

GALLUP®

Beyond the Mission:

What Really Drives
Member Choice, Trust,
and Purposeful Growth



Webinar Topics for Today

- The Differentiation Question – Do Consumers See Credit Unions Differently?
- The Credit Union Advantage
- The Story Isn't Landing
- The Generational Gap
- Coming Soon – Upcoming Callahan and Gallup Webinar



The Differentiation Question

*Do Consumers See Credit
Unions Differently?*

Q01 2026 U.S. Panel Research

GALLUP®

Gallup's Decades Long Research on Behavioral Science Is the Foundation to Understanding *Consumer Engagement*



FULLY ENGAGED

Fully Engaged consumers have a strong positive emotional attachment to their financial institution.

INDIFFERENT

Indifferent consumers are neutral. They have no allegiance to their financial institution.

ACTIVELY DISENGAGED

Actively Disengaged consumers have a strong negative attachment to their financial institution.

Gallup's Decades Long Research on Behavioral Science Is the Foundation to Understanding *Consumer Engagement*

Gallup uses three survey items to measure *consumer engagement* of their financial institution:

1

My financial institution always delivers on their **promises**.

2

I'm **proud** to be a consumer of my financial institution.

3

My financial institution is the **perfect** financial institution for people like me.

Credit Union Common Challenges



Mission Impact

We say we're improving members' lives—but we can't clearly measure or prove it.



Prioritization

Too many initiatives, not enough clarity on where to focus for real return.



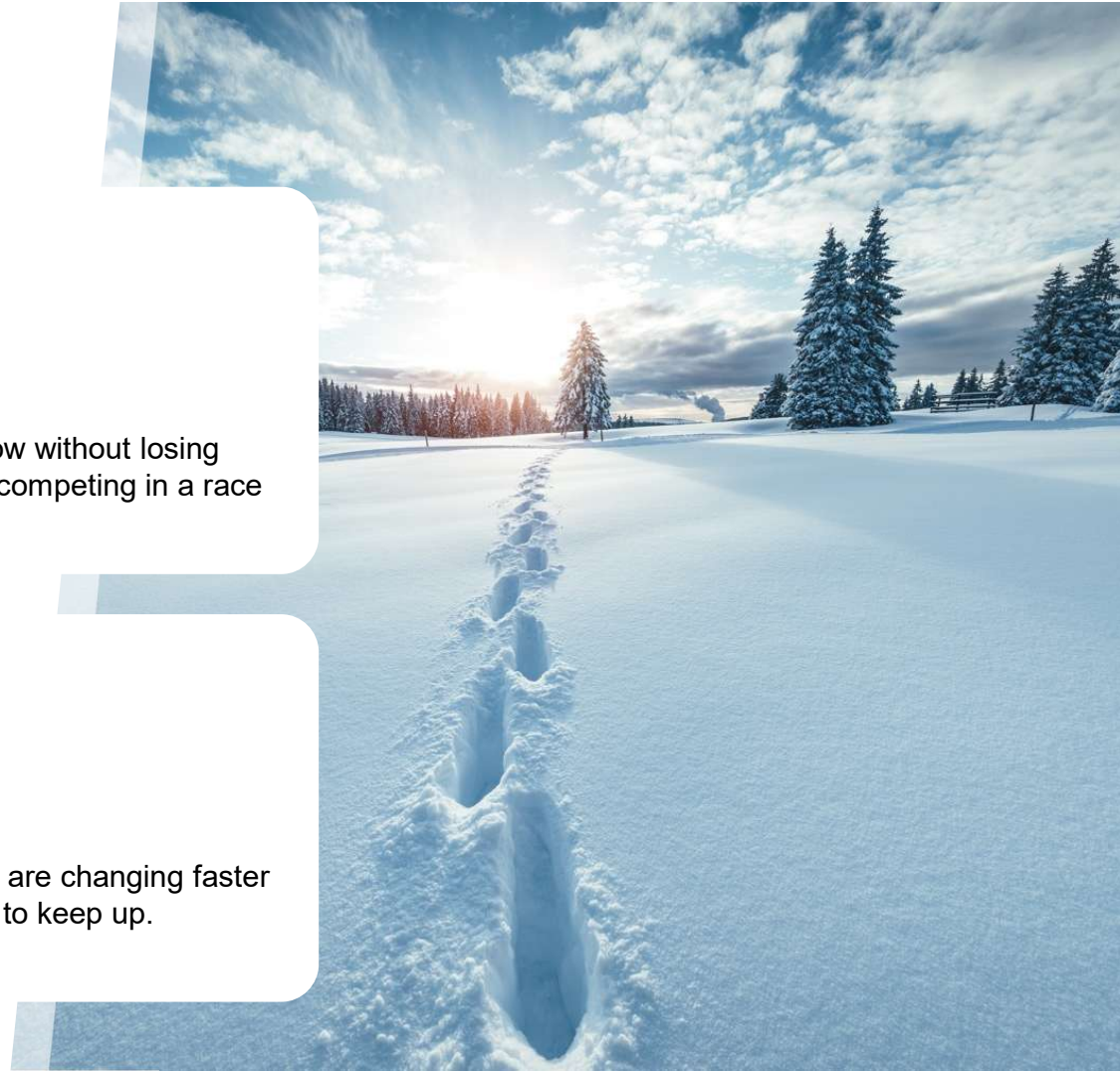
Growth

We need to grow without losing our mission or competing in a race to the bottom.



Agility

Member needs are changing faster than our ability to keep up.



Conversation Question

AS WE THINK ABOUT THE DIMENSIONS OF ENGAGEMENT, IN WHICH OF THESE THREE AREAS IS YOUR CREDIT UNION STRONGEST, AND WHERE ARE THE GAPS? MORE IMPORTANTLY, HOW ARE YOU ENSURING THAT YOUR GROWTH IS PURPOSEFUL AND ROOTED IN YOUR MISSION TO SERVE YOUR MEMBERS?

