



# BCU: putting members first.

Top credit union connects campaigns across touchpoints with Adobe Marketing Cloud.

# BCU

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"With Adobe Campaign, we achieved ROI within a year because we could put our members' needs at the center of our efforts."

*John Sahagian, Vice President of Marketing, BCU*

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## SOLUTION

Adobe Campaign solution within Adobe Marketing Cloud

IN PARTNERSHIP WITH



## RESULTS

**28%**  
INCREASE

### GROWING BALANCES

Account balances increased by 28% as a result of more targeted campaign strategy



### RAPID ROI

Achieved ROI from campaigns in less than a year

**31%**  
MORE

### ACCELERATED MARKETING

Delivered 31% more campaigns in 2014 compared to 2013, to more highly targeted segments

**76%**  
GROWTH

### NEW ACCOUNTS

New account openings surged across the board, with highest category growing by 76%

## BCU

Established in 1981

Employees: 450

Vernon Hills, Illinois

[www.BCU.org](http://www.BCU.org)

## M2 Partners

[www.m2partners.ca](http://www.m2partners.ca)

## CHALLENGES

- Improve marketing productivity and achieve ROI
- Obtain single marketing view of member audiences and refine segmentation
- Deliver contextual, highly personalized messages and offers
- Increase response rates

## Connecting the customer experience

In financial services, engaging customers across channels is the new norm, and marketers must devise strategies to ensure every customer interaction is connected and relevant. At Baxter Credit Union (BCU), personalized, well-choreographed campaigns maximize member loyalty and improve returns. The credit union's cross-channel marketing management solution: Adobe Campaign.

"Whether we're sending emails promoting a credit card or connecting with members through one of our call centers, the experience has to be seamless," says John Sahagian, Vice President of Marketing for BCU. "Adobe Campaign enables us to manage member interactions and make sure every exchange hits home with members."

## Financial services marketing in the digital world

A not-for-profit organization, BCU is one of the nation's top 100 credit unions and the fourth largest in Illinois. With over \$2 billion in total assets, the Credit Union serves nearly 200,000 members and has service centers across the United States and Puerto Rico.

BCU recognizes that in today's digital world, credit union members expect consistent and personalized experiences delivered wherever they are. Whether a member opens a direct-mail piece, receives a follow-up email, dials a call center, or checks account balances on a mobile device, the entire marketing experience should adapt to member needs and expectations.

To improve cross-channel marketing, BCU marketers first had to create a single view of each member. They had to optimize marketing campaigns to increase response rates and become more efficient. Additionally, they wanted to fully own and automate their email and direct-mail strategies and coordinate them across online and offline channels.

## The need: marketing modernization

Until recently, the marketing team relied on an aging campaign management system, making it difficult to coordinate member interactions and campaigns. Member data could only be updated once a month, hampering the ability to create and refine detailed member segments.

Without a single source for member information, reporting capabilities were limited as well. The system did not offer automation—it could not send emails, nor could it initiate printing and distribution of direct-mail pieces.



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- Switch to a BCU POWERPLUS<sup>+</sup> Checking account
- Set up a monthly direct deposit of \$500 or more into the account
- Enroll in Online Statements; and
- Make 15 transactions per month: BCU debit OR credit card purchases, Online Bill Pay or ACH payments

What happens if you don't activate these benefits? No problem. You'll still enjoy **no minimum balance requirements or monthly maintenance fees** and easy access to your account.

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*John Sahagian, Vice President of Marketing, BCU*

Using the old system, launching campaigns was a slow process requiring significant lead time. Marketers could output member lists, but each had to be uploaded into another system. If one marketing campaign targeted several member segments, then marketers had to complete several separate list uploads, causing delays.

Due to reliance on manual processes, BCU marketers were only able to initiate approximately 40 batch campaigns each year. Campaigns only targeted one or two broad segments such as members pre-approved for a BCU credit card. Trigger campaigns, kicked off automatically based on a predetermined set of criteria, were not possible to execute. Even the first step—establishing the distribution list—could take days.

In addition, because BCU representatives in more than 40 branches did not have a single view of each member, their ability to advise clients and present relevant products and offers was limited.

## Intuitive yet powerful

Recognizing the need to improve marketing returns, BCU began looking for a multichannel campaign management solution. An in-depth evaluation included business, marketing, and IT requirements. The business overall was focused on ROI. Marketers and business users wanted to drive and automate campaigns without the need for IT involvement. On the IT side, important factors included the ability to easily integrate with BCU's custom-built SQL-based data warehouse containing member information.

“We unanimously selected Adobe Campaign due to its ease of integration with our back-end systems, marketing automation capabilities, and intuitive interface that would allow marketing to drive campaigns on their own,” says Sahagian. “We also calculated that we would begin achieving return on investment with Adobe Campaign in less than a year.”

## A single member view, automated marketing

The company engaged M2 Partners to help with implementation of a fully hosted version of Adobe Campaign. During the first year, M2 helped BCU train users, set up initial campaigns, and configure reporting.

Today, data flows from BCU's custom data warehouse into Adobe Campaign, so everyone has immediate access to the latest member information. Marketers log in to an intuitive interface to set up member segments that can be based on a virtually infinite set of parameters. Adobe Campaign then handles distribution of emails or initiates printing and delivery of direct mail. With Adobe Campaign, BCU can send personalized communications and offers to highly targeted segments, reaching members on their preferred devices.



## SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Campaign Solution. Capabilities used include:
  - Visual campaign orchestration
  - Integrated customer profile
  - Cross-channel execution
  - Targeted segmentation

### For more information

[www.adobe.com/marketing-cloud/campaign-management.html](http://www.adobe.com/marketing-cloud/campaign-management.html)

[www.adobe.com/solutions/digital-marketing.html](http://www.adobe.com/solutions/digital-marketing.html)



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## Achieving key performance indicators

BCU has achieved several significant milestones since moving to Adobe Campaign. The number of campaigns and segments has grown significantly.

BCU rolled out 31% more batch campaigns in 2014 compared to 2013, expanding outreach to members substantially. Today, BCU distributes roughly a million emails annually. While the number of campaigns continues to grow, so do the number of campaign segments, enabling BCU to communicate to smaller groups of members in more highly targeted ways.

Launching real-time campaigns, triggered based on events, wasn't possible in the past. But in 2014, BCU managed 20 of them, reaching almost 120,000 highly targeted and timely prospects. "Our event-triggered campaigns, delivered daily through email and direct mail and based on both internal and third-party data, generated extremely positive results," Sahagian says.

With Adobe Campaign, BCU is building meaningful experiences and increasing response rates using fine-grained personalization to deliver the right messages to the right members via the right channels. "Year over year, we've seen a solid increase in response rates since implementing Adobe Campaign," says Sahagian. "Some campaigns have seen response rate increases of 4.5%; others have seen increases of .05%. We've also experienced a healthy boost in product uptake, with new accounts in one product area growing by 76%. In addition, attributed account balances increased 28% from 2012 to 2014 as a direct result of our more targeted campaign strategy."

Across the board, the marketing team is achieving its goals for business growth, depth of engagement, and brand loyalty. They are also seeing synergies across channels. For example, information from Adobe Campaign is supporting outbound calling efforts in the organization's call center. With improved insights, agents can be more helpful to members and cross-sell relevant products throughout the member journey.

"With Adobe Campaign, we achieved ROI within a year because we could put our members' needs at the center of our efforts," says Sahagian. "Success for us doesn't mean just focusing on what we need. We have to be available to our members when they need us most. By capturing data from many sources, we have the insights to give members relevant, timely support when they need it."