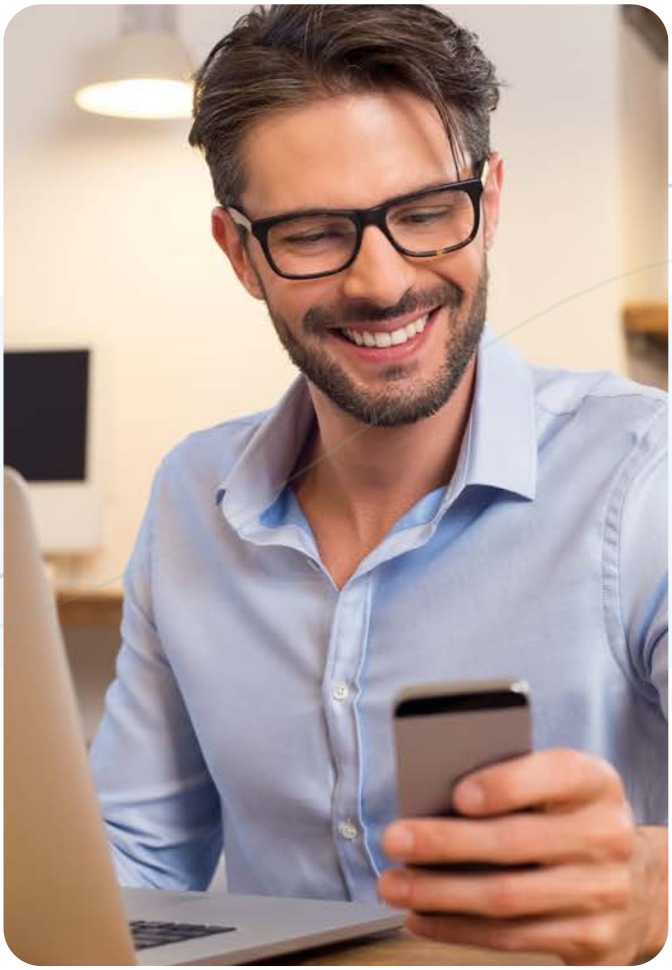
pulsate

How Credit Union of New Jersey Grew Deposits With a Personalized Mobile Banking Engagement Campaign

Discover how CUNJ used Pulsate's mobile engagement platform to elevate engagement and drive a standout CD offer to existing members.

SUCCESS STORY

CUSTOMER OVERVIEW



- **Name:** Credit Union of New Jersey (CUNJ)
- **Industry:** Community financial institution / Credit union
- **Size:** $473,000,000 in assets; 38,000 members
- **Region:** New Jersey
- **Digital Priorities:** Grow deposits, improve digital engagement through the mobile channel and reach members efficiently with relevant offers.

CUNJ set out to increase deposit balances and selected a time-bound Certificate of Deposit (CD) promotion as the vehicle. The team activated a multichannel plan – email, social, paid media – and paired it with Pulsate's mobile engagement platform inside digital banking to ensure messages were seen and acted on. The goal: get compelling offers in front of members where they already bank, and convert interest into funded CDs with minimal friction.

CHALLENGE

CUNJ faced a familiar growth puzzle for credit unions: how to turn limited marketing attention into measurable deposit growth, fast. Despite sound creative and a compelling rate, they needed to cut through channel noise and reach members in the moment they were most likely to act.

Three pain points stood out:

- **Visibility in crowded inboxes:** Email was necessary but not sufficient to maximize conversions. Messages risked being overlooked.
- **Timely, relevant delivery:** The CD promo had a clear window. If members didn't see it when they logged into digital banking, intent could fade.
- **Efficient execution:** Marketing needed a channel that could engage at scale without adding operational drag.

CUNJ's marketing leadership underscored a core truth: even the best offer and creative fall flat if the message isn't seen by the right member at the right time. To win, they had to meet members inside the mobile experience they already trusted for daily banking.

SOLUTIONS

CUNJ combined its multichannel plan with Pulsate's mobile engagement to place the CD offer directly inside the banking app journey. While email and paid channels created awareness, Pulsate's in-app notifications and experiences ensured high-visibility, high-intent touchpoints at the moment of login.

KEY ELEMENTS:

- **Personalized secure messaging:** Members encountered the CD promotion in their trusted mobile environment—no extra clicks, no channel switching.
- **Campaign segmentation & orchestration:** The team targeted relevant member audiences and coordinated delivery alongside email and social for full-funnel coverage.
- **Real-time behavioral engagement:** Pulsate surfaced promotions where engagement was highest, driving higher open and click-through than email alone.
- **Lightweight adoption & support:** Pulsate is built for community FIs, with straightforward integration paths and a workflow that lets marketers launch, measure, and iterate quickly.

Why this worked: Pulsate's **Opportunities Engine™** approach focuses on "right message, right member, right moment," moving beyond generic email to **intent-based, mobile-first personalization**. That design – tailored for credit unions and community banks – helps institutions turn promotion interest into funded products with minimal friction.

RESULTS

The campaign produced **103 new CDs totaling $3.5M in deposits**, with all but four sourced from **existing members**—a strong testament to the value of engaged relationships. Beyond conversions, the **mobile channel outperformed email by 50%** on both opens and clicks, clearly demonstrating the lift from in-app engagement.

50% **higher** open & click rates with Pulsate **vs. email.**

103 **new CDs**

$3.5M in total deposits;

"We still have members who don't use mobile, so email remains required. But when it comes to effective engagement, there's no better channel than mobile – and no better partner than Pulsate. The offer has to be compelling and the creative strong, but none of that matters unless your messaging gets seen."

— Mark Bradley

VP Marketing & Business Development, CUNJ

WHY PULSATE?

Pulsate is purpose-built for **credit unions and community banks** to drive growth through **mobile-first personalization** – meeting members where they already bank. The platform blends intent data, push notifications, in-app messages, and scrollable feeds, along with campaign orchestration to turn attention into adoption fast.

Tailored for Community FIs

Built around credit union use cases and outcomes (deposits, loans, card usage).

Mobile-First Engagement

In-the-moment, trusted app experiences outperform email and SMS for visibility and secure action.

Easy Rollout, Strong Support

Practical integrations and workflows help lean teams launch quickly and prove ROI.

Ready to boost engagement and grow deposits with personalized mobile banking? Discover how your institution can achieve similar results –

Book a Pulsate Demo Today

FAQS

- **How did Pulsate improve digital engagement for Credit Union of New Jersey (CUNJ)?**

  By placing a CD offer inside the mobile banking experience, Pulsate delivered higher-visibility moments at login – yielding 50% higher open and click rates than email.

- **What specific results did Credit Union of New Jersey (CUNJ) achieve with Pulsate?**

  103 new CDs totaling $3.5M in deposits, with nearly all from existing members – demonstrating the power of engaged member relationships.

- **Why is personalization in mobile important for community financial institutions?**

  Members act where they bank. Mobile-first, in-app personalization ensures relevant offers are seen and simple to act on – outperforming crowded inboxes for both visibility and conversion.

- **How is Pulsate different from point solution member engagement platforms?**

  Pulsate's Opportunities Engine™ uses intent-driven engagement tailored to community FIs, combining orchestration, multi-channel delivery, analytics, and rapid execution to translate attention into funded products.