INNOVATE

WITH

VERTICE AI

TO

KNOW, GROW & MEASURE EACH MEMBER

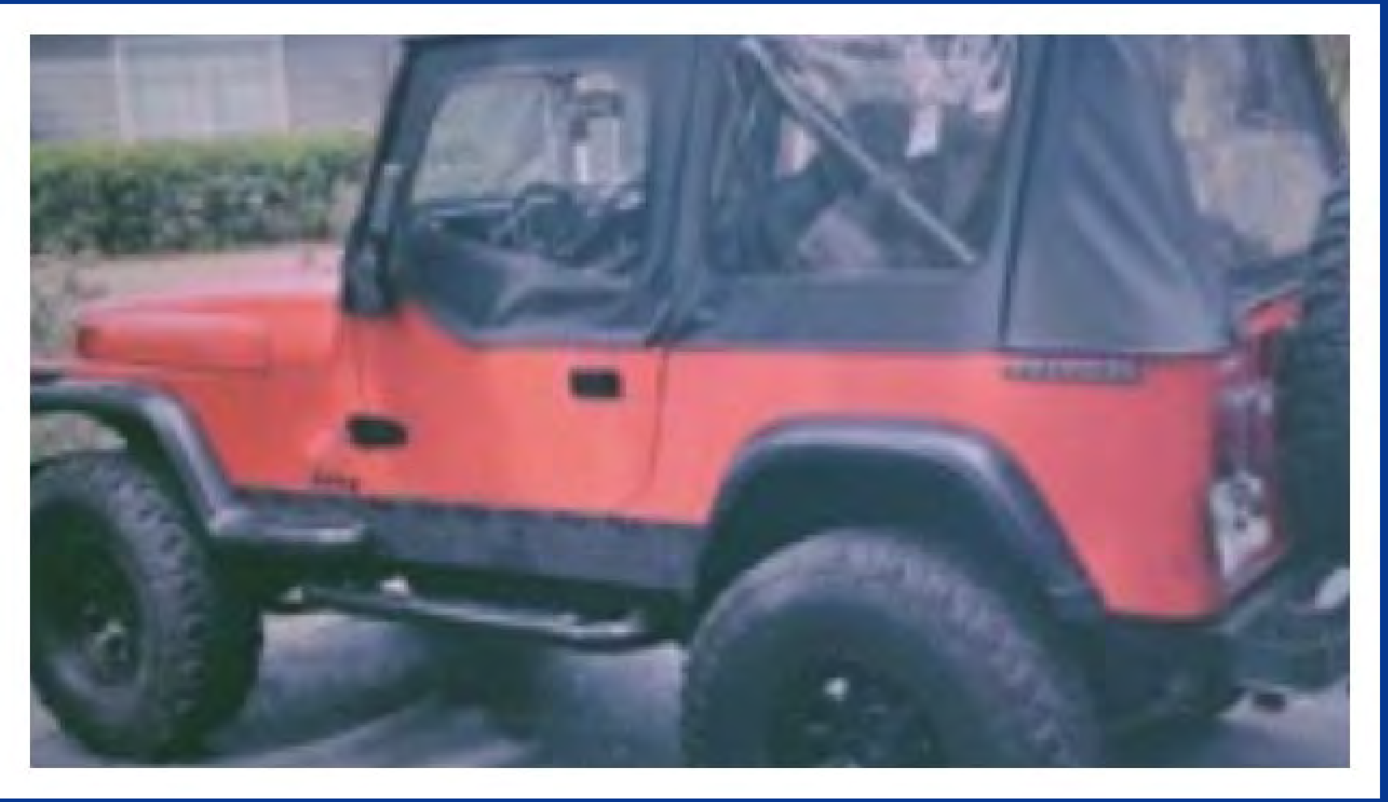
On a Mission to Grow Member Economic Participation

