TruStage™

Indiana Credit Union League Annual Meeting and Convention

Digital Engagement Blueprint: From Clicks to Member Connection

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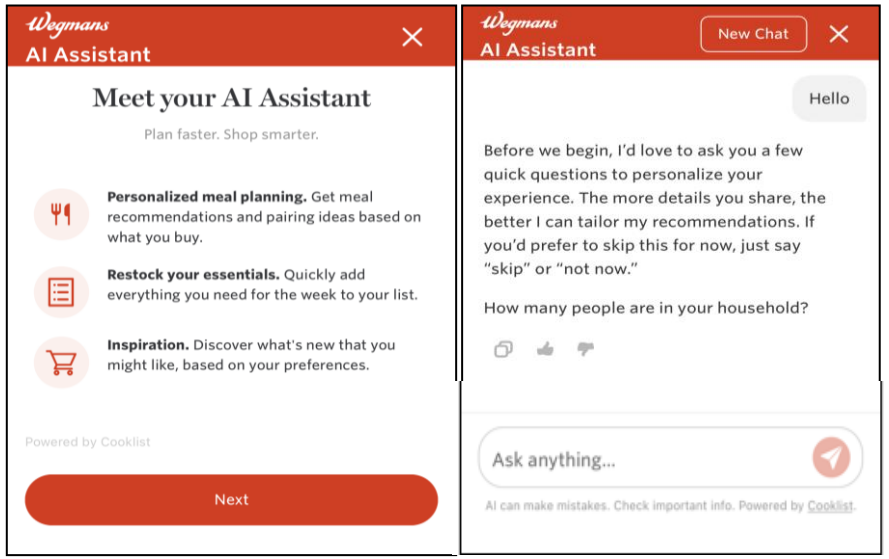
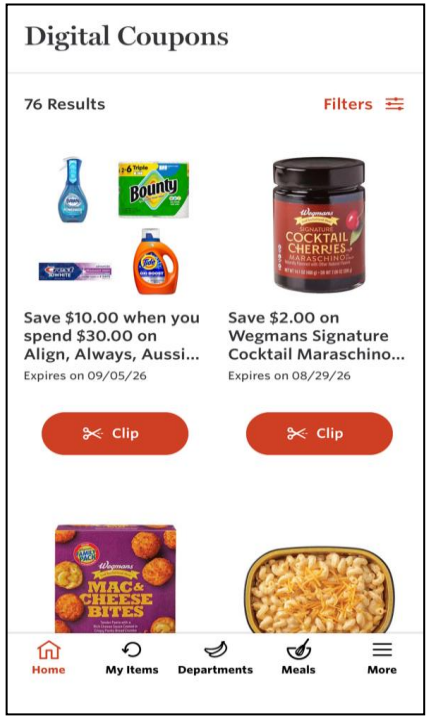
TruStage

Meaningful experiences can create stronger, lasting relationships

Knows me	Helps me	Rewards me
		
• Understands preferences • Tailors recommendations	• Learns through interactions • Provides helpful guidance	• Delivers personalized value • Encourages repeat engagement

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Blueprint for digital engagement

Building a thoughtful strategy

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Maximizing visibility

+

Identifying the best moments to engage

=

Creating meaningful member experiences

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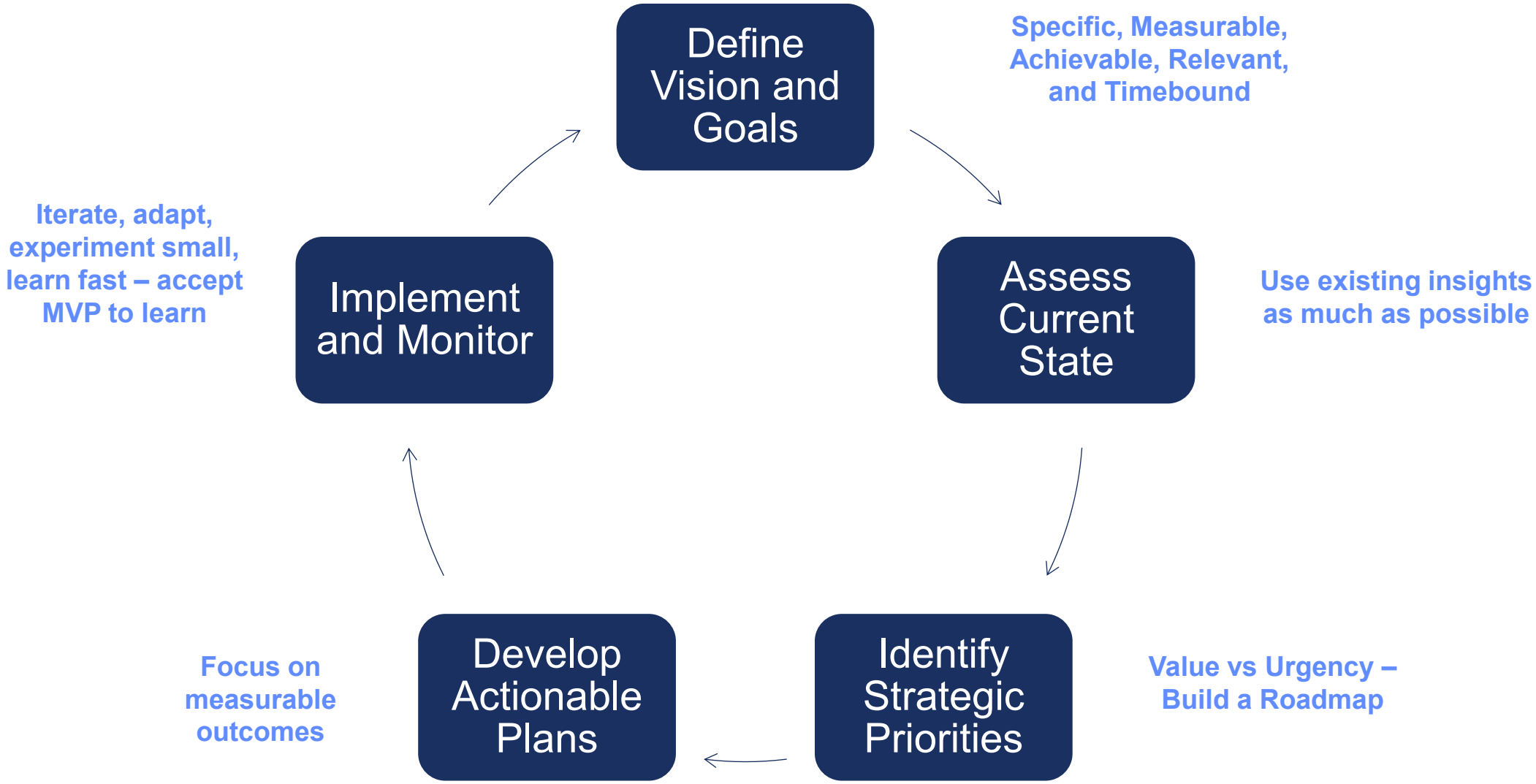
Building strategy is a cycle not a destination



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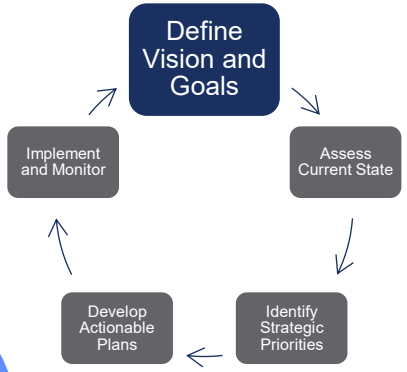
Establish a vision & goals as a first step strategy



VISION

An inspiring picture of the future
- Long-term direction
- Purpose-driven
- Answers: Where are we going?

