Callahan & Associates

July 16, 2026

How to Revitalize Member Growth

Callahan Client Webinar Series

CALLAHAN & ASSOCIATES
the credit union company

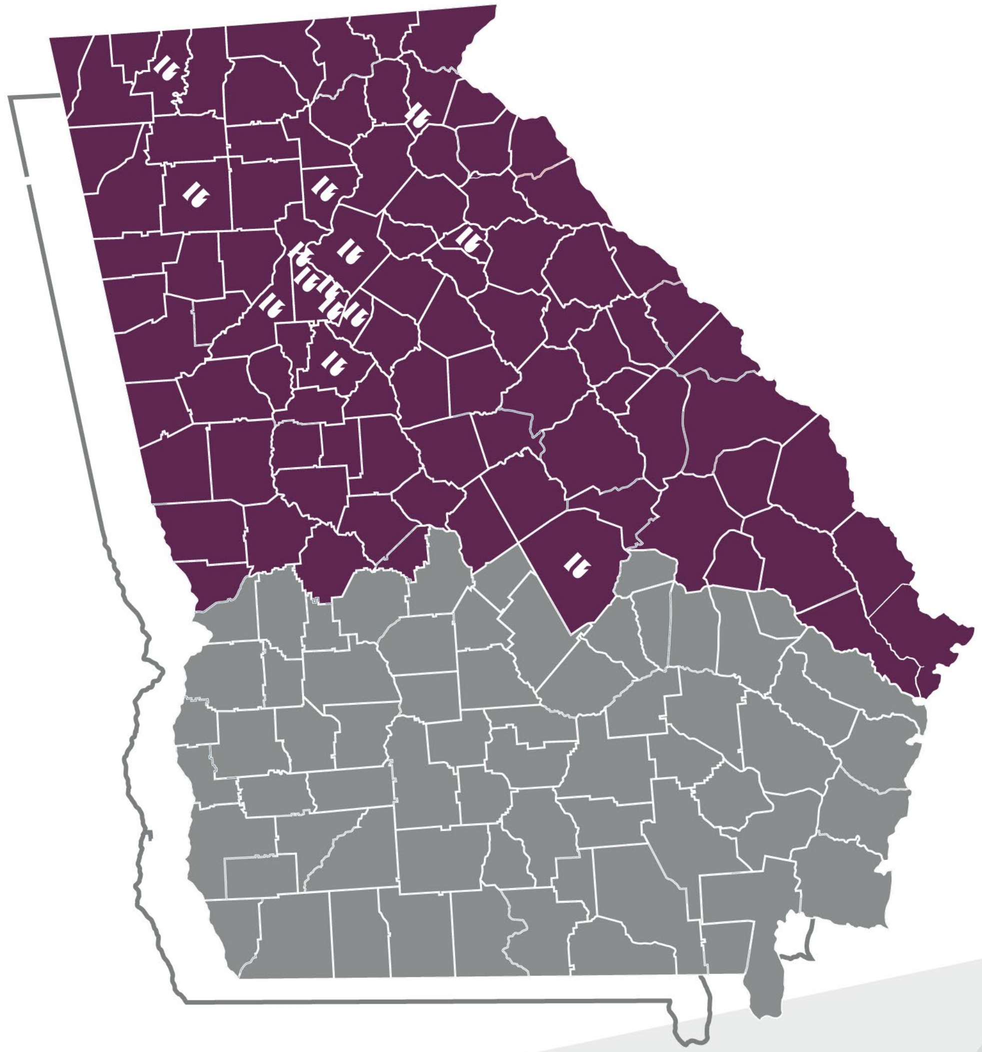
GEORGIA UNITED® CREDIT UNION

Our Speaker

Adam Marlowe
Chief Experience Officer
Georgia United Credit Union

About Georgia United Credit Union

- Headquartered in Duluth, GA (approx. 30 miles NE of Atlanta)
- As of June 2026
  - Approx. $2.5B in assets
  - Over 162,000 members
  - 350 FTEs
  - 14 branches



The Challenge/Opportunity

Losing members forced us to redefine growth.

THEN

Nearly 10% annual growth

2022 - 2023

Membership losses

Pandemic pressure + indirect pullback

OUR DECISION
Don’t chase replacement volume. Build engaged, organically acquired relationships.

“If we’re not growing in members, we won’t have a credit union before long.”

The Solution

We rebuilt growth around two complementary engines.

01 GROW OUR REACH

Organically acquire new members

- Remove barriers to joining
- Reach underserved markets
- Improve digital acquisition

02 DEEPEN RELATIONSHIPS

Re-engage existing members

- Identify unmet needs
- Expand product usage
- Become the primary financial relationship

RESULT: Positive member growth returned in early 2024.

The Solution

We removed friction before asking more people to join.

THREE BARRIERS REMOVED **<u>WITHIN 3 MINUTES</u>**

01 No credit report required for membership to open an account

02 New digital account-opening system (mobile first approach)

03 Faster account funding through Plaid

Once the experience was ready, we expanded our reach.

The Solution | Growth Engine 01 · Grow Our Reach

We targeted communities our digital model could serve well.

WHY RURAL MARKETS?

- Digital banking reduced the importance of distance.
- Shared branching provided access when members needed it.
- Research showed outdoor advertising could break through.

The Solution

We sounded like the communities we wanted to serve.

BILLBOARD

Y'all bank here yet?

RADIO

Your abuela banks here.

We led with personality – not rates or promotional offers – and directed prospective members to the website.

The Solution | Growth Engine 02 · Deepen Relationships

We treated dormant members as relationships worth rebuilding.

"We're lonely. We miss you!"

1

WHO

- Members inactive for at least 13 months

2

THE FIRST STEP

- Make one transaction on your account

3

HUMAN FOLLOW-UP

- Outbound calls explaining available incentives

Reactivation began with one small, achievable behavior.

The Solution

We made deeper relationships more valuable to the member.

SMARTER TIMING	BROADER VALUE
Present relevant loan options during the digital account-opening process. “Like a shopping cart”	Reward members for bringing more of their relationship to the credit union. • GAP and appraisal discounts 🚙 • Telehealth access 🩺 • Prescription savings 💊

The goal was not a harder cross-sell.
It was a more useful relationship.

The Results

Year-end 2025

GUCU – 5.17%

Peer – 2.94%

Key Takeaways

Fix the member experience before investing in more attention.

Pair new-member acquisition with deliberate re-engagement.

Optimize for valuable relationships, not replacement volume.

Questions?

Presented by Guest Speaker

Adam Marlowe