



Harnessing Predictive Analytics for Superior Member Personalization

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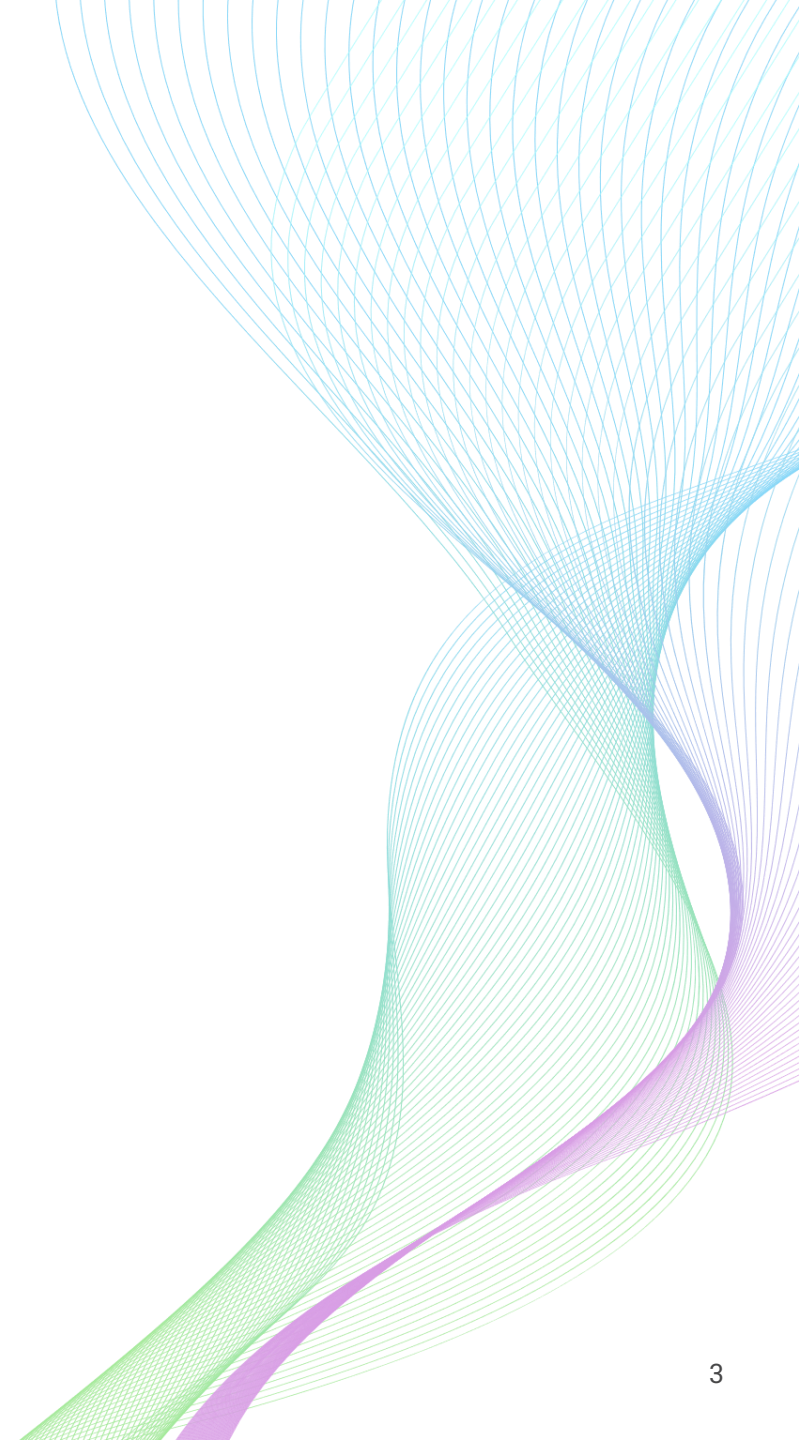


Agenda

- The State of Personalization
- Predictive Analytics Powering Personalized Messaging
- Technological Advancements



Introduction





POLL:

How many of you are utilizing **some form of personalization** with your members today?