SCAN ME

MY CREDIT UNION STORY IS COMMON

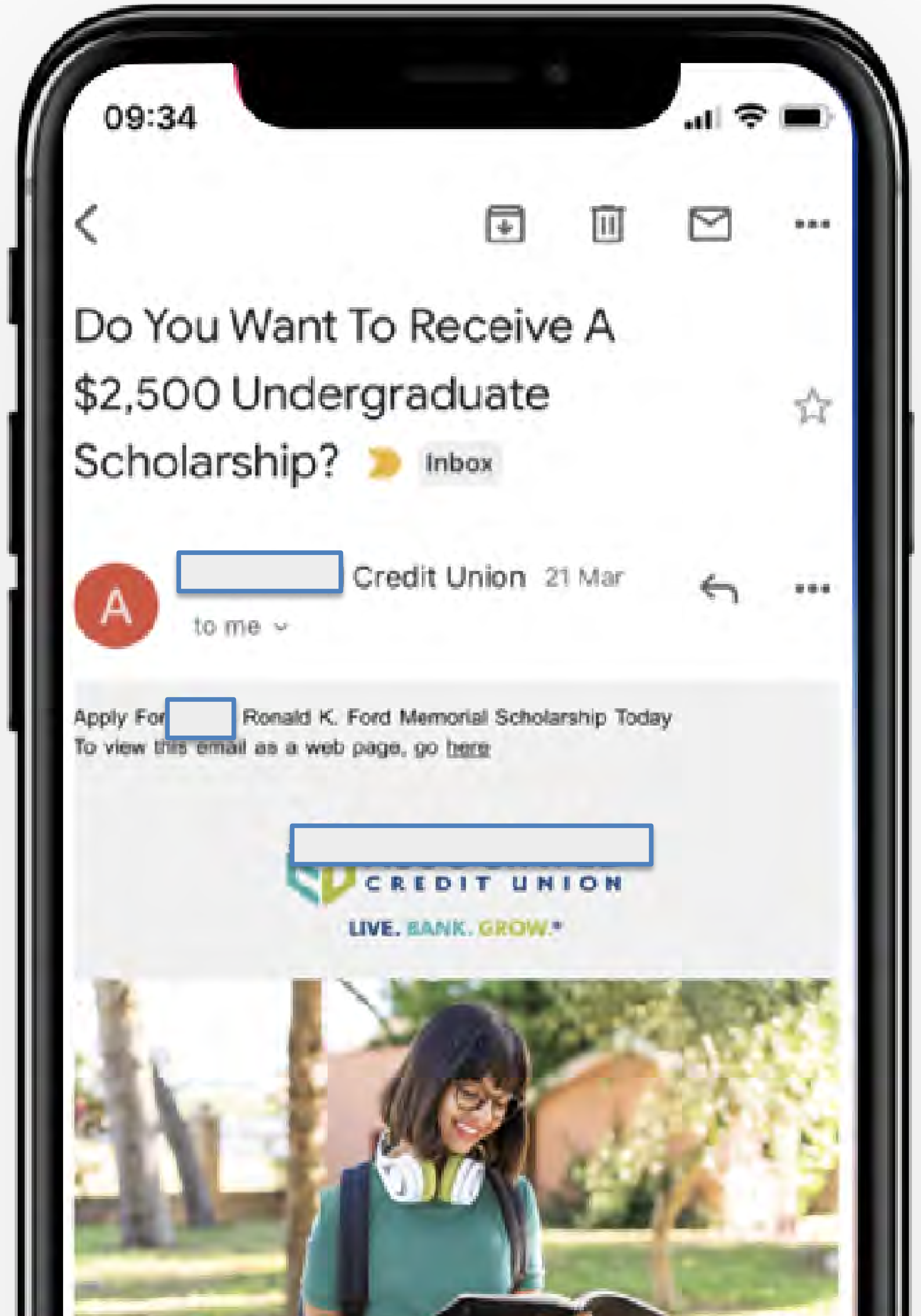
I joined my Credit Union in 1993 as an 18-year-old kid.

They helped me buy this. I was a fan!!



THEY STILL DON'T KNOW ME AFTER 30 YEARS.

Why do they keep sending me this today?



MY STORY IS TYPICAL FOR MANY CREDIT UNIONS. THEY HAVE SO MUCH DATA ABOUT EACH MEMBER, YET

THEY AREN'T PROVIDING A PERSONALIZED FINANCIAL JOURNEY FOR THEIR MEMBERS.

66%

of customers say they want their FI to be more like Amazon or a personal shopper

VERTICE AI

A member growth engine that provides
AI-based personalization recommendations to
grow economic participation and reduce churn

NO DATA SCIENTISTS REQUIRED

KNOW

- Highest propensity for growth or churn
- Product roadmap for each member
- Participation levels
- Economic value of participation

GROW

- Member wallet share
- Deposit products & use
- Loan products
- Family member enrollment
- Profitability

MEASURE

- Product adoption
- Wallet share growth
- Campaign Effectiveness

Delivering Compelling Results

Raleigh, NC-based FCU

- $4.5B assets
- 325,000 members
- 23 branches

“We sought a partner we can grow with, that has the expertise to find the opportunities we know we want and ones we didn’t think about as well as provide results, making ROI easy to solve.”