How to Develop a Vision

1. Imagine the desired future
2. Identify core purpose & values
3. Describe success vividly
4. Make it memorable

GOAL

A specific outcome to achieve
- Measurable
- Time-bound
- Answers: What will we accomplish?

How to Develop a Goal

1. Start from the vision
2. Define clear outcomes
3. Add metrics and deadlines
4. Assign ownership

Your VISION drives your GOALS

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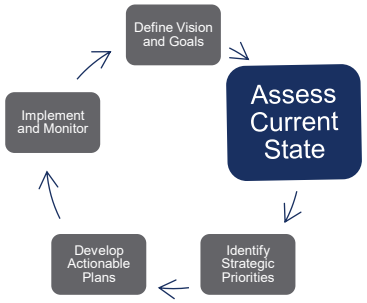
Ask guiding questions to assess current state



Who are you trying to connect with?

Prioritize your audience

What do those consumers care about?

Learn from their behaviors

What are the consumers' end goals?

Ask them

What are your end goals?

Align to your business objectives

How can you learn from what you already have?

What have you tried before?

What worked? What didn't?

What data do you have available to you?

What new data is needed?

Test-Learn-Improve. Repeat!

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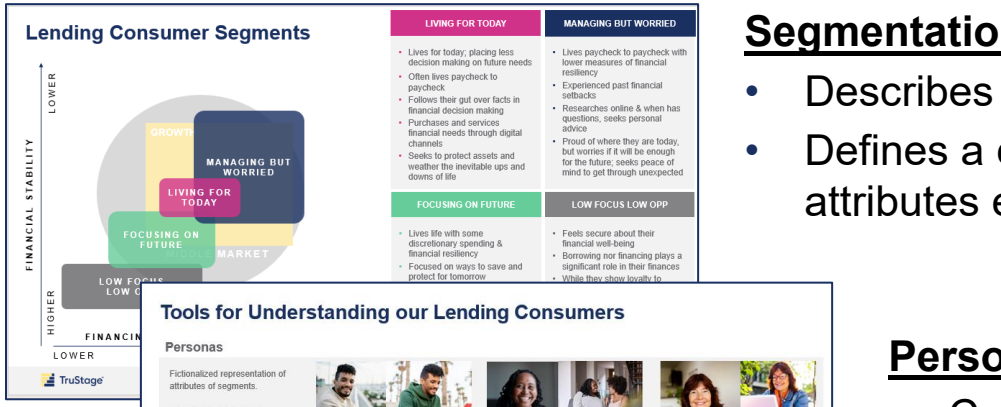
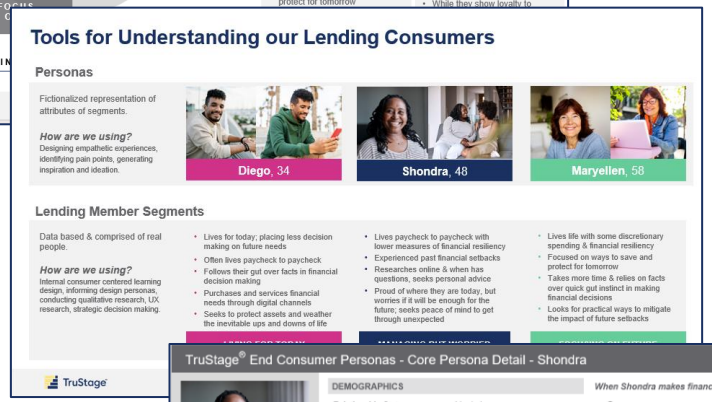
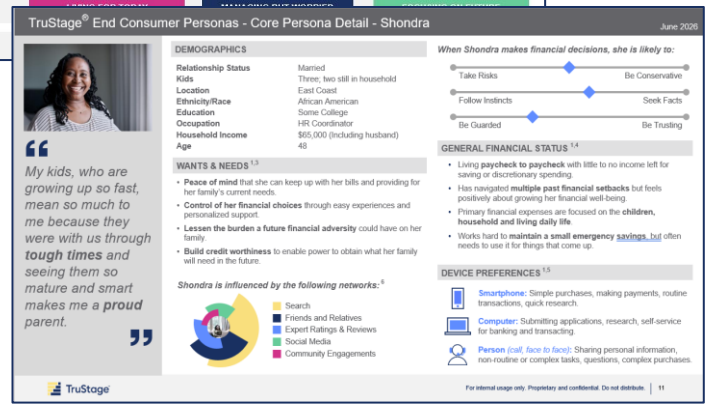
Exploring segmentation and personas guides decisions more clearly to your target audience







Segmentation

- Describes the unique traits that set each segment apart.
- Defines a comprehensive, data-driven representation of the most prevalent attributes essential for understanding the group as a whole.

Personas

- Creates a human version with real-life attributes that reflect the segment
- Not every attribute will apply to everyone you are considering for that persona
- Helps you put yourself into the shoes of your target market

Persona Deep Dives

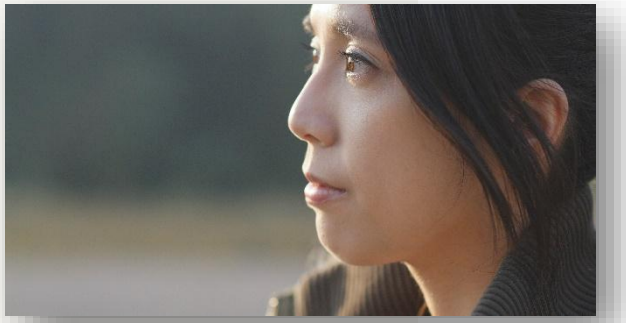
- Highly detailed, quantitatively grounded
- Increases confidence in personalization, content development, etc where knowing your audience can set you apart from generic marketing

Paint me a verbal picture of how you currently feel about your finances…

A swimming pool, halfway full, but I can touch the ground, so I'm **not drowning** but I'm still not able to get dry yet and get out of the pool…

Millennial, Credit Union Member

Someone that's relaxed but has, like, a face that's wondering…So I think that curiosity for me comes with the unknowing and that the changes that I've seen where my responsibilities are greater financially speaking. And I don't know if I'm doing enough or I'm limiting myself, or am I setting my family up for success, my children up for success?…I **feel really proud** of the things I've achieved and, how I'm able to manage my money, **but also don't know** if I'm in a good place for five, ten, twenty years from now or doing enough for two grown children.