POLL:

How many of you are utilizing **Predictive Analytics to help facilitate it?**



The State of Personalization

The State of Personalization



Understanding Personalization


- Definition
- Importance

The State of Personalization

Current Trends in Personalization

- Digital Transformation
- Data-Driven Strategies
- Omnichannel Approach





The State of Personalization

Proven Benefits of Personalization

- Improved Member Engagement
- Enhanced Member Satisfaction
- Increased Cross-Sell Opportunities
- Greater Retention Rates
- Better Return on Investment (ROI)



The State of Personalization

Implementing Personalization in Credit Unions

- Data Collection and Analysis
- Tailored Communication Strategies
- Overcoming Challenges



Predictive Analytics Powering Personalized Messaging

Personalized Messaging



Pre-Approved Loan Offers



Personalized Messaging



Credit Card Upgrade Offers





Personalized Messaging



Customized Savings Plans



Personalized Messaging



Mortgage Refinance Suggestions





Personalized Messaging



Event-Based Promotions



Personalized Messaging



Financial Health Check-Ups

Income Statement

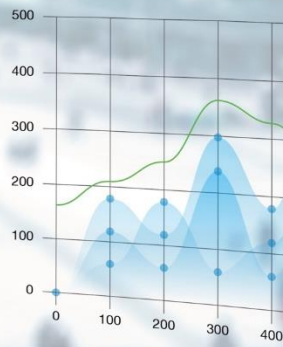
	Current	Previous
Net Income	5,867	2,944
Adjustments To Reconcile Net Income	18,386	12,932
Total Operating Activities	\$ 24,253	\$ 15,876
Investing Activities	3,860	2,876
Marketable securities	11,873	8,200
Property, plant and equipment	\$ 15,733	\$ 11,076
Financing Activities	6,498	4,180
Issuance Of Term Debt	2,022	620
Repayments Of Term Debt	\$ 8,520	\$ 4,800
Total Financing Activities	\$ 24,253	\$ 15,876

Cash Flow Statement

	Current
Operating Activities	
Net Income	1,241
Adjustments To Reconcile Net Income	1,450
Changes In Operating Assets And Liabilities	890
Total Operating Activities	\$ 3,581
Investing Activities	
Marketable securities	(270)
Property, plant and equipment	(891)
Total Investing Activities	\$ (1,161)
Financing Activities	
Issuance Of Term Debt	3,077
Repayments Of Term Debt	(852)
Total Financing Activities	\$ 2,225