The Credit Union Advantage

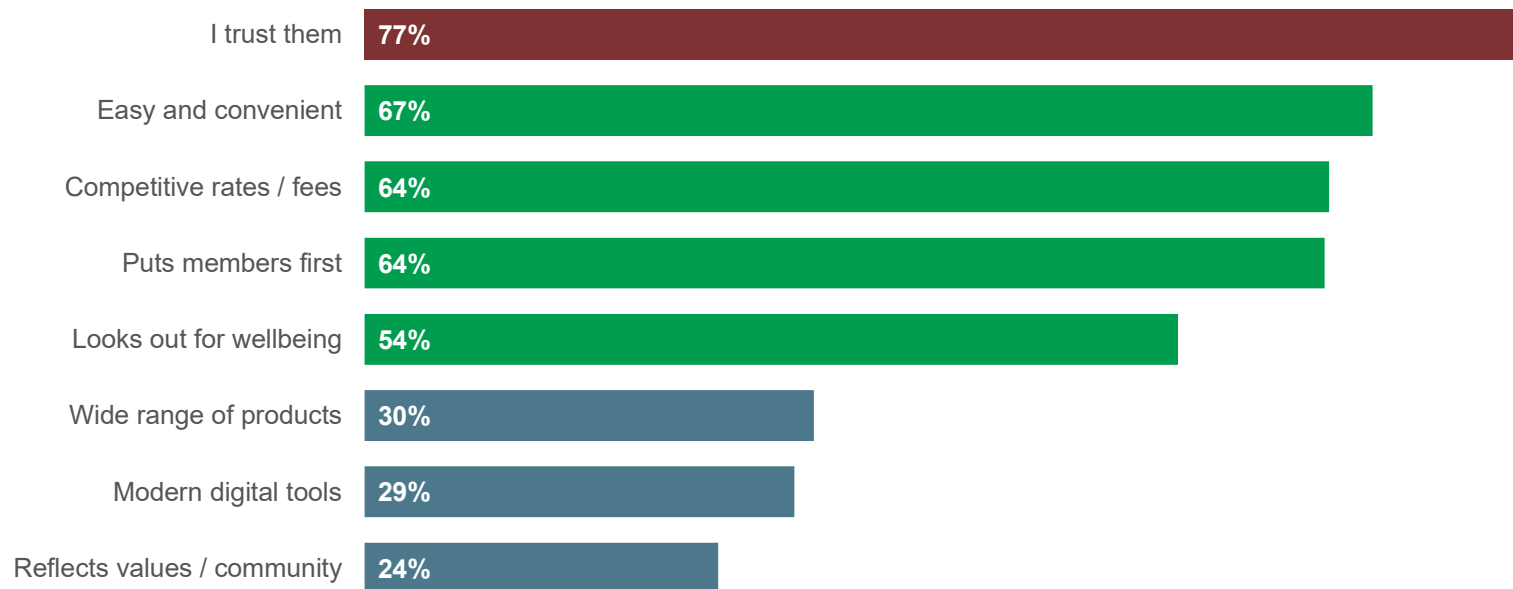
Credit unions are outperforming on several drivers of trusted, participating relationships.



Trust is the Top Driver of Financial Institution Choice

Trust stands out as the top driver, leading the next closest attribute by about 10 points.

WHAT TRULY DRIVES FINANCIAL CHOICE?

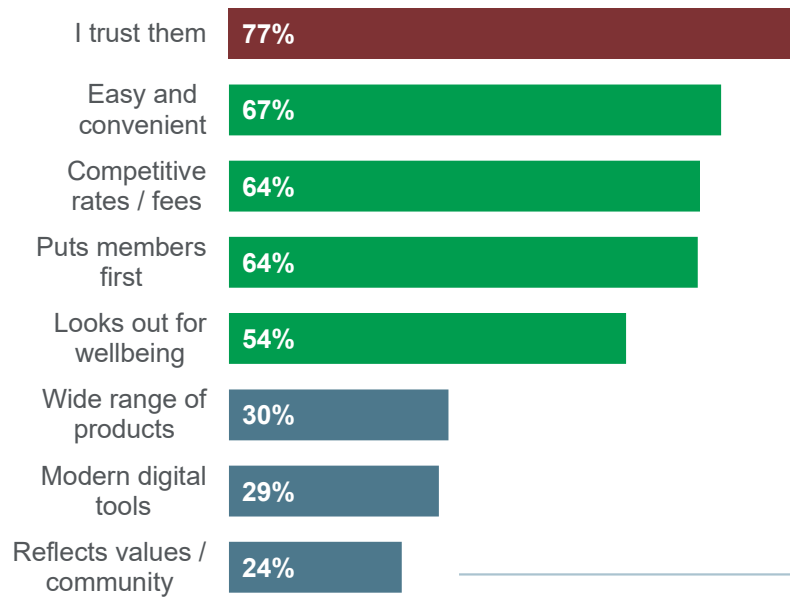


Scores reflect how much consumers weight each attribute when forced to make real trade-offs between them. Higher scores indicate greater importance. (n=2,057)

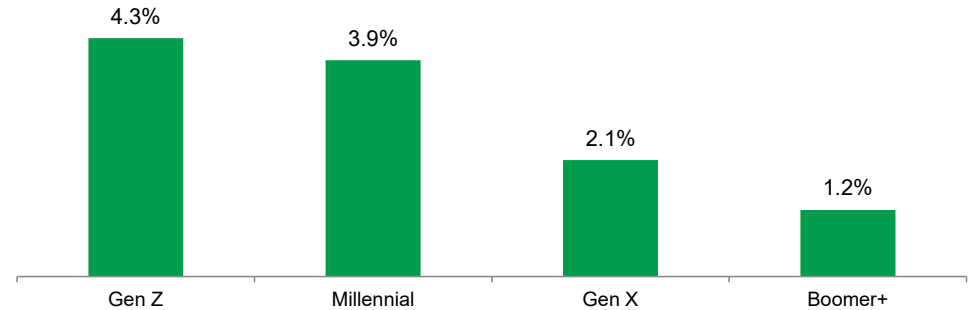
Item wording: 8. People choose new financial institutions, or to stay with their financial institutions, for different reasons. In the next few screens, you will see groups of reasons. For each group, please select: a. The ONE reason that matters MOST to you and b. The ONE reason that matters LEAST to you.

Values Resonate the Least Among Consumers

WHAT TRULY DRIVES FINANCIAL CHOICE?