Millennial, Recent Borrower Consumer

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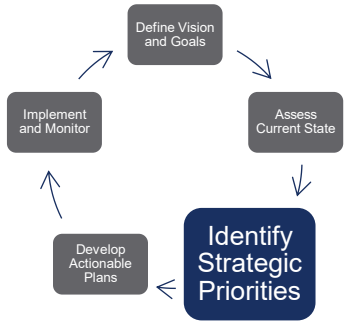
Setting priorities is highly situational, but here are a few ideas to get you started



Impact vs Effort

Impact H

Effort L

Avoid	Strategic Projects
Fill Ins	Do First

Rule of Three

What are the 3 highest priority business objectives

Align all projects against those

Start Stop Continue

Start
New actions that support goals

Stop
Activities that do not add value

Continue
What works well

TruStage Examples

Priority	Desired Outcome
Awareness	More members understand protection options
Personalization	Higher relevance
Digital Enablement	Increased self-service adoption
Lifecycle Marketing	Better timing and conversion

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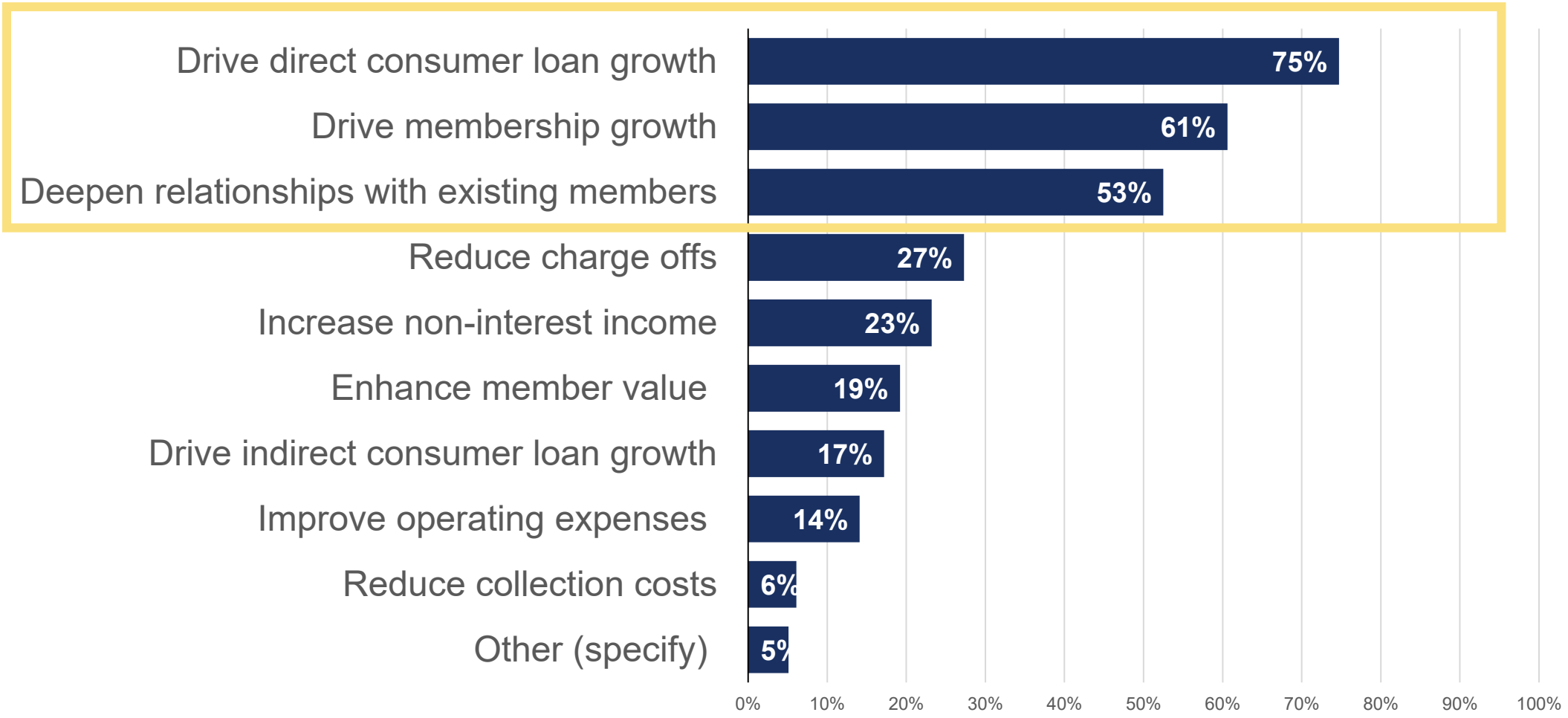
Priorities are also influenced by external factors

Credit Union's Top 3 Most Important Consumer Lending Objectives



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TruStage 2024 Digital Lending Tracker, November 2024, N = 150 Responses / 148 Credit Unions
Q22. Please tell us your credit union's top 3 most important Consumer Lending objectives for 2025? (Select three.)

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Develop an actionable plan that focuses on your priorities

Prioritize Outcomes and Identify Initiatives

Define 3–5 measurable business and customer outcomes

Translate priorities into strategic initiatives

Sequence Your Roadmap and Assign Ownership

Organize work by impact, effort, and dependencies

Establish accountable leaders, teams, and governance

Define Metrics, Execute, and Adapt

Set KPIs, milestones, and success measures

Review progress, learn, and refine continuously

Vision + Priorities + Customer Understanding → Actionable Roadmap → Measurable Value

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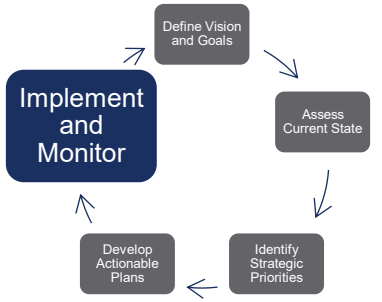
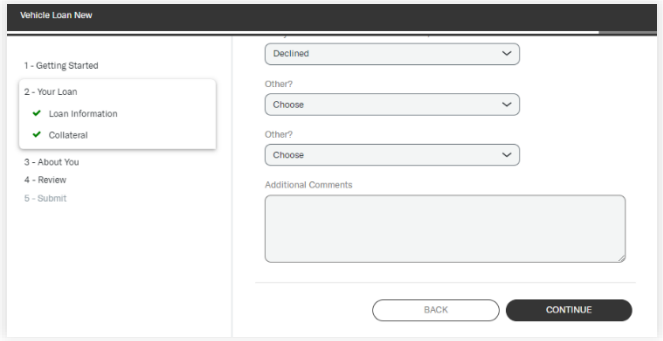
Monitoring performance is critical to evaluating your hypotheses and adjusting

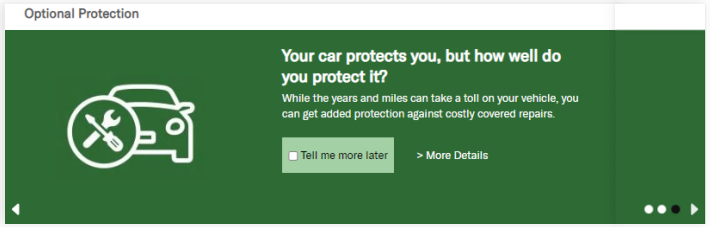


1 Initial Launch



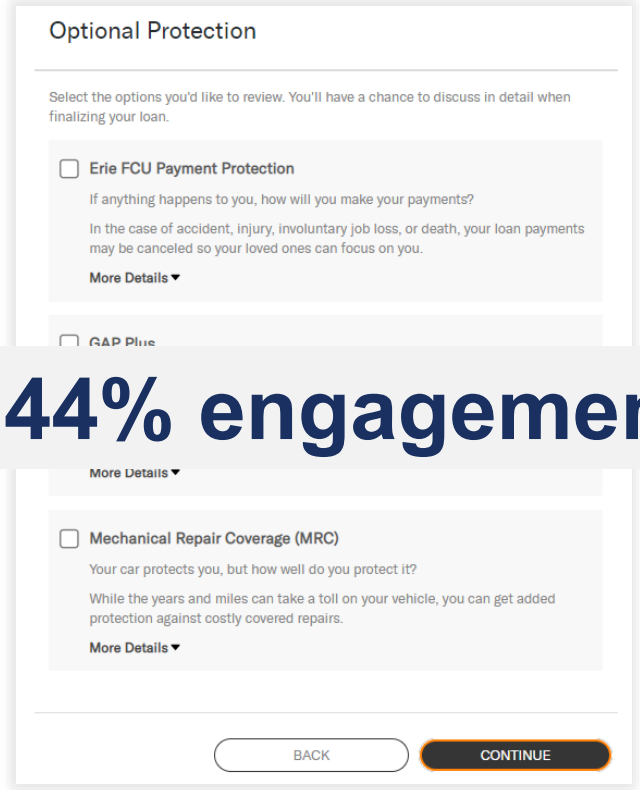
2% engagement[1]

