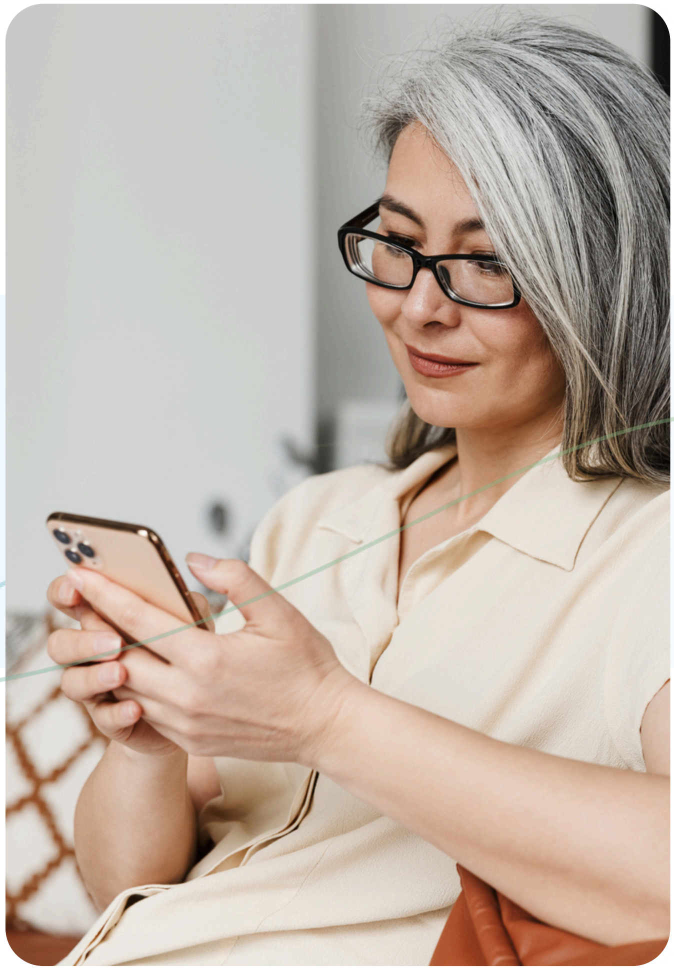
pulsate

How Chartway Funded $891K in New Loans by Reaching the Right Members

Discover how Chartway Credit Union targeted pre-approved and loan-eligible members through a persistent, in-app feed campaign – generating $891K+ in new loans and a 632% ROI in a single month.

SUCCESS STORY

CUSTOMER OVERVIEW



- **Name:** Chartway Credit Union
- **Industry:** Community financial institution / Credit union
- **Size:** 265,000 members; $3.2 billion in assets
- **Region:** Virginia, Utah, and Texas
- **Digital Priorities:** Chartway set out to increase loans funded per member by activating existing member data inside the channels members already use, turning eligibility signals into timely, relevant loan offers.

Chartway Credit Union wanted to fund more loans per member without leaning on broad, untargeted outreach. The opportunity was already in their data: members who were pre-approved or eligible to apply for a loan but hadn’t yet acted.

By combining segmentation through the TruStage™ Digital Storefront with Pulsate’s in-app delivery, Chartway put relevant loan offers directly in front of the right members – inside the digital banking experience they already trust.

CHALLENGE

Chartway had a clear goal — increase loans funded per member — and the member data to support it. The challenge was activation: identifying which members were ready for a loan offer and reaching them at the right time, in the right channel, before the moment passed.

SOLUTIONS

Chartway used Pulsate's in-app channels to turn eligibility data into proactive, persistent loan engagement, meeting members inside the banking app, right where financial decisions happen.

KEY ELEMENTS:

1. Precise Segmentation Through TruStage™ Digital Storefront

Chartway built a segment of members who were already pre-approved for a loan or eligible to apply, ensuring every offer reached someone genuinely ready to act.

2. Persistent, Scrollable Feed Campaign

The loan offer ran on the Pulsate Feed, where it persisted to relevant members for a full month (July 16–August 15) — staying visible until the moment of need arrived, rather than disappearing after a single send.

Why this worked: Chartway didn't blast every member with a generic offer. They activated data they already had and delivered it through a persistent channel, so the offer was there the moment a member was ready — not a day too early or too late.

RESULTS

Chartway has **265,000 members**. Roughly **105,000 are digitally active**. Within that group, Chartway identified **29,439 members who were pre-approved** or **eligible for a loan**. They were reached with a single persistent Pulsate Feed message over a four-week window (July 16–August 15). In total, **42 loans were funded** during the campaign period.

It's a clear example of how activating existing member data can turn everyday engagement into real lending growth.

$891K+	**New Loans**
632%	**ROI**
51.3%	**Growth Factor**
29K+	**Eligible Members**
10K+	**Members Engaged**

WHY PULSATE?

Credit unions and community banks have access to rich member data; however, turning those signals into measurable growth requires activation. Pulsate bridges that gap, transforming everyday account holder data into timely, secure mobile engagement that drives lending, deposits, and product adoption.

In the Moment Data Activation

Turn behavioral signals into targeted engagement moments that influence real financial decisions.

Client–First Personalization

Engage members based on real financial behavior, not static marketing lists.

Secure In-App Engagement

Deliver trusted financial offers inside the mobile banking app — where members already bank.

Ready to turn your existing data into measurable lending growth? Book a Pulsate demo and see how your FI can proactively capture moments that matter.

Book a Pulsate Demo Today

FAQS

How did Chartway fund more loans using in-app engagement?

Chartway segmented members who were pre-approved or eligible for a loan and delivered targeted offers through Pulsate's persistent in-app feed, reaching them in their moment of need.

Why did Chartway use a persistent feed campaign?

Rather than a one-time send, the offer stayed visible on the Pulsate Feed for a full month – so it was there whenever a member became ready to act, not just at a single moment in time.

What makes Pulsate different from traditional marketing tools?

Pulsate acts as the bridge that connects existing member data to real-time engagement. Instead of static campaigns, financial institutions can activate behavioral signals and deliver personalized experiences through push notifications, in-app messages, and campaign orchestration.