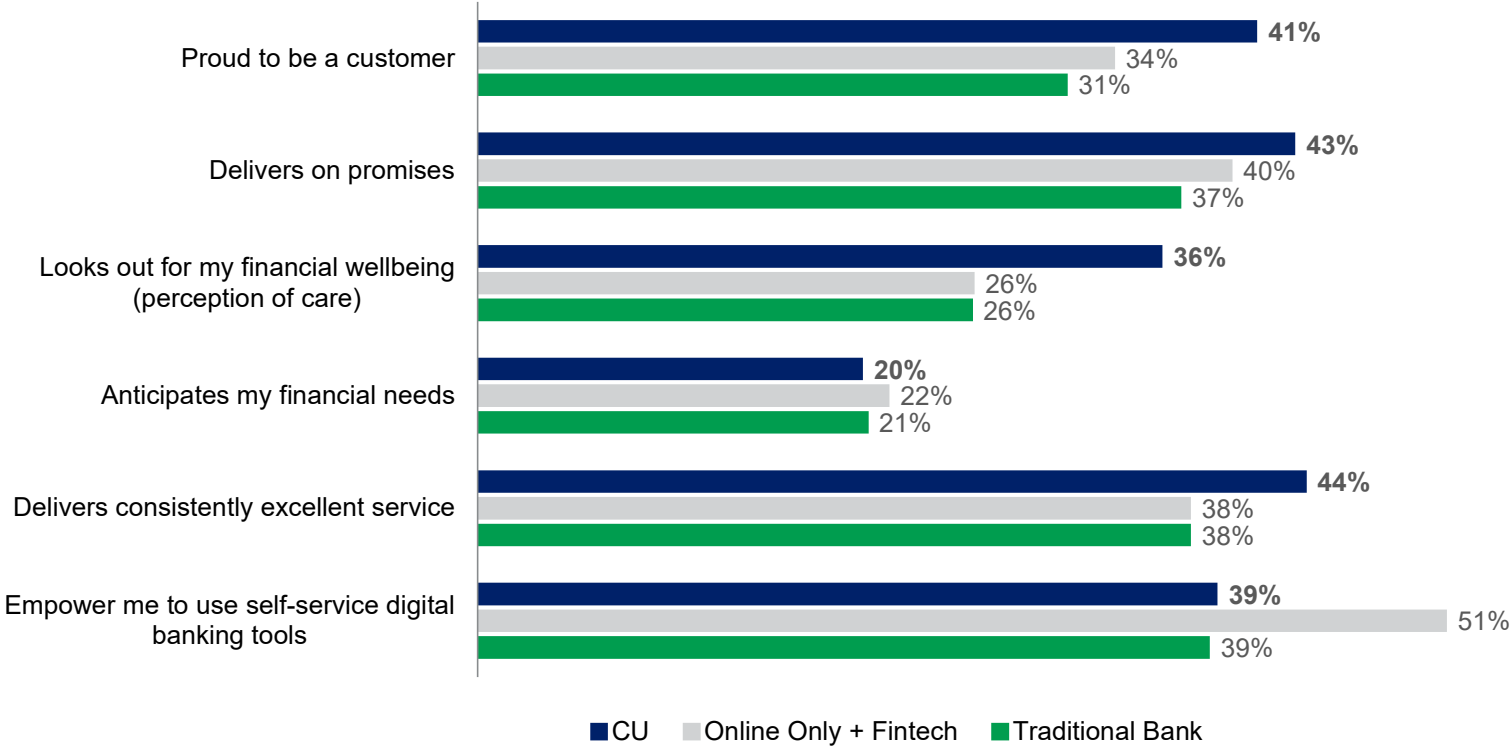


“Reflects My Values / Supports Community” As Primary Driver By Generation



Credit Unions Deliver a Better Relationship Experience

Relationship Quality — CU Members Vs. Other Customers (% Strongly Agree)



Financial Wellbeing Support Trifecta is How Credit Unions Improve Member Engagement and Perception of Care



Channel Consistency

Ensure members experience seamless, reliable service in every channel — and smooth transitions when they switch between them.

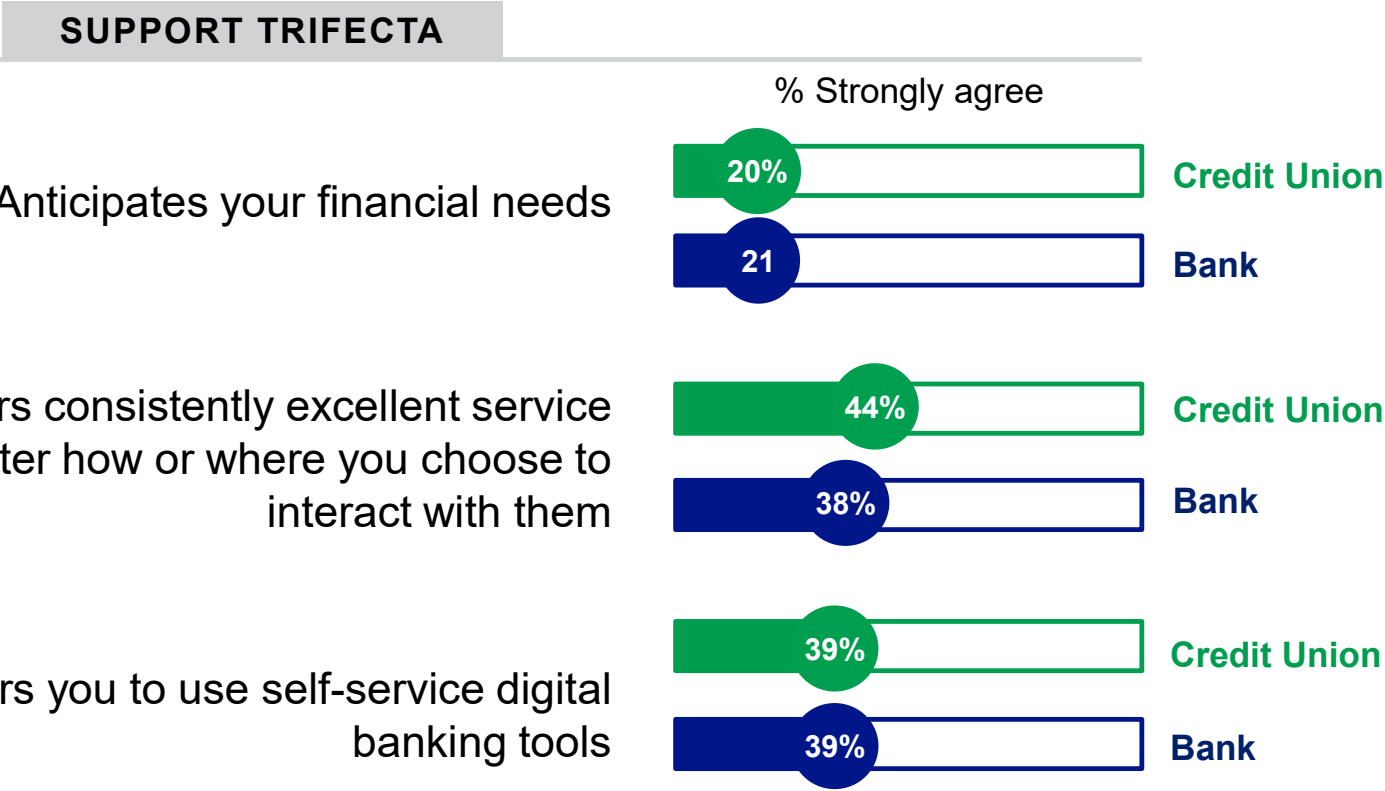
Digital Empowerment

Empower members to transact and interact how they want, when they want – and make it simple and easy for daily banking.

