



SAFE Credit Union Gains Competitive Advantage with New Online Financial Management Solution

FinanceWorks™ powered by Quicken® helps SAFE drive new member acquisition.

About SAFE Credit Union (www.safecu.org)

\$1.3 billion in assets as of June 2008

Online Banking with Digital Insight since 2002

125,000 members in the Sacramento, Calif., area

Challenges/Opportunities

- Record high foreclosures and soft economy hurt lending and deposit growth.
- Limited marketing budget and resources.
- Opportunity to drive retention, loyalty and new member growth with online financial management solution.

Actions

“Working with DI has helped us deliver best-of-breed solutions to our members. The addition of FinanceWorks to our offering is clearly a market differentiator for us.”

- Dave Pope, Senior Vice President, SAFE Credit Union

- Launched FinanceWorks to member base on September 23, 2008.
- Implemented robust marketing campaign including employee education, online banners, Flash demo and marketing content using assets from LaunchSmart, e-statement notifications, message of the day, billboards, radio spots during drive time, print ads, and PR efforts through television partnerships with local programming.

Outcomes

- Within first 4 months of going live, SAFE achieved adoption of 11% of their active Internet Banking users. Data analysis shows that FinanceWorks users are:
 - 4x more profitable than average member household;
 - Credit driven, younger demographic that carry higher loan balances, have 31.5% more services, and 60% more accounts.
- FinanceWorks is delighting members:
 - “I think this is wonderful that I can see all of my accounts in one location and help see where my money is going!!”
 - “FinanceWorks has made my life so much easier. I can save more. I can see where I’m wasting my money. I can achieve my goals.”
 - “I love being able to add these transactions in ahead of time. I was doing this before by printing out my register from Quicken and hand writing them in. Now I don’t have to do that.”
- PR efforts resulted in an invitation to be on the *Good Day Sacramento* program on the local CBS affiliate.

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Updated January 2009

* Intuit End User Study, August 2008, conducted over a two-week period with 264 active end users of FinanceWorks.

- This testimonial represents the individual experience of this particular customer and is not necessarily a typical experience. Intuit does not guarantee that similar results will apply to all customers.