

## Case study: Pinal County Federal Credit Union

# Proactive conversations lead to real ROI

How personal relationships in the digital world can lead to open conversations and opportunity.

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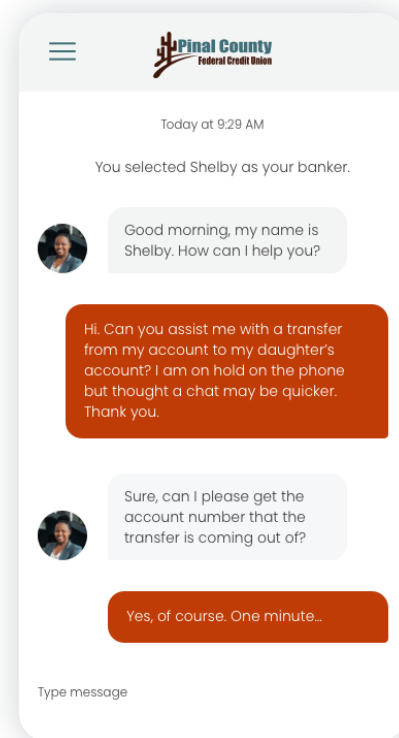
Pinal County Federal Credit Union (PCFCU) is a \$250M credit union based in Pinal County, Arizona. With 7 branches across the county, PCFCU has built a reputation for building personal relationships with their members, and becoming their members' trusted personal advisors and proudly follow the philosophy of "People Helping People".

Rather than just being satisfied with the status quo of digital service, PCFCU saw an opportunity to leapfrog local and national competitors by making their strongest asset—their people—available digitally to prospects and members anytime, anywhere. The theory was that by making it easy to reach out to a dedicated team member, Pinal would put itself in a strong position to better understand unmet member needs, and thus drive member satisfaction, deepen their relationships, and increase average product holdings.

The Lynq service by Agent IQ was branded as PCFCU Connect and launched in mid-2020. The service was immediately a hit and allowed for their members to choose their own personal team member and be able to engage and ask questions at any time.

At the most recent review, the following new services and products were the most frequently discussed (% of all conversations):

- Auto loans (18%)
- Credit cards (11%)
- Home loans (7%)
- Personal loans (6%)



*"PCFCU Connect and its ability to proactively initiate conversations with members, has allowed us to deepen member relationships."*

**— Tiffany Tipton, VP Organizational Development  
Pinal County FCU**

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But what PCFCU also realized very quickly was that when personal relationships have the freedom to flourish, the opportunity to proactively reach out to members opens up. This outreach often is as simple as just letting the member know that the team member is there and available when needed. What happens next is not only loyalty building, but very profitable.

Some recent successful conversations that branch manager Rebecca Pena was able to have with her members through the PCFCU Connect platform include:

- **A couple of conversations that Rebecca began about their low auto rates revealed that her members were looking to do some car shopping. This led to a pre-approval of loans of \$50,000 and \$34,000.**
- **Another one of Rebecca's PCFCU Connect members was able to express their need for an auto loan and complete the entire process through the platform for a \$37,662 loan.**
- **This success and ease of the prior auto loan process encouraged the member to introduce his daughter to Rebecca who was able to provide her with an additional \$40,000 auto loan.**

When relationships in the digital world can be just as personal and open as in the real world, loyalty, competitive advantage and real profit can occur.



*“The PCFCU Connect app has created productive conversations with members who already lead busy lives. It’s our way of adding value to their lives in the most efficient way possible.”*

**— Tiffany Tipton, VP Organizational Development  
Pinal County FCU**