Anticipate Needs

Move from reactive to proactive by better understanding where members are in their personal journey and what they might need next.

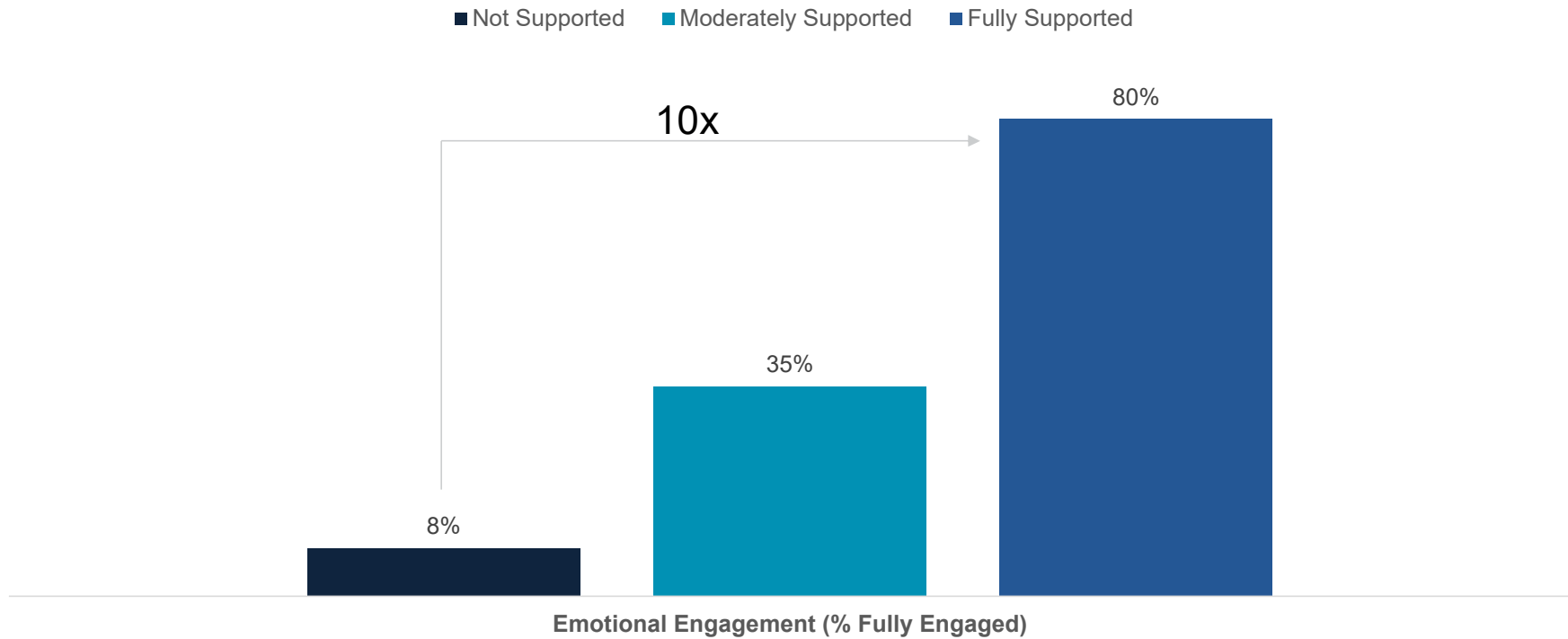
Credit Unions and Banks Perform Similarly on the *Support Trifecta*



Note: Q1'26 Research. Analysis includes Credit Union members and Bank customers.

The Trifecta Strengthens Members Emotional Connection to their Credit Union

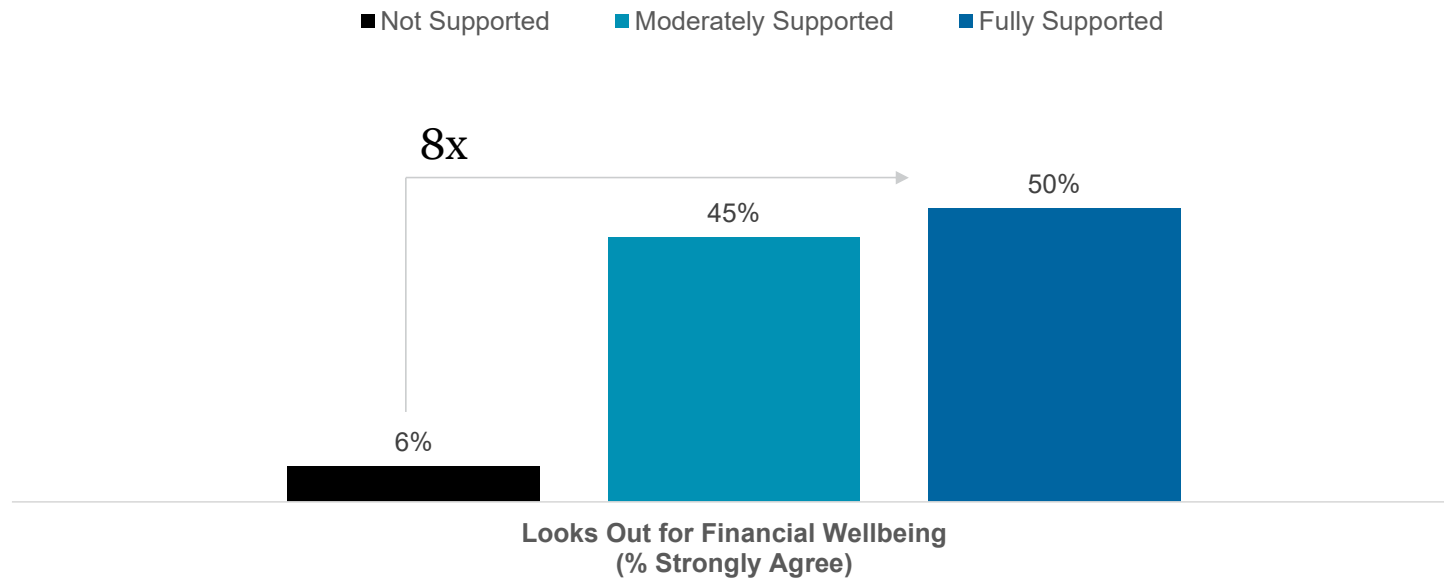
Level of Trifecta Support and % of Fully Engaged Members



Note: Q1'25 Research. Analysis includes Credit Union members only. Fully Activated = Strongly Agree with all three items; Moderately Activated = average score of 4 to <5; Not Activated = average scores <4 across the three items.