2 Visual Redesign



8% engagement[2]

3 Workflow Redesign



44% engagement[3]

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1 TruStage, TruStage.com Internal Data, 1.19.22 – 3.13.22
2 TruStage, TruStage.com Internal Data, 4.14.22 – 6.15.22
3 TruStage, TruStage.com Internal Data 10.1.22 – 12.31.22

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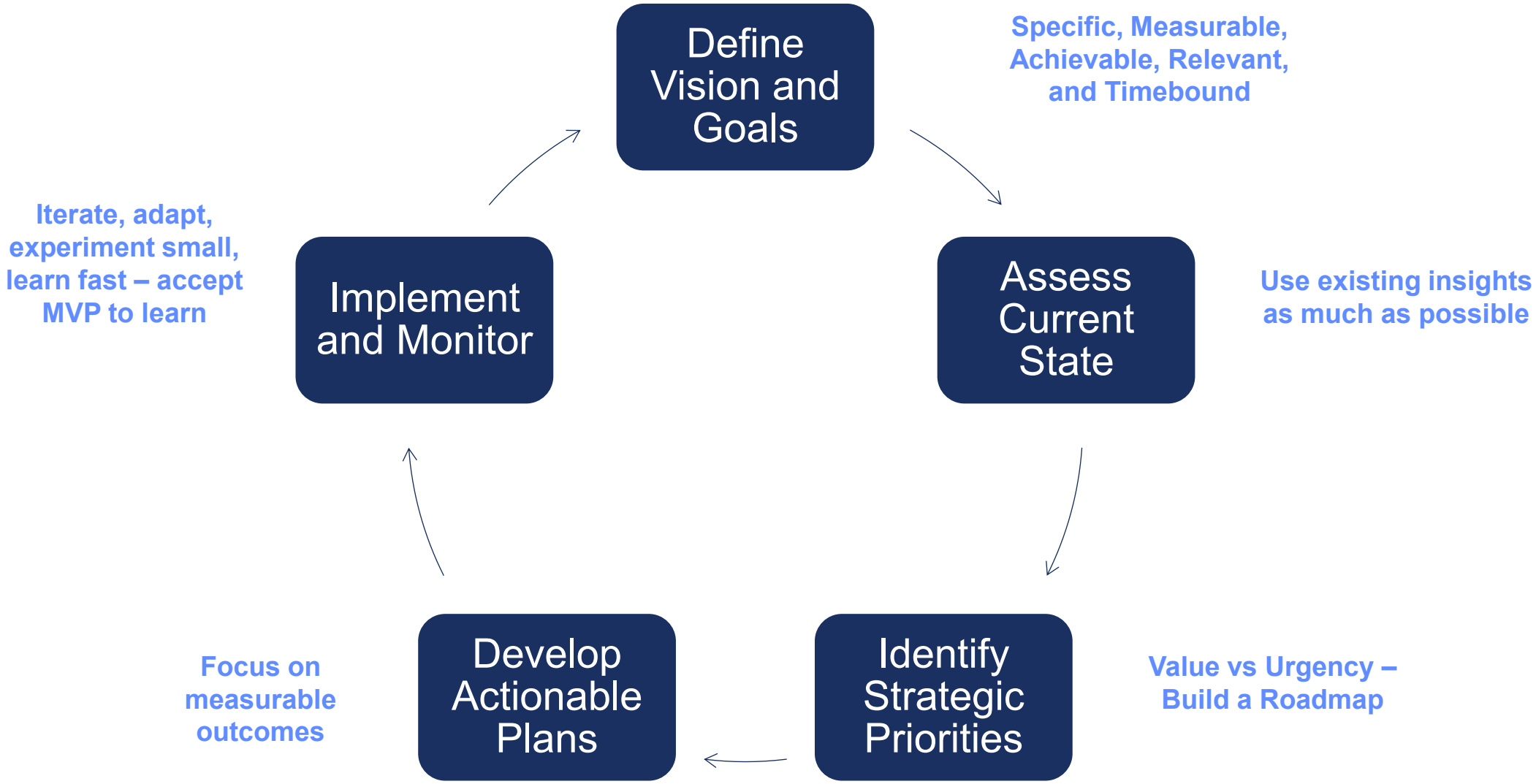
And then the process starts again



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Building a thoughtful strategy

+

Maximizing Visibility

+

Identifying the Best Moments to Engage

=

Creating Meaningful Experiences

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Experience is a journey, not a point in time; effective strategies attempt to influence each step of the way

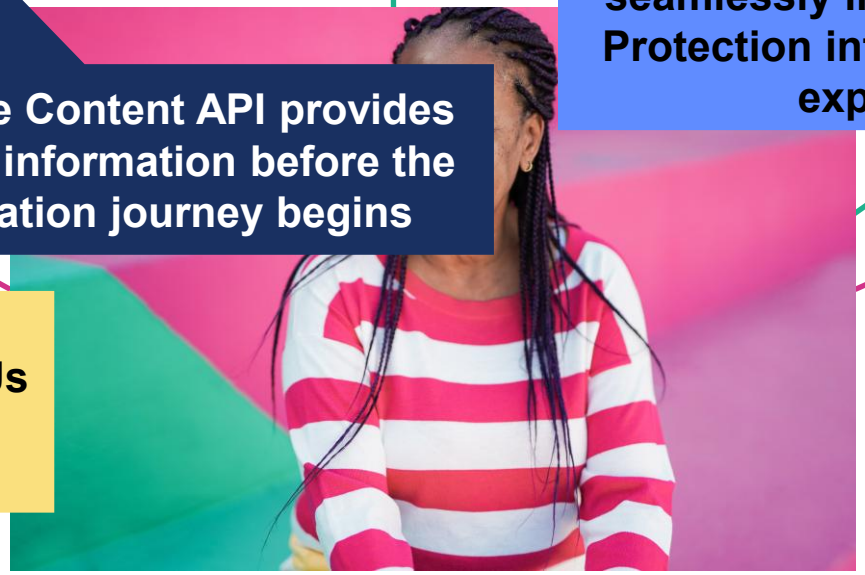
Pre-Application – Awareness, Interest | **App Touchpoints** | **Maintain and Build Relationship**

DISCOVERY | LEARN | DECIDE | APPLY PURCHASE | OWNERSHIP CLAIMS | PAYOFF REPURCHASE

TruStage purchased Social Media Ads to drive loans to CUs with Payment Protection included