Balance Sheet

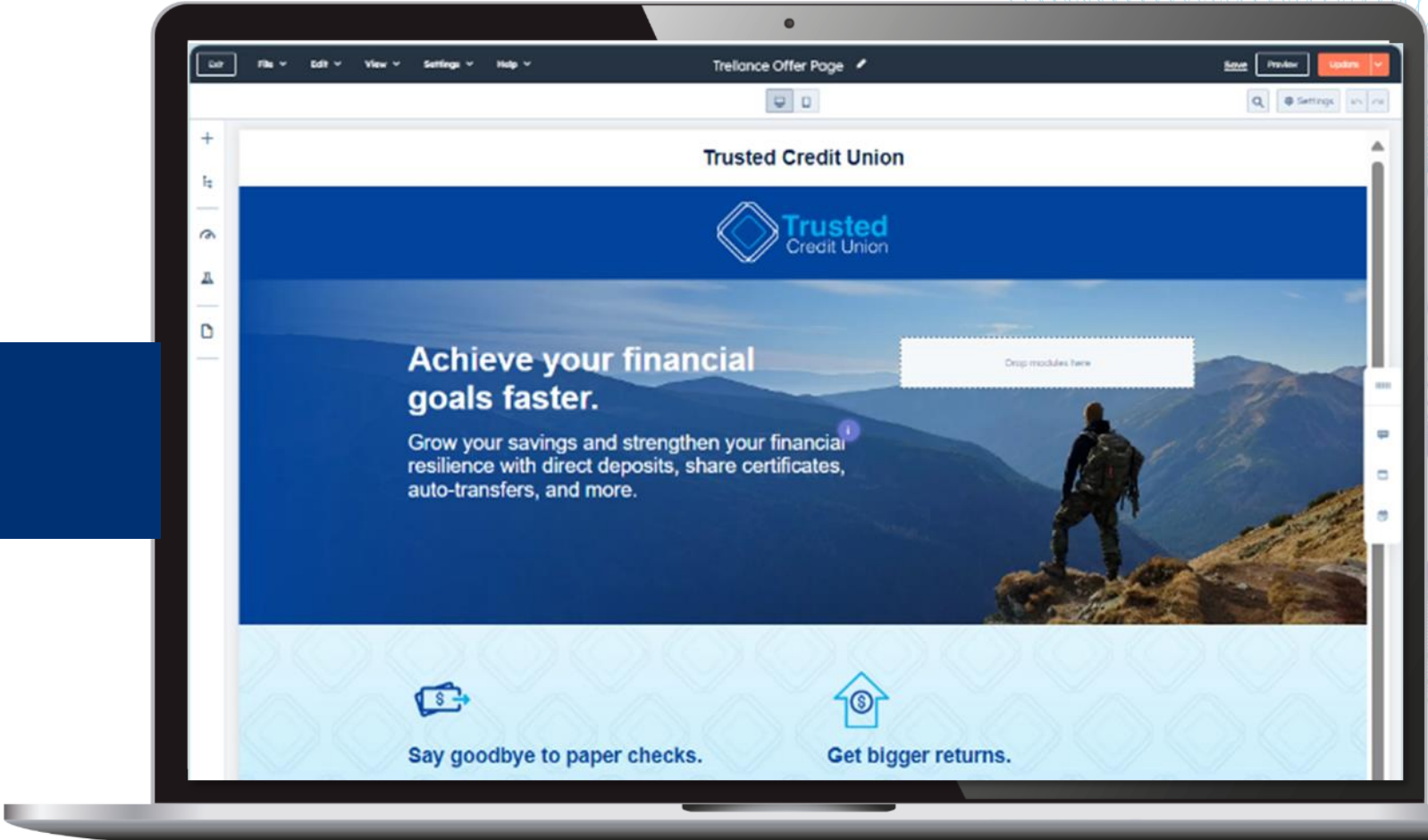
	Current	Previous
Assets	9,682	6,201
Liabilities	7,087	5,100
Total Assets	\$ 2,595	\$ 1,101
Equity	1,099	1,101
Reserves	345	1,101
Total Equity	\$ 1,244	\$ 1,594
Expenses	\$ 1,350	\$ 1,594
Income	\$ 1,350	\$ 1,594



