaviors and preferences. They've leveraged geo-nudges to design very targeted campaigns to stimulate interest in personal loans. Additionally, they used Larky to get out operational messages quickly and efficiently such as a branch closing due to weather conditions. When members tap on the push notifications, they are seamlessly redirected to tailored web pages featuring pertinent and actionable details, further enhancing their engagement and connection with their credit union.

By embracing Larky's nudge® platform, PDCU strengthened its digital presence, offering members not just services, but meaningful, location-aware connections tailored to their financial journeys.



CASE STUDY

People Driven Credit Union

THE RESULTS

BOOSTING ENGAGEMENT AND TRUST

Since adopting Larky's nudge® platform, People Driven Credit Union has experienced significant improvements in member engagement:

- Over 20 nudge campaigns executed in the last year, resulting in nearly 100,000 impressions
- Currently running active location-based campaigns delivering targeted, personalized messages driving personal loan services
- Utilizing operational messages to alert their members of branch news and holidays
- Achieved exceptional product awareness across their member base including a closing cost discount campaign which achieved an over 30% tap rate
- Successful past campaigns have included the promotion of mortgage and HELOC loans, auto loans, and even credit card balance transfers.

NEXT STEPS

EXPANDING AND REFINING THE USE OF LARKY'S PLATFORM

PDCU envisions further enriching member experiences by continuously leveraging and refining its use of Larky's nudge® platform. They aim to ensure that PDCU remains a stalwart, trusted financial partner to their account holders, delivering services that meet the demands of the digital era.

“The Larky nudge® platform has been a game-changer, and we're geared up to utilize this tool further to refine our engagement strategy.”

Dave Sullivan
VP of Marketing at People Driven Credit Union