CREDIT UNIONS · MEMBER GROWTH AND RETENTION

Member engagement and retention campaigns

This workflow automatically identifies at-risk members through behavioral analysis and deploys personalized retention campaigns via multiple channels to improve member engagement and reduce churn.

01 WORKFLOW TRIGGER

Monthly member engagement analysis identifies members with declining activity or low engagement scores

BLUEPRINT OVERVIEW

What this workflow accomplishes

This workflow connects the core system of record (CU*BASE, Episys, Corelation KeyStone, FLEX, Galaxy, Sharetec) to the credit union's outreach channels so declining member activity is surfaced monthly rather than discovered at account closing. Automation handles scoring, segmentation, offer construction, campaign delivery, and response tracking. Marketing, lending, and branch leadership retain authority over offer economics, channel choice for sensitive members, and any pricing concession that touches the rate sheet.

01

OUTPUTS

Retention campaigns to at-risk members, Refreshed engagement and churn scores, Campaign dashboard with ROI

02

SUCCESS MEASURES

Retention rate lift, Campaign response rate, Revenue recovered from at-risk members

03

CORE SYSTEMS

CU*BASE, FLEX, Episys, Galaxy, Corelation KeyStone, Sharetec

HOW TO USE THIS BLUEPRINT

Marketing and member experience leads: confirm segment definitions and approve campaign copy before each monthly deployment.

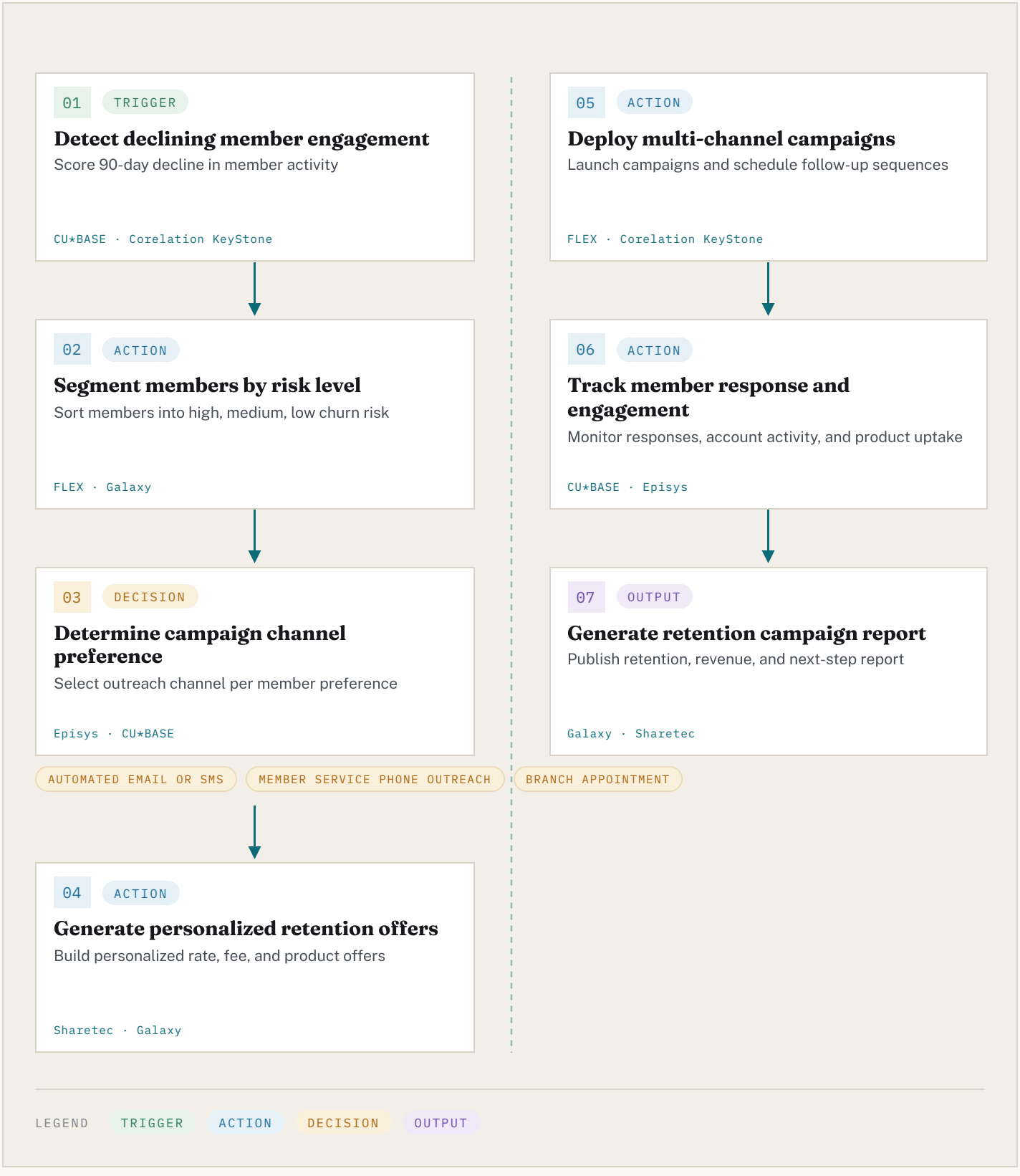
Lending and finance: set the ceiling on rate improvements and fee waivers so offers stay inside margin targets.