TruStage Content API provides detailed information before the application journey begins

TruStage digital capabilities seamlessly integrate Payment Protection into the application experience



currently out of wo as helped ensure
that my loan paym ntinue to be made,
reducing financia and providing peace
of mind during a eriod. This benefit
has been
while I fo
Monique

The claims experience is a strong touchpoint to reinforce and prove the value of the product

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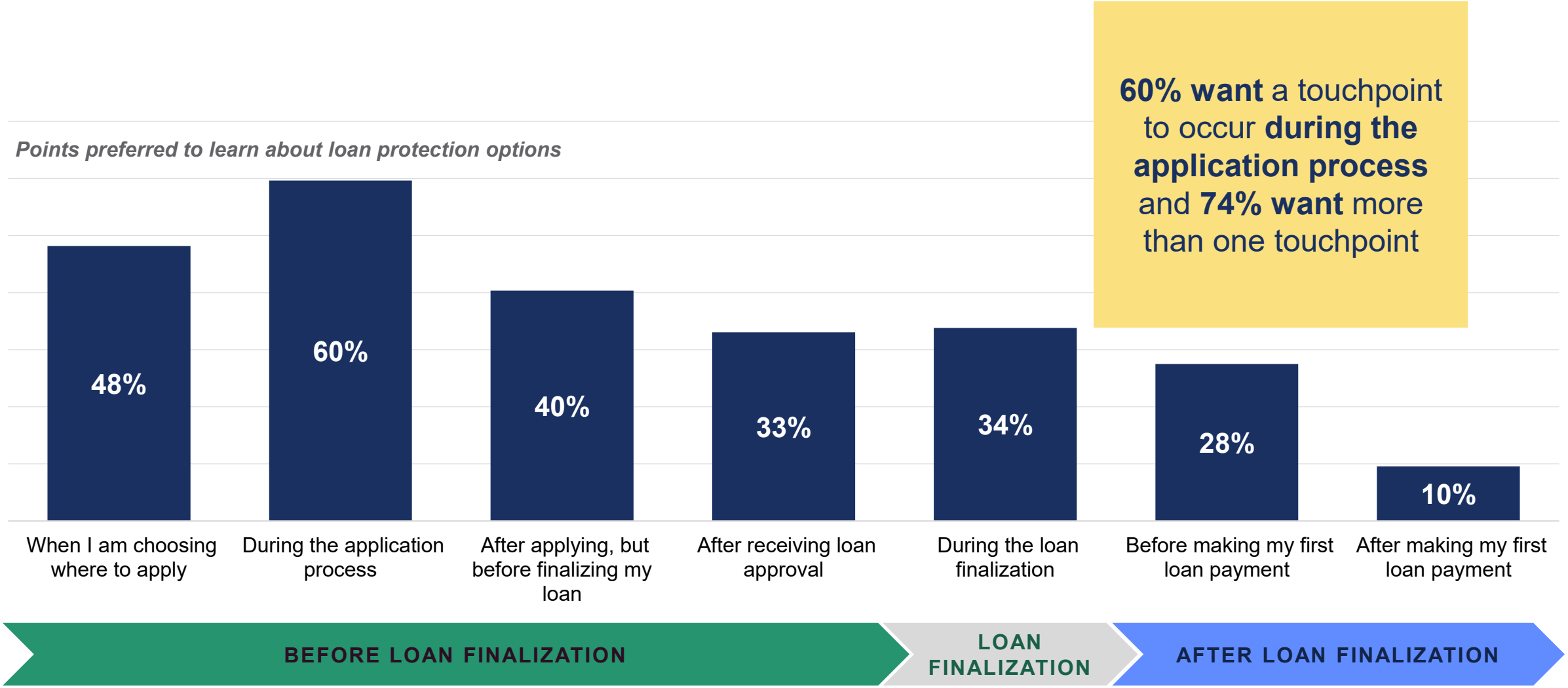
Members expect to engage with payment protection information across multiple touchpoints



60% want a touchpoint to occur **during the application process** and **74% want** more than one touchpoint

Consumer Lending Preferences Study, TruStage Proprietary Research, March 2025, n=1011 consumers

Q133. Consider the loan process. At which points would you prefer to learn about protection products related to your loan? Please select all that apply.

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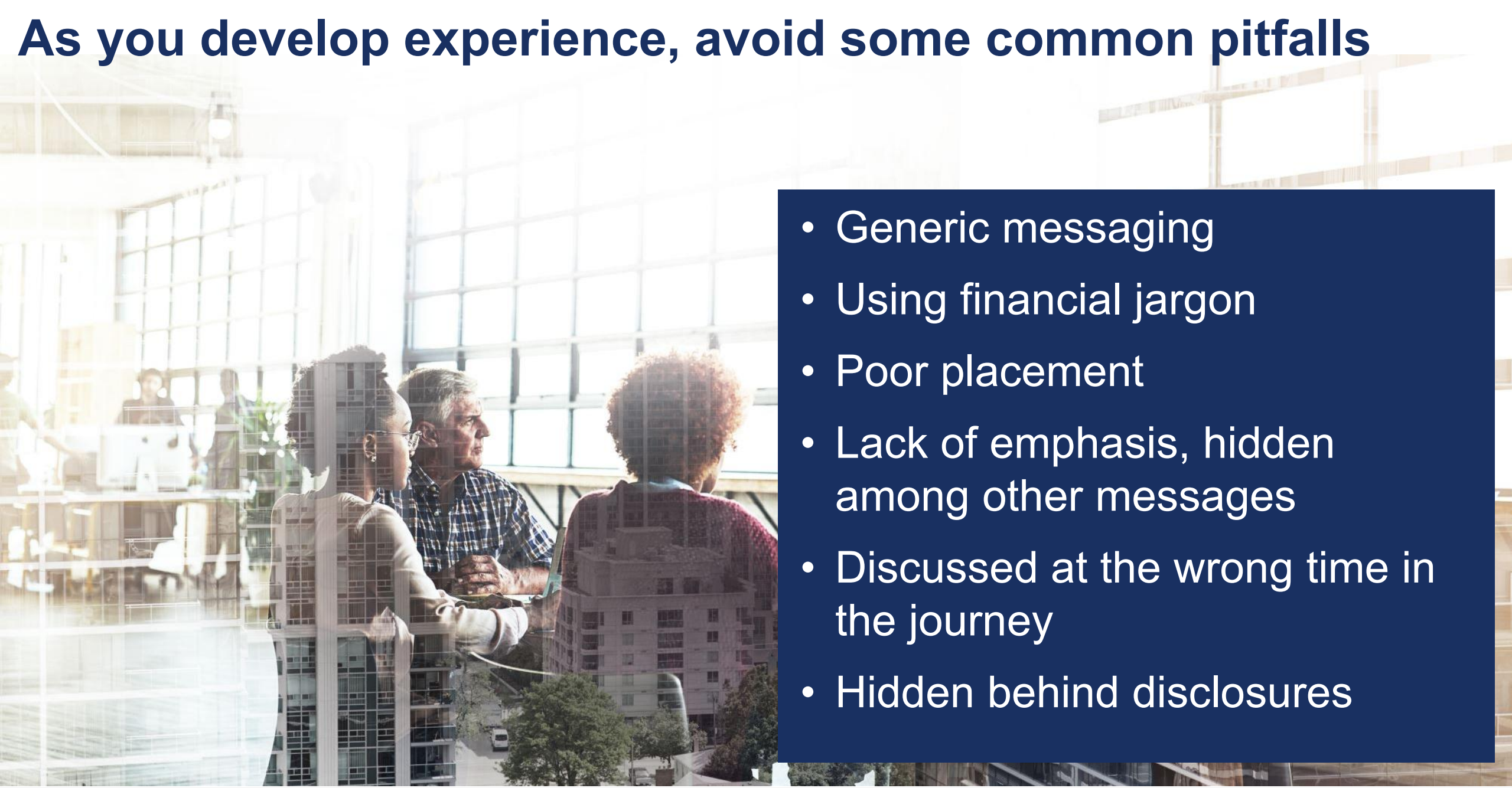
As you develop experience, avoid some common pitfalls