The Trifecta Supports Members' Feelings that Their PFI Looks Out for their Financial Wellbeing (Perception of Care)

Level of Trifecta Support and % of Strong Agreement to “Looks Out for My Financial Wellbeing”



Note: Q1'25 Research. Analysis includes Credit Union members only. Fully Supported = Strongly Agree with all three items; Moderately Supported = average score of 4 to <5; Not Supported = average scores <4 across the three items.

Best-Practice Sharing

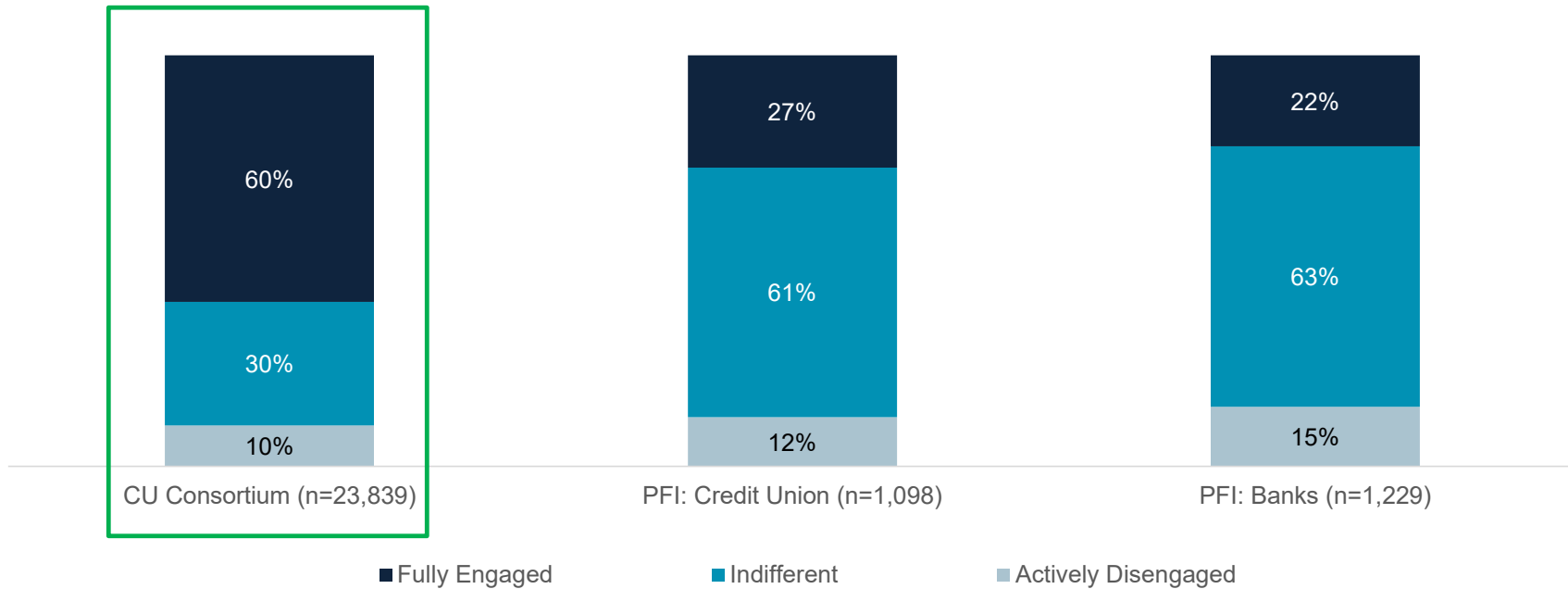


Callahan and Gallup's Credit Union Consortium is Focused on Driving Growth Through Member Engagement and Improving Member Financial Wellbeing



The Credit Union Consortium Outperforms Banks and Credit Unions

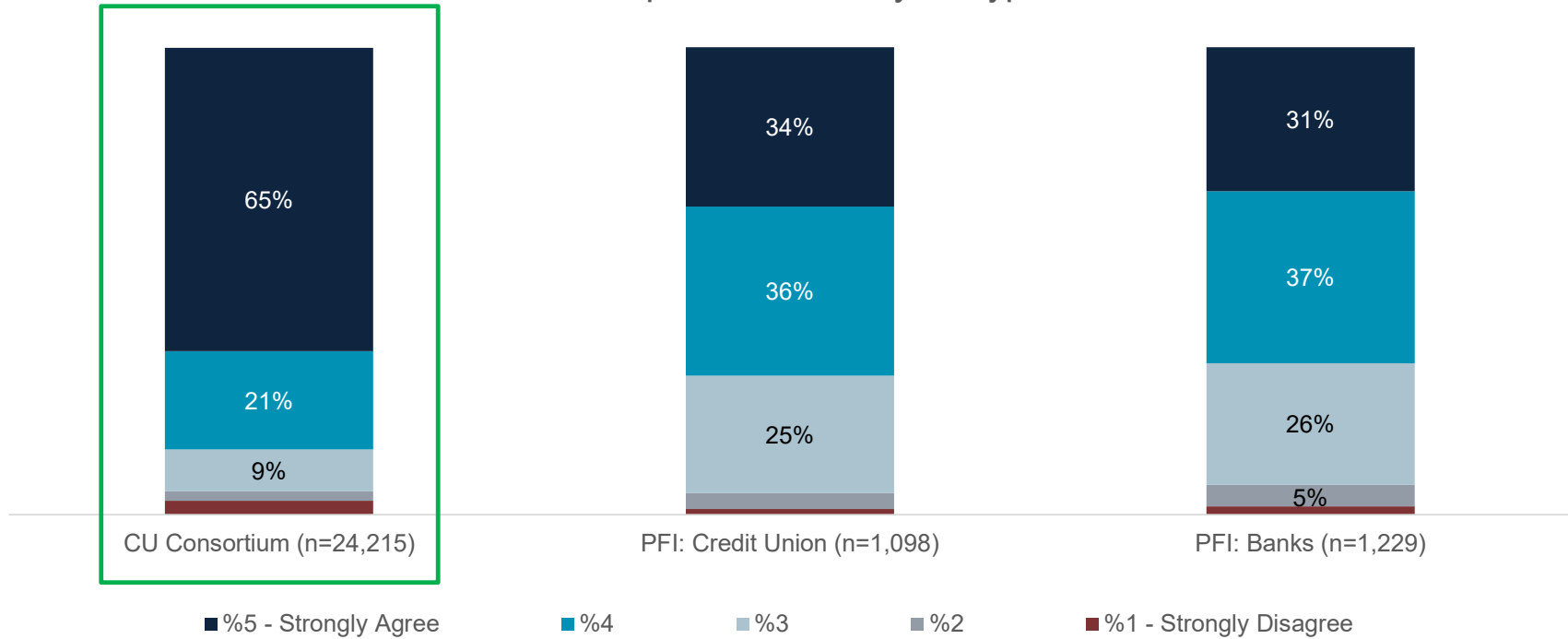
Member Engagement Index by FI Type



Note: Credit Union and Bank PFI data from Gallup 2026 Q1 Panel Study; CU Consortium data from Q2 2025 to Q1 2026

The Consortium Outperforms on Perception of Care

Perception of Care by FI Type



Note: Credit Union and Bank PFI data from Gallup 2026 Q1 Panel Study; CU Consortium data from Q2 2025 to Q1 2026; Percentages below 5% not shown

The Story Isn't Landing

The way credit unions talk about themselves isn't how consumers make decisions.



