IntelliFi

AN EMPOWERFI SOLUTION

CASE STUDY

From broad outreach to predictive growth

How Penn East Federal Credit Union used IntelliFi predictive intelligence to sharpen acquisition, activate a multichannel campaign and drive stronger checking engagement.

FEATURED RESULT

5.7x Rewards adoption

Observed among new members during the campaign vs. baseline.

Penn East Federal Credit Union

PUBLIC, DATA-SAFE EDITION

THE GROWTH CHALLENGE

Acquire the right members - not simply more names

Penn East wanted to grow membership through a rewards checking relationship designed to encourage sustained engagement.

THE CHALLENGE

Traditional acquisition can spend heavily to reach people with little likelihood of responding. Penn East needed a more disciplined way to identify prospects, control media waste and connect the offer to behaviors associated with a primary financial institution relationship.

THE OBJECTIVE

Use predictive intelligence to prioritize likely responders, translate insights into campaign strategy and measure whether the program created meaningful checking relationships - not just one-time account openings.

A connected intelligence-to-action approach

1

Model

Rank likely prospects

2

Activate

Shape audience + creative

3

Measure

Connect outreach to outcomes

4

Learn

Feed results forward

Why IntelliFi mattered

The value was not a standalone score. It was the connection of modeling, strategy, creative activation and attribution in one learning loop.

PREDICTIVE FOUNDATION

A model strong enough to guide action

IntelliFi built a product-centric acquisition model using Penn East's existing relationship signals and a permissioned identity graph, then evaluated how well the model separated [illegible] se[illegible]

79 / 100

Overall model performance

Rated Excellent in the source model report.

4.1x

Top-decile lift over random

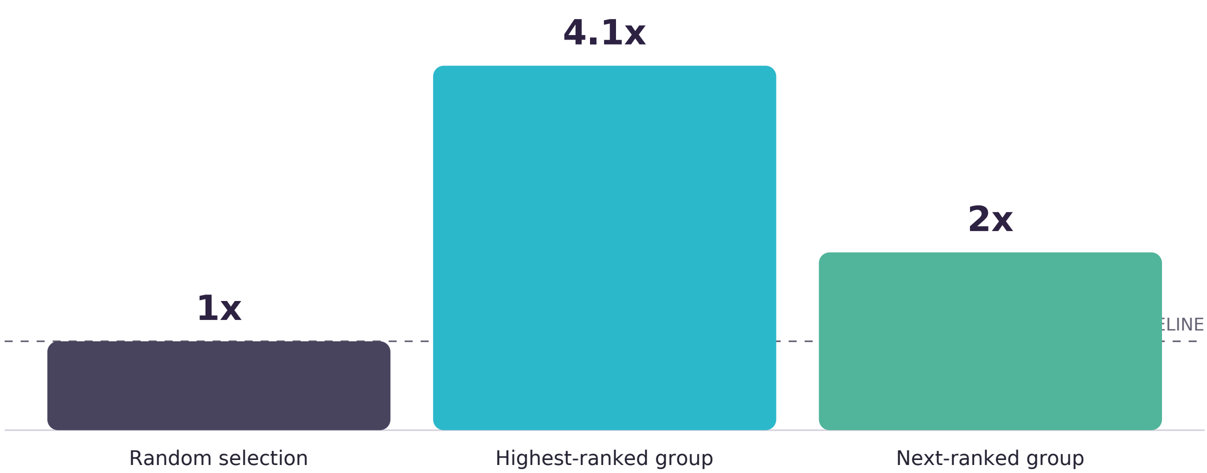
Modeled performance, not campaign conversion.

~2.0x

Second-decile lift over random

Modeled performance, rounded.