- Generic messaging
- Using financial jargon
- Poor placement
- Lack of emphasis, hidden among other messages
- Discussed at the wrong time in the journey
- Hidden behind disclosures

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Consumers want targeted and relevant offers – done correctly and at the right time

Timely	Personalized	Contextual	Helpful	Easy to Understand

82%

Expect financial providers to use their data in some way to create more personalized experiences[1]

54%

Want financial providers to use their data to personalize experiences[2]

[1] *New MX Survey Shows Consumers Want Simpler Financial Experiences* July 15, 2025, MX.com

[2] *The Demand for Personalized Money Experiences: Stats and Graphs* May 29, 2024, MX.com

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Building a thoughtful strategy

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Creating Meaningful Experiences

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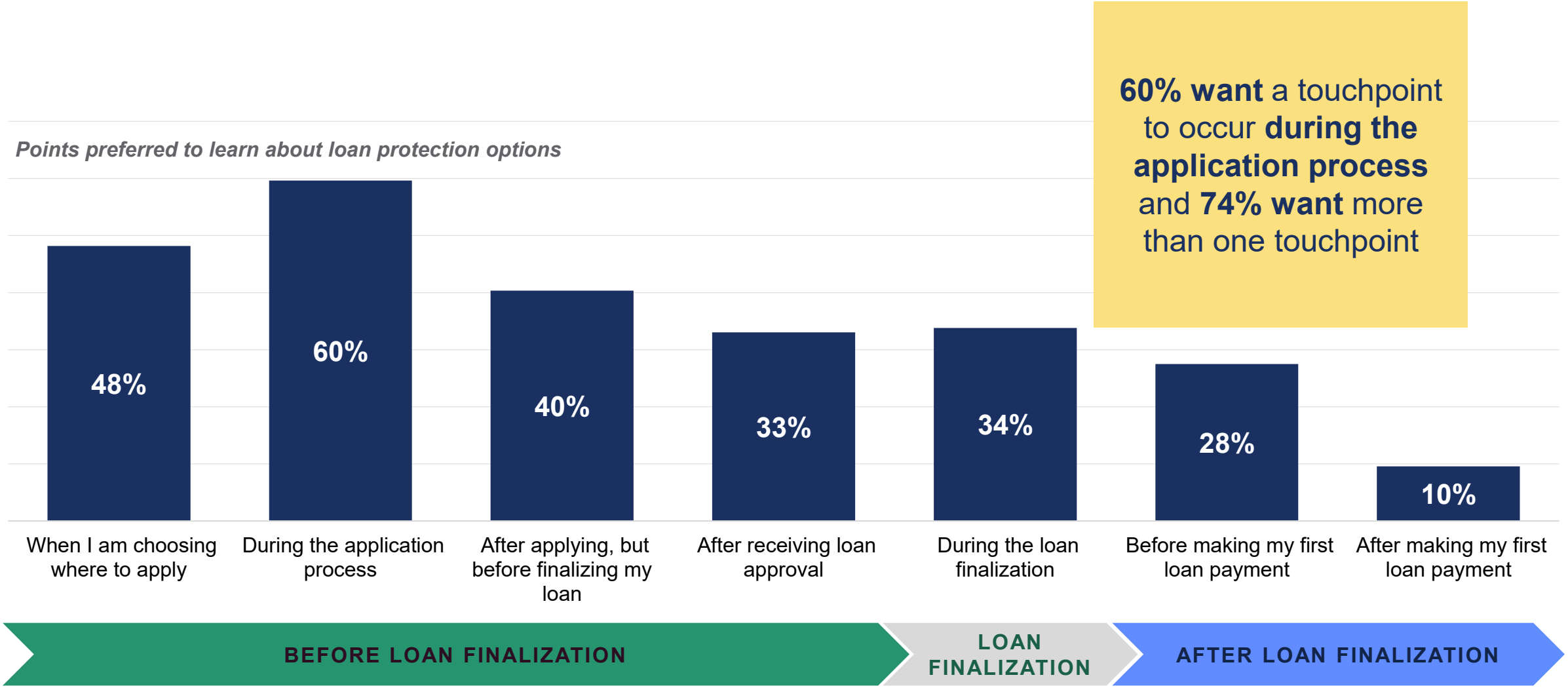

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Q133. Consider the loan process. At which points would you prefer to learn about protection products related to your loan? Please select all that apply.

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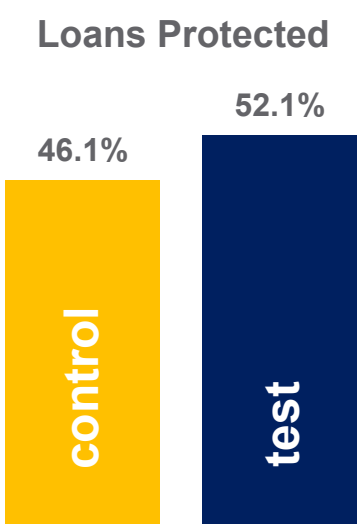
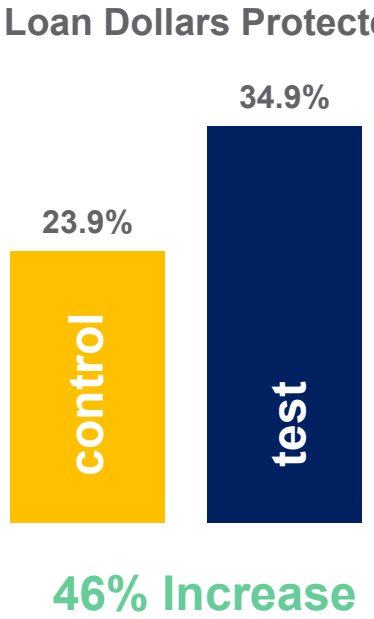
Experimenting with WHEN to engage encouraged us to expand touchpoints

Value of advertising Payment Protection





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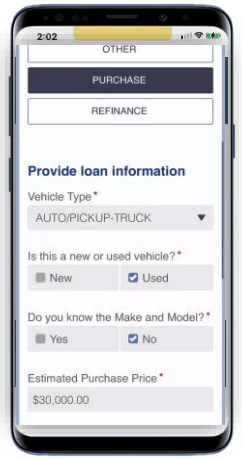
Reinforcing offers in multiple touchpoints led to higher engagement