Yet Values Lead as a Core Descriptor of Credit Unions

Banks

Money | Security | Branches | Traditional | Fees

Credit Unions

Community | Membership | Trust | Better Rates | Loans

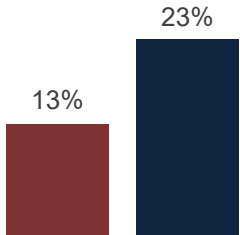
Fintech

Unfamiliar | Digital | Modern | Payments | Convenient

Panel Research: Differentiation is Genuinely Understood by Those who Experience It

Lack of Differentiation

Less than 2 in 10 consumers see a strong difference between banks and credit unions



■ Bank Customers
■ Credit Union Members

% Agreement Credit Unions are *completely different* from Banks

Engagement Changes Perspectives

29%

of fully engaged credit union members see a strong difference

The Youngest Generation Lags



Only 10% of Gen Z consumers perceive a strong difference



Only 22% of Millennial consumers perceive a strong difference

Reasons for Choosing or Staying with a Financial Institution Differs by Engagement Status

What is the biggest reason you choose or stay with a financial institution?

% Cited

Fully Engaged

Actively Disengaged

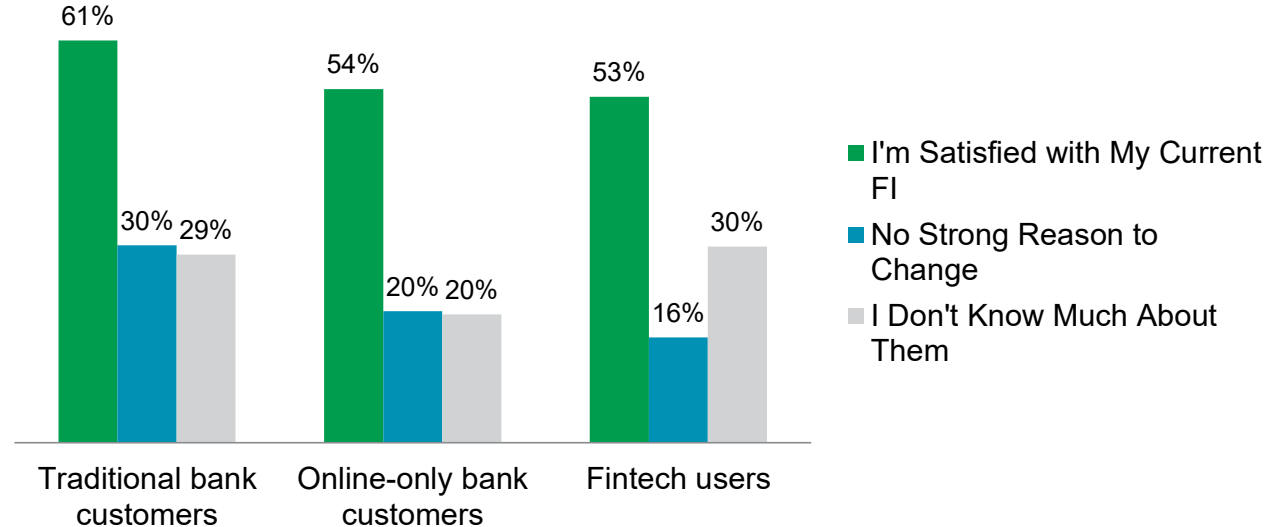
	Fully Engaged	Actively Disengaged
I feel my money is safe and secure with them.	40%	21%
Competitive rates and low fees	18%	17%
Easy and convenient to use	17%	37%
Puts customers/members first	11%	7%

Item wording: What is the biggest reason you choose or stay with a financial institution?

Inertia is a Barrier

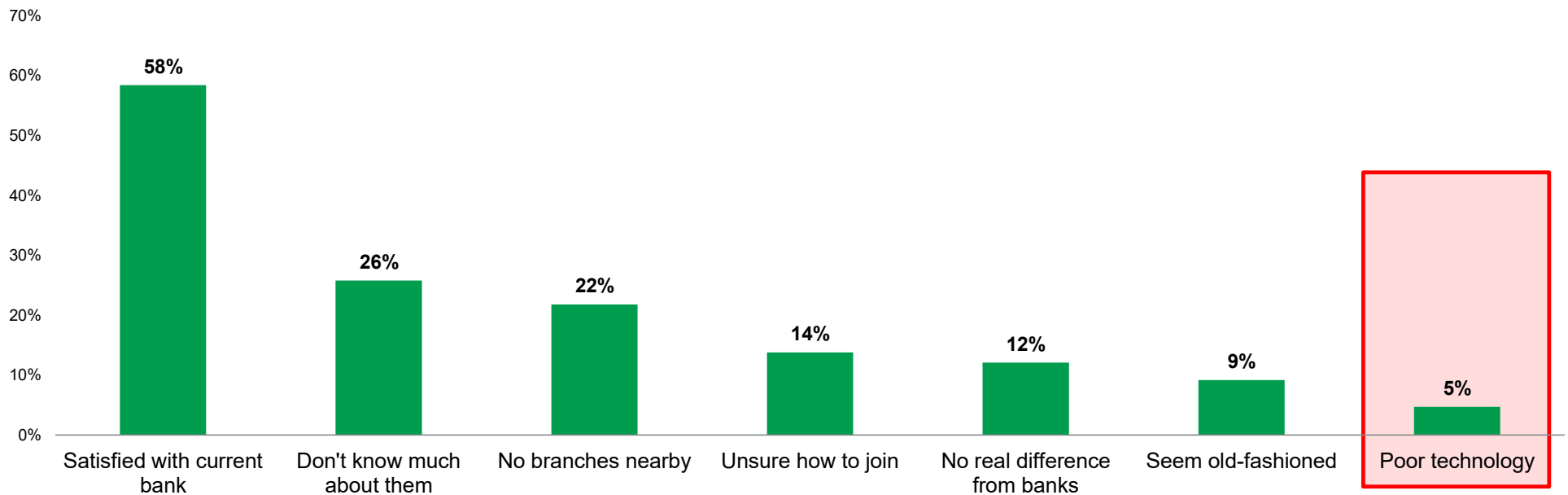
The paycheck lands at their bank. The debit card is in the wallet. The auto-pay is set up. These are not loyal customers. They are anchored ones.

