

# CU Mobile Apps: Meeting Member Needs on the Go

Today it's a necessity to offer mobile banking to your members if you want to remain competitive, says Danielle Green, marketing strategist at \$155 million asset Park City Credit Union, Merrill, Wisconsin.

While that's a given, choosing a provider for the mobile platform starts with defining needs, she says. For instance, finding out what features are most important to your members.

"When looking at a mobile app provider, we had three big things we really needed: Functionality and ease of use for our members, ease of use on our side, and price. CU Mobile Apps really hit all three of our points very well."

"It had a very user-friendly interface which was our No. 1 priority for our membership," she adds. "We don't want to complicate their lives with more log-ins or multiple clicks to get where they need to go." The competitive price and monthly payments made the app even more attractive, she says. "Finally, on our end, the app has a platform that makes it easy for us to go in and make updates on our own, and also to view reports to see how our app is doing."

For \$260 million asset Heartland Credit Union in Madison, Wisconsin, CU Mobile Apps was the only mobile platform that would integrate with its core operating system. "The integration with our core processor was appealing right from the start," says Robin Marohn, vice president of marketing and business development. "It was pretty seamless."

## Features and functions

In addition to mobile banking, CU Mobile Apps allows members to easily participate in remote deposit capture (RDC), says Green. To stay competitive, Park City knew it had to offer members this option, too.

Another feature the credit union is pleased with is the app's message center. "We can push messages out to those who have our app, which they look at frequently," she says. "We've used it for special events and product offerings. It's another great tool."

## CREDIT UNION CASE STUDY

<u>Heartland Credit Union</u>	<u>Park City Credit Union</u>
Madison, Wisconsin	Merrill, Wisconsin
\$260 million in assets	\$155 million in assets
20,527 members	19,197 members

Heartland, too, is taking advantage of the app's cross-promotional tools. Branding and billboards are easily launched through the app channel, says Marohn.

Specific features of CU Mobile Apps benefit both members and their credit unions. Members can:

- Transfer money between accounts
- View branch locations and hours
- Find the closest ATM
- Fill out a loan request
- Calculate loan payments
- Contact the credit union
- Access RDC using a smartphone or tablet, if this feature is offered by the credit union.

Credit unions can:

- Customize the experience, by adding images, choosing colors, and adding or changing content to match the brand
- Send unique push notifications to member devices, add news stories, promote specials, add branches or ATMs, and change rates
- Benefit from patent-pending anti-malware and anti-spyware technology
- Offer the app for multiple user platforms—including iPhones, iPads, iPod Touch, Android phones, Android tablets, and Kindle Fire
- Save money by paying a monthly fee, with no hidden charges for user downloads

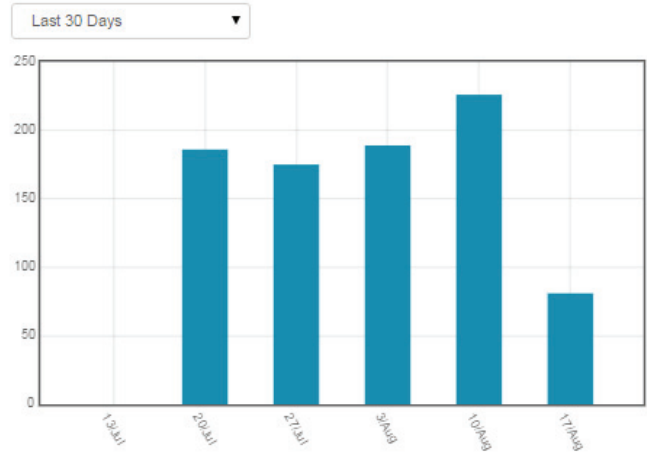
Pricing was definitely a factor in Park City's choice to go with CU Mobile Apps, says Green. "In any business,

To help credit unions measure member usage, CU Mobile Apps comes with a full set of analytical reports.

## REMOTE DEPOSIT ANALYTICS

Transactions		
Total Count	7306	
Accepted Count	5322	\$833,740.00
Pending Count	1335	\$6,019.00
Rejected Count	390	\$620,051.00
Average Deposit		\$114.16

Users	
Total	987
Active	817
Inactive	152



pricing always becomes a factor and it was the same for us," she says. "We wanted a provider that would work well with our member demographics, but also at a price that wasn't extravagant. We felt CU Mobile Apps closely matched our budget while maintaining the quality we wanted for our membership."

## Member feedback and usage

All the bells and whistles in the world won't mean anything without the nod of approval of members. At Park City, members appreciate having an even easier way to do their banking, says Green.

"There's a lot of research showing that more people are going online or doing their banking right from their mobile phones, and our membership is no different," she says. "Having a mobile app allows us to continue to stay innovative with not only our current membership, but also our potential membership."

Park City launched the app in April 2015, and had more than 1,300 downloads just four months later.

To measure member usage, CU Mobile Apps provides data analytics that are built right into the system. Marohn says Heartland, which launched the app two years ago, uses this feature to track usage and generate reports. Heartland's member usage increased 60% during the first year, and now is increasing about 10% annually.

"Inside the admin platform, there's a full set of analytical reports," he says. The credit union can query and report on number of users, number of new users, operating systems used, and RDC use, among other data. "The analytical platform is pretty robust and useful," says Marohn. "Our board and CEO get a report each month, and they appreciate that detail."

Park City uses the analytics functionality, too. "We consistently go in to see how many have downloaded our app this month, and what pages they're visiting most often," Green concluded. "It really helps not only us, but also our board of directors, to see how much our app is growing."

## For more information

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