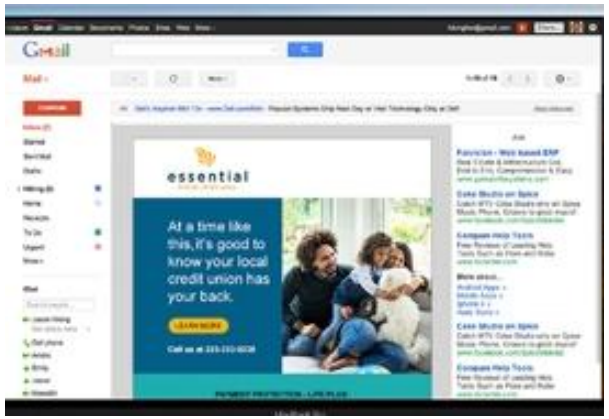
In TruStage loan application, applicant sees integrated PP content

Application submission triggers co-branded email to be sent to applicant with link to landing page

Applicant can click on links in email to engage with co-branded landing page content

When applicant engages with credit union lending staff, we saw a 37% higher take rate





TruStage Loan App Trigger Marketing Pilot, TruStage Internal Data, March 2024 – October 2024

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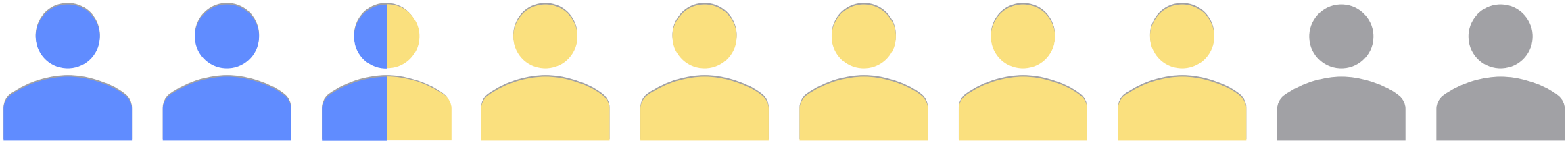
TruStage case study

How can we close the gap between members that want payment protection, but don't have it?

8/10 consumers say they would purchase Payment Protection, but only 2.4/10 actually do



The gap: want payment protection but don't have it

- Partnered with industry leading consumer research firm, Irrational Labs.
- Analyzed, diagnosed, designed & tested December 2025 – May 2026.

- Identified designs that were suitable to test quantitatively out of true market.
- Recruited 2,515 consumer borrowers to test.
- Analyzed results.

TruStage Consumer Lending Preferences Study, March 2025 (n=1,011); YTD Loan Participation Rate (3,908 CUs, TruStage Lending Optimization Overview Dashboard Jan – Jun 2026)

TruStage Consumer Behavior Research, June 2026 (n=2,515)

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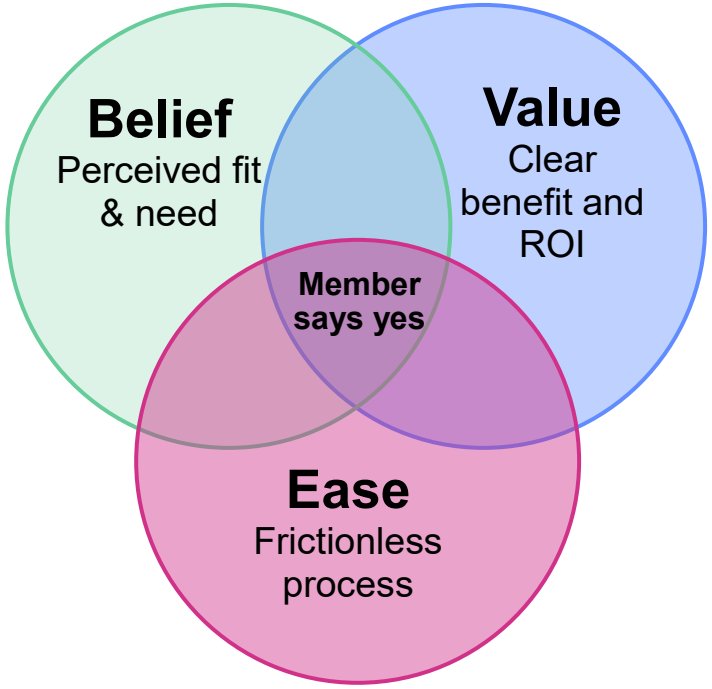
Three elements drive consistent, quality offers

Your team and your members need to **believe** the product is a good fit, see its **value**, and **easily** sell/purchase

Consumers

- **Belief**
  Could this happen to me?
- **Value**
  Is it worth it for me?
- **Ease**
  Is this an easy yes?



The Selling Experience

- **Belief**
  Do I believe this helps member?
- **Value**
  Is it worth prioritizing?
- **Ease**
  Is it easy for me to consistently offer across channels?

Achieve all three and you make a **strong offer, every time**.

1 TruStage Consumer Lending Preferences Study, March 2025 (n=1,011)

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The redesigned digital offer

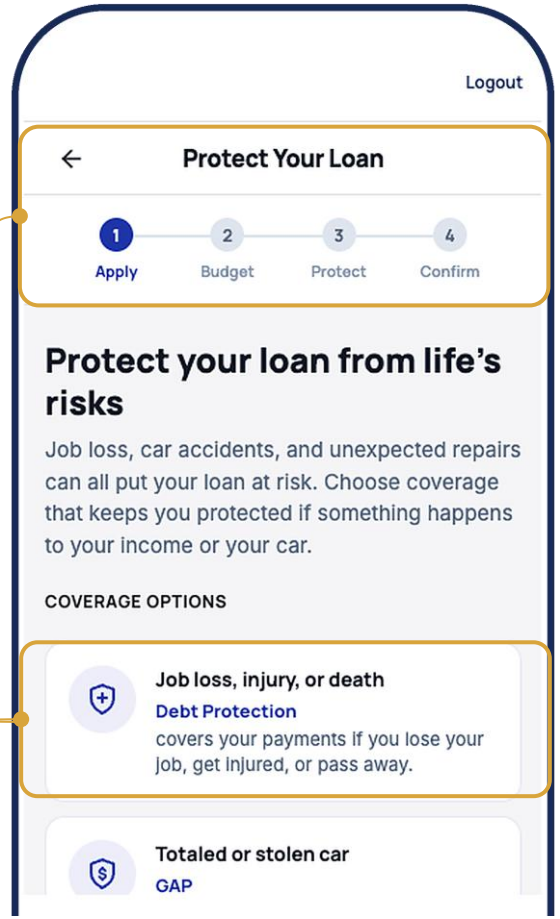
A selection of behavioral levers we pulled to increase participation in payment protection.