Personalized Messaging



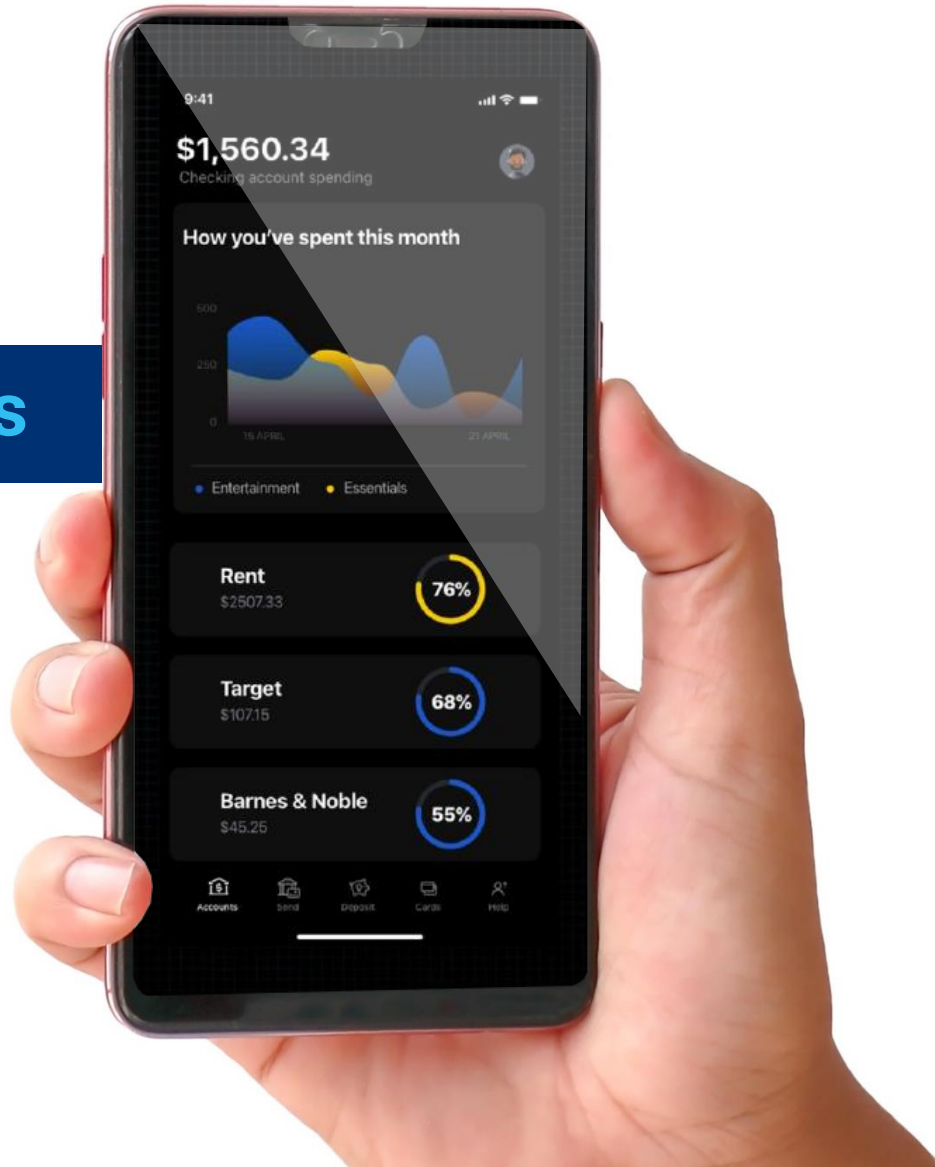
Personalized Investment Advice



Personalized Messaging



Automatic Savings Tools





Technological Advancements



Technological Advancements

Big Data Analytics

- Data Collection and Integration
- Advanced Analytics Platforms

Technological Advancements

Customer Relationship Management (CRM) Systems

- Centralized Member Data
- Personalized Marketing Automation





Technological Advancements

Machine Learning and Artificial Intelligence

- Predictive Modeling
- Natural Language Processing (NLP)

Technological Advancements

Cloud Computing

- Scalability and Flexibility
- Cost Efficiency





Technological Advancements

Data Privacy and Security Technologies

- Data Encryption and Anonymization
- Compliance Tools

Technological Advancements

Internet of Things (IoT)

- Enhanced Data Collection
- Proactive Engagement





Technological Advancements

Artificial Intelligence Chatbots and Virtual Assistants

- 24/7 Member Support
- Enhanced Member Interaction

Technological Advancements

Business Intelligence (BI) Tools

- Data Visualization
- Reporting and Dashboards





Wrapup



The **Trellance** Difference



Innovative Technology Solutions to Help
Credit Unions Achieve More

Thank you!



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For more, visit Trellance.com/Marketing-Solutions