Implementation teams: map engagement fields from the core, wire channel consent flags, and hold the audit trail for every offer sent.

THE WORKFLOW

End-to-end stage map

Seven stages run from the monthly engagement scan through the board-ready retention report. The decision point at stage three governs which channel each at-risk member is contacted through and whether a branch conversation replaces automated outreach.



IMPLEMENTATION DETAIL

Stage-by-stage breakdown

Each stage states the operational intent, the human control point, and the systems likely to take part. System names are examples, not a required architecture.

01 TRIGGER

Detect declining member engagement

System analyzes member transaction patterns, login frequency, and service usage to identify members showing reduced engagement over the past 90 days. Risk scores are calculated based on activity decline metrics.

CONTROL POINT

The member experience manager reviews the monthly score run and can exclude members whose drop reflects a known life event such as deployment or seasonal deposits.

SYSTEMS CU*BASE Corelation KeyStone

02 ACTION

Segment members by risk level

Members are automatically categorized into high, medium, and low churn risk groups based on their engagement scores and demographic profiles. Each segment receives tailored retention strategies.

CONTROL POINT

Marketing director signs off on segment thresholds each quarter and can move an individual member between tiers before campaigns build.

SYSTEMS FLEX Galaxy

03 DECISION

Determine campaign channel preference

System evaluates member communication preferences and past response rates to decide between email, SMS, phone outreach, or in-branch visit scheduling for each member.

CONTROL POINT

Branch managers may override the system's channel choice for members they know personally, and may pull any member out of automated contact.

SYSTEMS Episys CU*BASE

04 ACTION

Generate personalized retention offers

AI creates customized offers such as rate improvements, fee waivers, or new product recommendations based on member's financial profile and service usage history.

CONTROL POINT

Any rate improvement or fee waiver outside the approved concession grid holds for lending manager or ALCO approval before it can be sent.

SYSTEMS Sharetec Galaxy

COMPLETION AND MEASUREMENT

Closing stages and results

The final two stages record what each member did after contact and turn that into a retention and revenue picture management can act on.

05 ACTION

Deploy multi-channel campaigns

Automated campaigns are launched across selected channels with personalized messaging and offers. Follow-up sequences are scheduled based on initial response rates.

CONTROL POINT

Marketing approves the final send list and volume, and can halt a live campaign or follow-up wave at any point.

SYSTEMS FLEX Corelation KeyStone

06 ACTION

Track member response and engagement

System monitors member interactions with campaigns, account activity changes, and service uptake to measure campaign effectiveness and adjust future outreach.

CONTROL POINT

Member experience analyst verifies response attribution against core activity before results feed the next scoring cycle.

SYSTEMS CU*BASE Episys

07 OUTPUT

Generate retention campaign report

Comprehensive dashboard showing campaign performance, member retention rates, revenue impact, and recommendations for future engagement strategies is automatically generated for management review.

CONTROL POINT

CEO and the board's member relations committee review the report and approve which recommendations carry into next month's campaign plan.

SYSTEMS Galaxy Sharetec

DELIVERABLES

- Retention campaigns to at-risk members
- Refreshed engagement and churn scores
- Campaign dashboard with ROI

KEY METRICS

- Retention rate lift
- Campaign response rate
- Revenue recovered from at-risk members

IMPLEMENTATION CHECKS

- Honor member contact consent flags
- Core read permissions scoped by role
- Offer approval routing to lending
- Retain campaign records per policy
- Suppress members in collections or hardship

NEXT STEP

Turn this blueprint into an implementation plan.

Map each stage to your own systems, permissions, and approval routing before selecting tools or building automation.

packfoundry.app/assessment

CREDIT UNIONS WORKFLOW PACKS AND A FREE ASSESSMENT