

United Federal Credit Union Triples Member Engagement with Q2's Composable Dashboard

Key Challenges

[United Federal Credit Union](#) (United) was founded in St. Joseph, Michigan in 1949 by eight employees of the Whirlpool Corporation who came together to support their fellow employees, uphold the values of their community, and serve those who live and work in it. More than 75 years later, United still personifies the principle of "people helping people," which has attracted nearly 200,000 members across seven states.

United knows a strong digital presence is critical in supporting its extensive national presence. For over a decade, the credit union has leveraged Q2's industry-leading digital banking platform to deliver a personalized, frictionless experience that meets the needs of its unique and growing member base.

United Federal Credit Union's Director of Digital Banking Katrina Leach says, "[United Federal Credit Union is always looking to offer individualized solutions that anticipate our members' needs. When you have a diverse footprint like we do, it's important to personalize their experience to meet the needs of every member.](#)"

When United had the opportunity to serve as an early adopter for [Q2 Composable Dashboard](#), the credit union was eager to join in. The solution lets financial institutions configure their most valuable digital touchpoint – the landing page. Q2 Composable Dashboard has enabled United to engage directly with its members at the moment of their log-in and feature personalized offerings alongside a call-to-action to enroll them into solutions that meet their unique needs quickly. The results have changed the way United thinks about personalization.



About United Federal Credit Union

Founded: 1949

Headquarters: St. Joseph, Michigan

Current Market: 192,000 members across 7 states

Assets: \$4 Billion+

Q2 Customer Since: 2011

When we look to the future, digital is going to be critical to our growth. Q2 is the kind of partner we need for that growth. They provide expertise, advice and vision that we can't normally get from other partners.

Duane Wilcoxson
Chief Information Officer

Results

3X increase in engagement in less than a year, particularly among mobile users.

379% increase in members utilizing Skip-a-Payment after its integration into the digital banking platform through Q2 Innovation Studio's SDK.

Enhanced visibility of products and services previously hidden behind pulldown menus.

Fast, effortless control to personalize home page content sets United apart from other financial institutions.

Solutions

With the ability to manage and personalize the content – and display order – of members' landing pages, United strategically hand-picked some valuable but lesser-utilized services to feature. Then, the credit union stood back and watched the response.

Vice President of Remote Services Brittany Grasley says, "We saw an immediate increase in enrollment and engagement with solutions that were previously buried behind menus after they were integrated through Q2 Innovation Studio's SDK, such as our credit card reward redemption, SavvyMoney for credit score monitoring, and Skip-a-Payment, where we saw a 379% increase in enrollment.

"It's completely changed the user experience, specifically the mobile experience, allowing us to capture the member's attention and bring solutions and products to the forefront that our members may not have previously realized we offered or may have forgotten about."

Composable Dashboard is one of Q2's latest innovations, and United is already looking forward to its next iteration: Dynamic Personalization. The enhancement removes the guesswork out of content curation by automatically updating the member's dashboard with relevant content based on their specific behaviors and financial attributes.

Grasley says, "Now that we know how valuable Composable Dashboard is to our members, we're really looking forward to Q2 expanding into dynamic personalization. As we bring on new solutions, it will help us get members enrolled, keep them engaged, increase our touchpoints, and remind them of the value we bring."

A key factor in United's success: Q2 Innovation Studio. "We have a vast portfolio of Q2 products and services. Q2 is constantly innovating, and we're expanding into more of Q2's services, such as

commercial banking, which we recently rolled out to our members. In addition to Composable Dashboard, I believe Q2 Innovation Studio has been the most impactful solution to running our business. We've been able to use it to quickly develop several personalized features within digital banking, including rolling out Skip-a-Payment, which we integrated into the digital banking experience through Q2 Innovation Studio's robust SDK."

Grasley says the long-term partnership with Q2 has continuously positioned United to meet its goals. "Creating frictionless experiences and personalized solutions are two of our strategic imperatives. We've accomplished most of that with Q2. We leveraged Plaid to authenticate external accounts and remove delays in members receiving funds to decrease friction, for example. And then, with personalized solutions, that comes back to Composable Dashboard which helps us further engage members and connects them with the full array of solutions we offer like Positive Pay and Zelle business wire exchange integration, among many others.

"As our members' expectations evolve and the fintech and digital landscape evolves, we've continued to expand the way we deliver digital solutions to our members. It's great that we've been able to do that alongside Q2 for so many years."

A partnership built on innovation

United's relationship with Q2 has been instrumental in maintaining its competitive edge in an evolving fintech landscape.

United Federal Credit Union's CIO Duane Wilcoxson says, "What I love about Q2 is that they have really great leaders and experts who provide insights we couldn't normally get on our own. Q2 shows us where they think the future is going, and to be competitive in the space, we know we have to stay ahead of fintechs. We've got to be ahead of large banks. Q2 is really the partner to help us do that."

For more information go to [Q2.com](https://www.Q2.com).