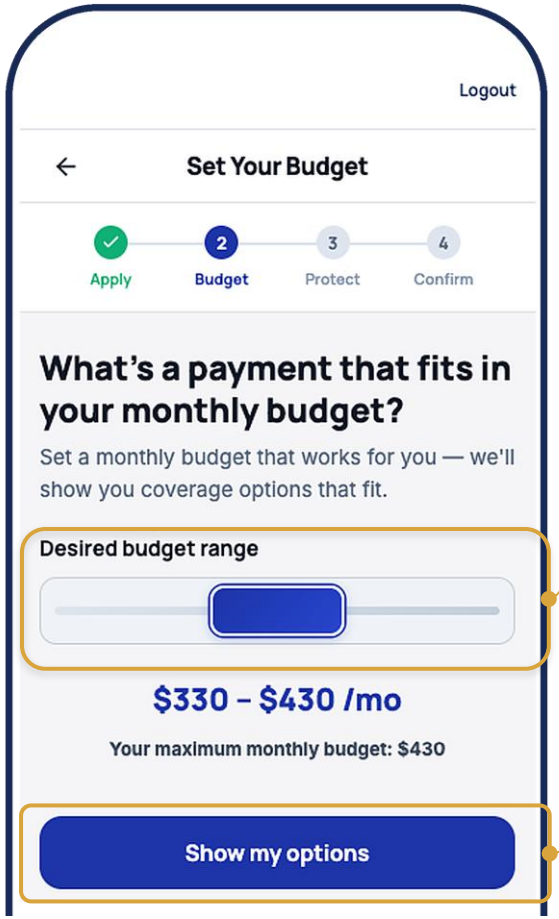
Decision Moment

Protection is its own step in the flow - a dedicated moment to consider coverage before moving on, rather than one more item to click through.

Risk Salience

Naming specific risks — job loss, accidents, illness — makes the value of protection concrete and encourages action.





Customization

Adjustable parameters create agency and reduce all-or-nothing rejection. When members set their own payment range, the offer feels chosen rather than imposed.

Choice Simplification:

Simplified language, clearly structured content, and choices make it easy to understand the product and decide.

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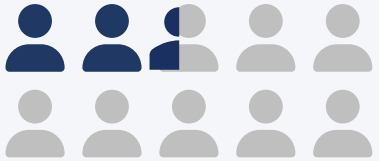
Testing shows the redesign works

Tested with 2,500+ borrowers. The redesigned offers massively outperformed existing one.

The existing offer

2.4 protected



The redesigned offer

~8 in 10 protected

3.5x

more members protected (24% → 84%)

**When the offer was budget framed and presented an option that extended term*

3.3x

revenue per member

**When products were presented in bundles*

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Sometimes tests teach you what not to pursue…

The Test

Progressive series of 8 emails, aligned to a core Persona, vs Control of standard 2 email series

Goal: Increase Engagement

The Results

60% Lower Click Rate

20% Lower Purchase Rate

Emails 1, 7, 8 (most focused on conversion) performed on par with Test

The Takeaways

Journeys that focus on the action you are targeted work best

Get to the point early – Many members are ready to buy right away

Avoid content overload

Key Takeaways

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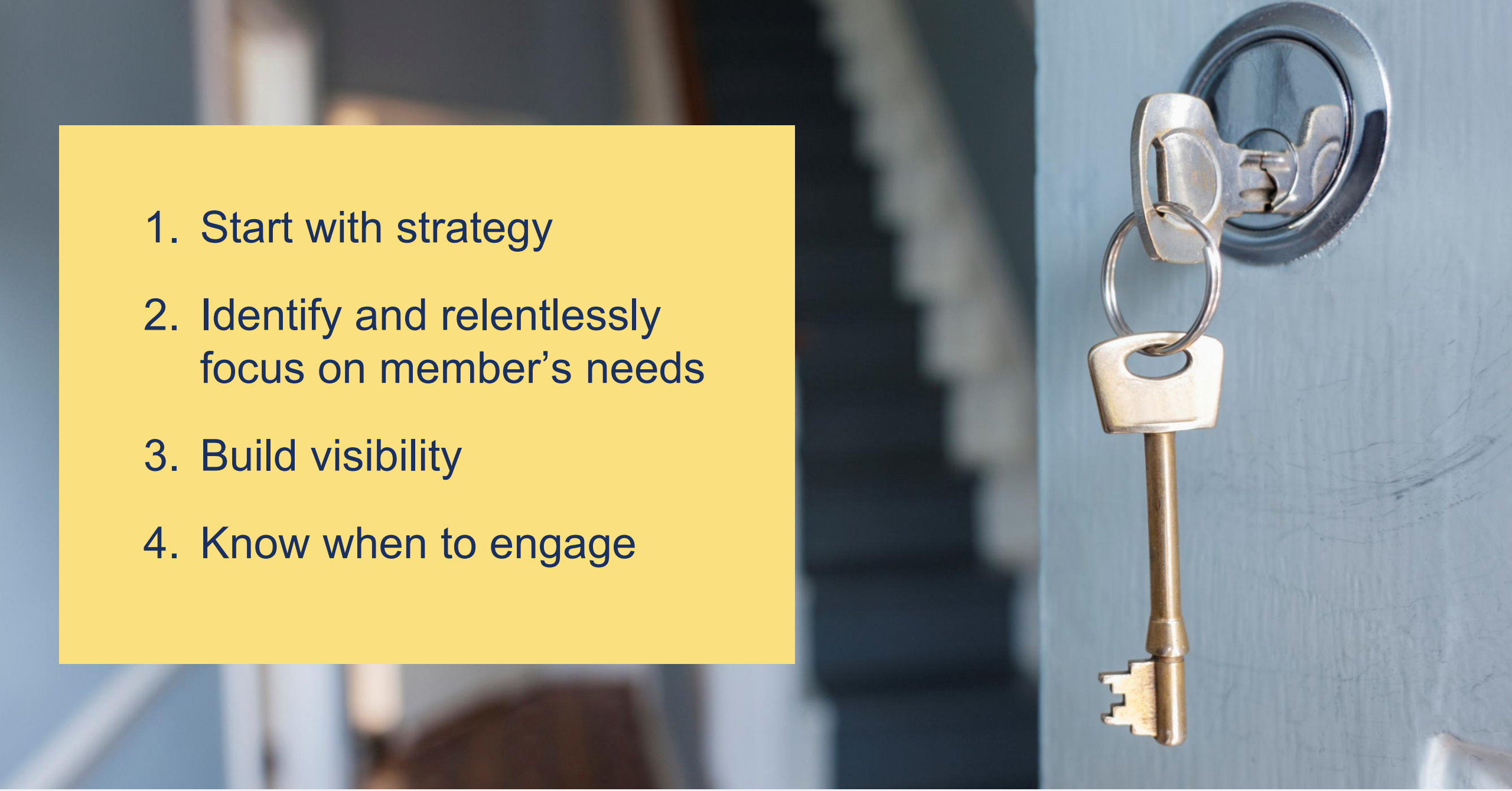

1. Start with strategy
2. Identify and relentlessly focus on member’s needs
3. Build visibility
4. Know when to engage

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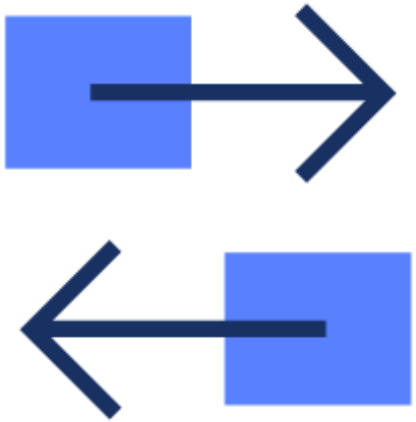
Discussion



How do you balance the pressure to move quickly in digital spaces with the need to be strategic and thoughtful in your engagement efforts?

Which of the four pillars (strategy, visibility, meaningful experience, or timing) do you feel is currently your biggest opportunity for improvement, and why?

What is one small, intentional step you could take in the next month to strengthen your digital presence and create more meaningful connections with your consumers?

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Q&A

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