Modeled likelihood relative to random selection



READ THIS CHART

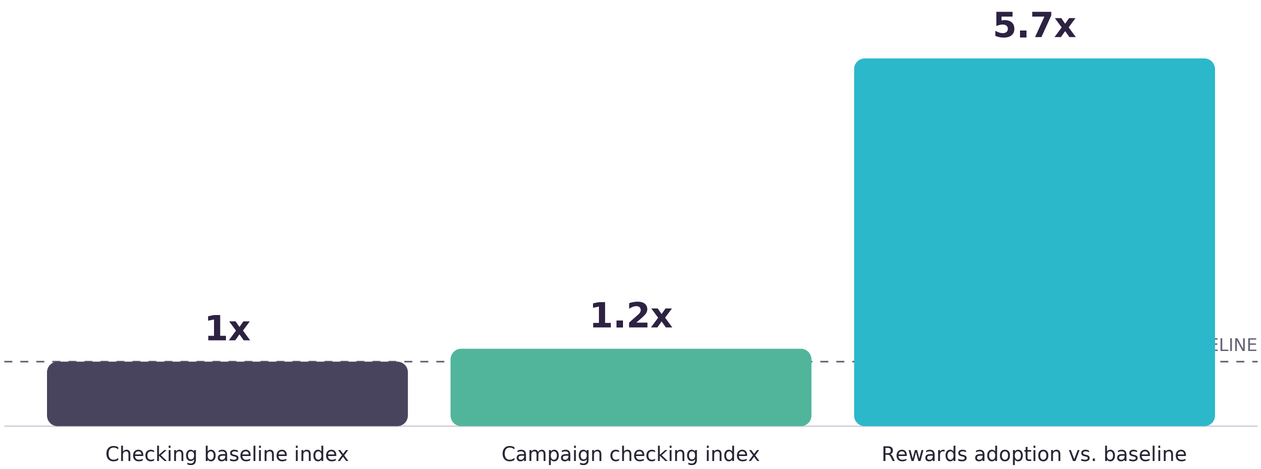
A 4.1x lift means the highest-ranked group represented positive outcomes more than four times as often as the overall sample. It does not mean a 4.1x campaign conversion rate.

CAMPAIGN ACTIVATION

Prediction became a coordinated growth campaign

Penn East paired a compelling Rewards Checking offer with an IntelliFi-prioritized prospect audience and coordinated direct mail, digital and outdoor support.

Observed adoption lift among new members



+20% **lift in checking adoption**

New members acquired during the campaign adopted checking at a rate 20% above baseline, while Rewards Checking adoption reached 5.7 times its baseline rate.

Indexed presentation protects Penn East's underlying account volumes while preserving the reported performance relationship.

RELATIONSHIP QUALITY

The campaign produced engagement beyond acquisition

The campaign's effect extended into checking behavior, including product adoption among new members and movement among existing members.

27.6%

New-member Rewards adoption

Observed campaign outcome.

27.8%

Share of existing-member checking openings that were Rewards

Observed campaign mix.

6.7x

New-member Rewards adoption vs. existing-member rate

Comparison reported in campaign summary.

What changed

New relationships

The campaign attracted new members while steering a meaningful share toward the featured rewards relationship.

Existing-member movement

Some existing members opened checking or upgraded from a basic account during the campaign period.

Higher-value signal

The results indicate that predictive acquisition can support relationship depth, not only response volume.

THE TAKEAWAY

Better targeting is only the start

Penn East's results show the advantage of linking predictive intelligence to campaign design, coordinated activation and outcome measurement. That connection turns a model into a repeatable growth capability.

Three lessons for credit union marketers

01 **Optimize for relationships**

Define success around product adoption and engagement - not response alone.

02 **Use intelligence across the campaign**

Let prediction inform audience selection, messaging and channel decisions.

03 **Close the learning loop**

Attribute outcomes and use the evidence to refine the next initiative.

Turn your data into your next growth decision.

Explore IntelliFi at empowerfi.org/solutions/intellifi

Source: Penn East FCU predictive model and campaign attribution reports. Results are specific to this initiative.
Sensitive member counts, balances, audience thresholds, feature details and targeting logic have been intentionally omitted.