If you don't currently use a credit union as your primary institution, why not?



Technology is the Least Likely to Enter into Decision-Making

All Barriers To Credit Union Membership (Non-members, All Ages)



The Generational Gap

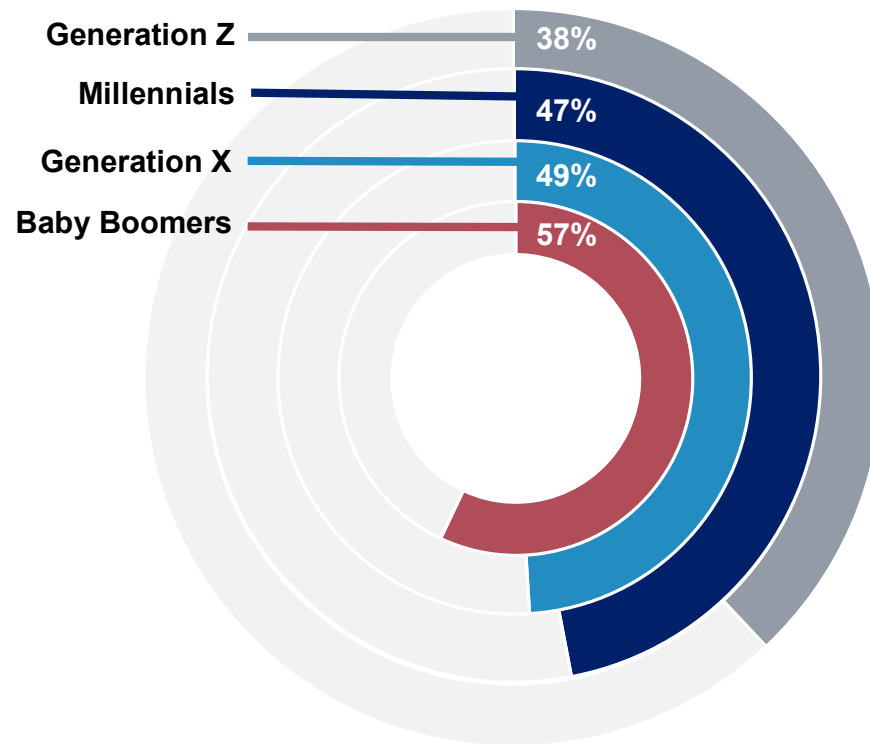
Credit union preference drops with every successive generation.



While a Majority of Boomers Choose Credit Unions as Their PFI, Each Subsequent Generation Decreases in Credit Union Experience

Credit unions, when delivering on their promises, produce something that no competitor has demonstrated they can replicate at the same level. The problem is not the product. The problem is the pipeline.

CREDIT UNION AS PRIMARY FI BY GENERATION (Q2)
Q2 (n=2,057)



Lack of Knowledge, Not Accessibility, Plays into Generational Divides

If you don't currently use a credit union as your primary institution, why not?

"I don't know much about them" by generation (non-members only)

"I'm unsure how to join" by generation (non-members only)

"They don't have many branches" by generation (non-members only)

Generation Z
(Born 1997 or After)



Millennials
(Born 1980-1996)



Generation X
(Born 1965-1979)



Baby boomers
(Born 1946-1964)

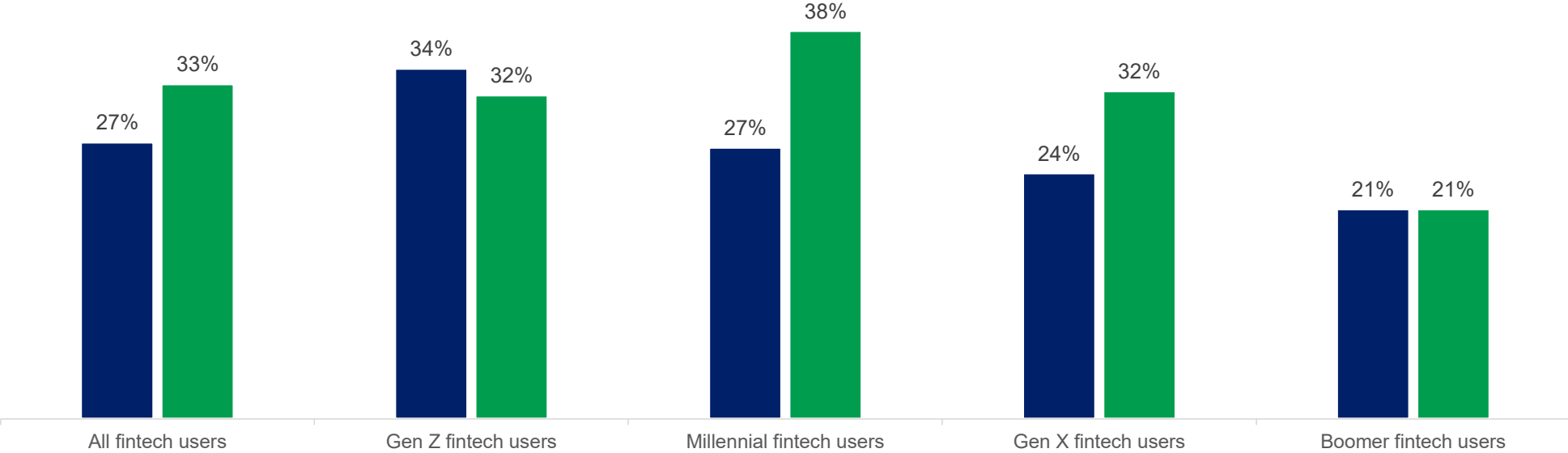


Non-credit union primary users only. n=1,057.