Brandon McAdams
VP of Strategy & Insights

THE VERTICE AI SOLUTION DELIVERED:

430%

Higher new account open rate for Money Market accounts

650%

Higher new account open rate for credit cards

41%

Higher initial deposits to new Checking Accounts

A new analytical view of the membership that quantifies member participation

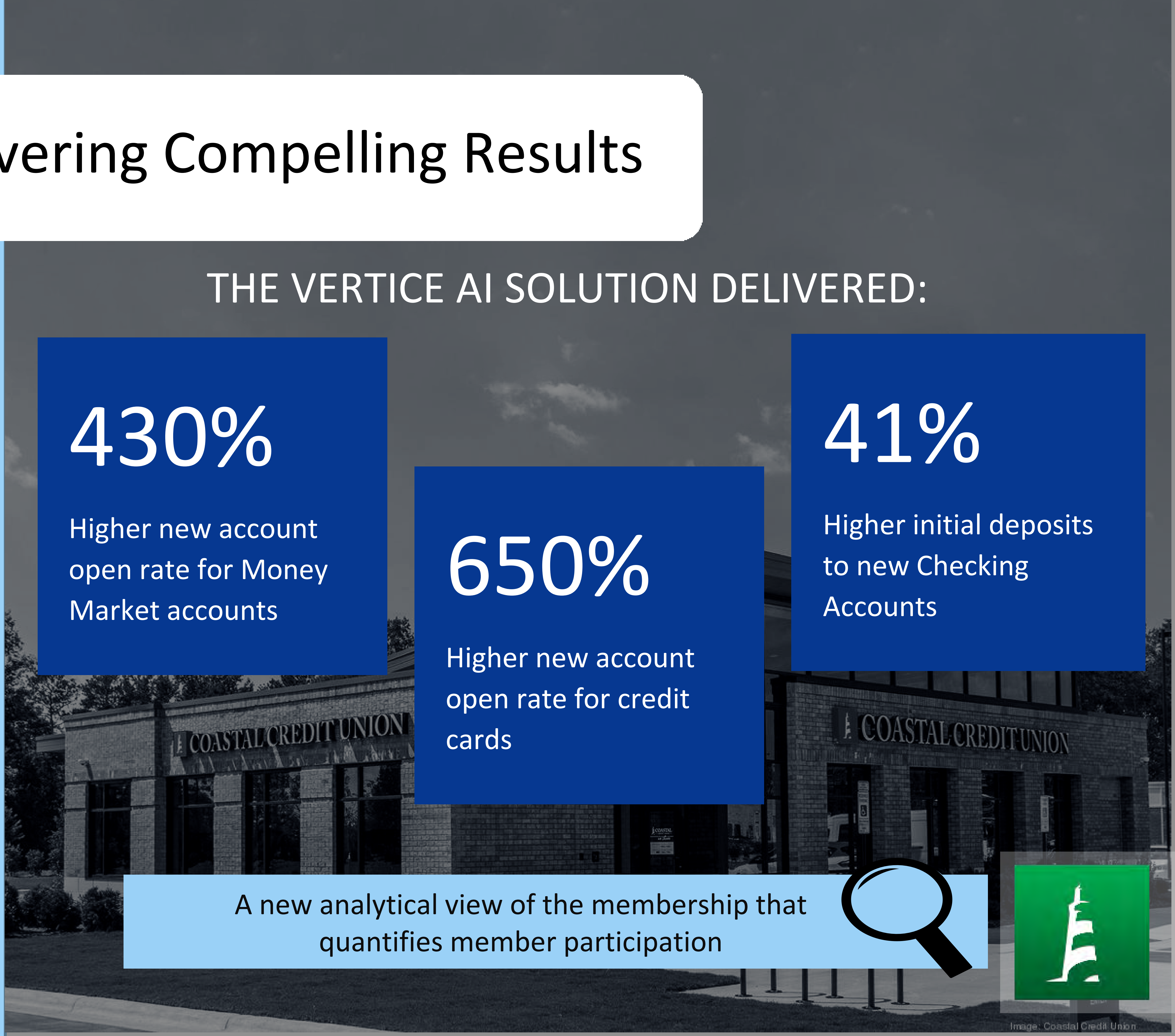


Image: Coastal Credit Union

WHY NOW?

1. People's expectations for personalized engagement are higher than ever. They expect an Amazon, Spotify, or Netflix experience from their bank or credit union.

2. The cloud and analytical technologies make this level of modeling and recommendations accessible and affordable for mid-sized institutions.

3. Credit Unions and Community Banks are under massive threat from new competitors like Chime, Apple, SoFI, Robinhood, Synchrony, etc.

THANK YOU

SCAN ME

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