Fintechs are Impacting Consumer Behavior

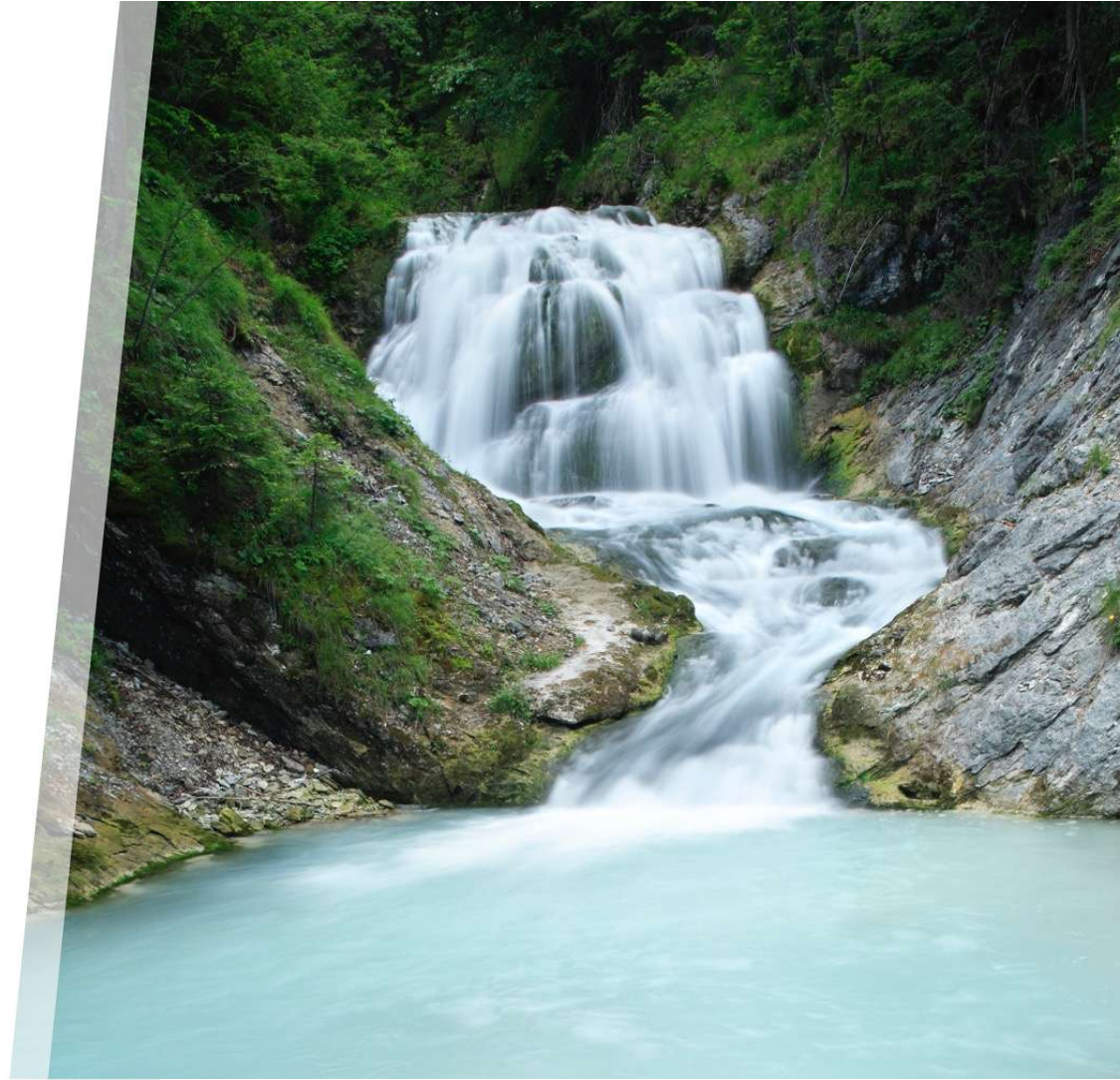
Since you started using a fintech platform, have you reduced your use of a bank or credit union?

■ % Significantly Reduced ■ % Somewhat Reduced



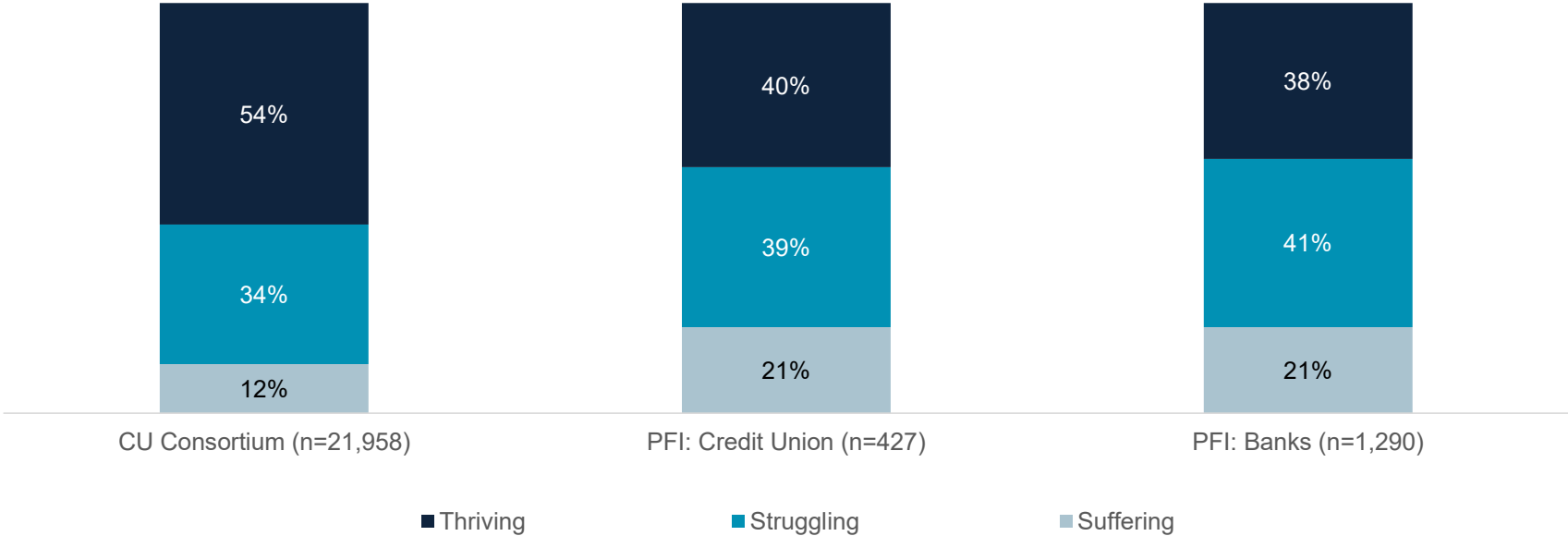
Coming Soon...

CALLAHAN AND GALLUP WEBINAR ON
JUNE 25TH



Financial Wellbeing: Thriving, Struggling and Suffering

Financial Wellbeing Index by FI Type



Note: Credit Union and Bank PFI data from Gallup 2026 Q2 Panel Study; CU Consortium data from Q2 2025 to Q1 2026

THANK YOU

Questions/ideas?

Email us at:

**Andrea Pruna
apruna@callahan.com**

**Andrew Robertson
andrew_robertson@gallup.com**