

How Founders FCU Drove Multi-Million Dollar Certificate Growth With the Help of In-App Engagement

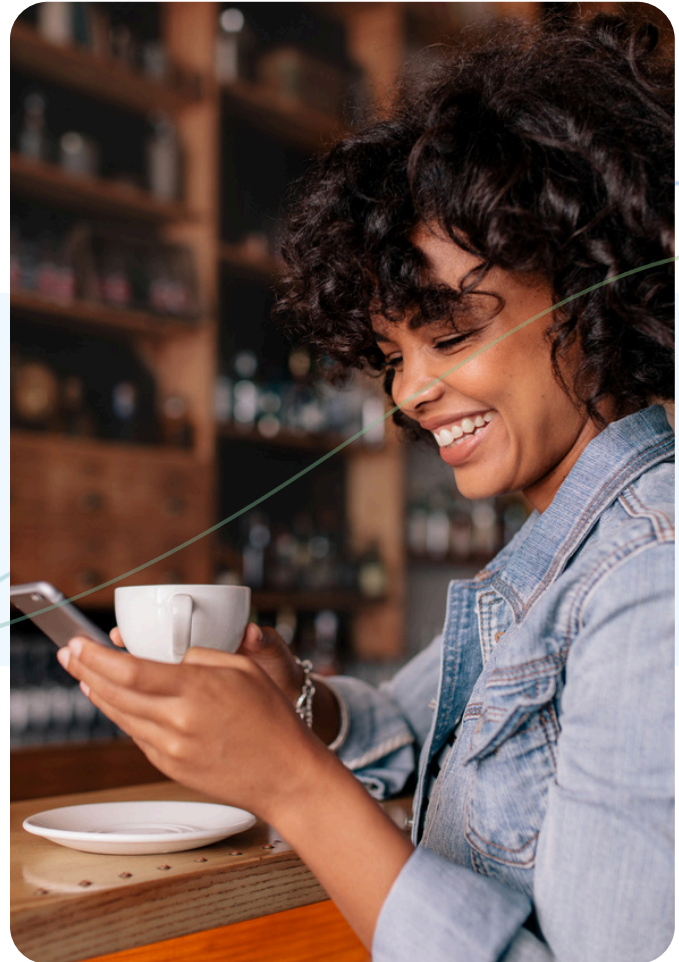
Discover how Founders FCU used Pulsate's mobile engagement platform to turn in-app attention into funded certificates, generating millions in new deposits.

SUCCESS STORY

CUSTOMER OVERVIEW



- **Name:** Founders Federal Credit Union (FCU)
- **Industry:** Credit Union
- **Size:** \$5.1 Billion in Assets; 288,000 Members
- **Region:** North & South Carolina
- **Digital Priorities:** Expand proactive app engagement through push notifications; enable live segmentation for more efficient, timely campaigns; complement existing fintech partners to drive product usage and adoption; ensure secure communications by distributing through the digital banking app.



Founders FCU set out to accelerate certificate growth by reaching members at the right moment through their mobile banking app. By adding enhanced mobile engagement to their broader marketing strategy, the team activated high-intent members with a limited-time certificate offer delivered directly in-app. The goal was clear: drive awareness, engagement, and fund certificates quickly, while keeping the member experience simple, secure, and seamless.

CHALLENGE

Like many credit unions, Founders FCU faced the challenge of cutting through digital noise. Email inboxes are crowded, attention spans are short, and even strong offers risk being missed if delivered at the wrong time or in the wrong channel.

Operationally, traditional campaign execution made it difficult to act quickly and capitalize on moments of intent. Founders FCU needed a way to turn mobile engagement into immediate, measurable deposit growth without adding friction for members or extra lift for the marketing team.

Three pain points stood out:

Limited visibility at moment of need:

Email alone wasn't enough to ensure members saw the certificate offer when they were ready to act.

Speed to action: The team needed a fast path from awareness to account opening, without forcing members to search for details or leave the app.

Scalable execution: Campaigns needed to perform at scale without manual work or channel silos slowing things down.

“Pulsate gives us a true competitive advantage. It allows us to communicate relevant opportunities to our members in minutes – not days – and reach them where they already are... on their phones.”

– Bara Wetherell, AVP of Creative Services,
Founders Federal Credit Union

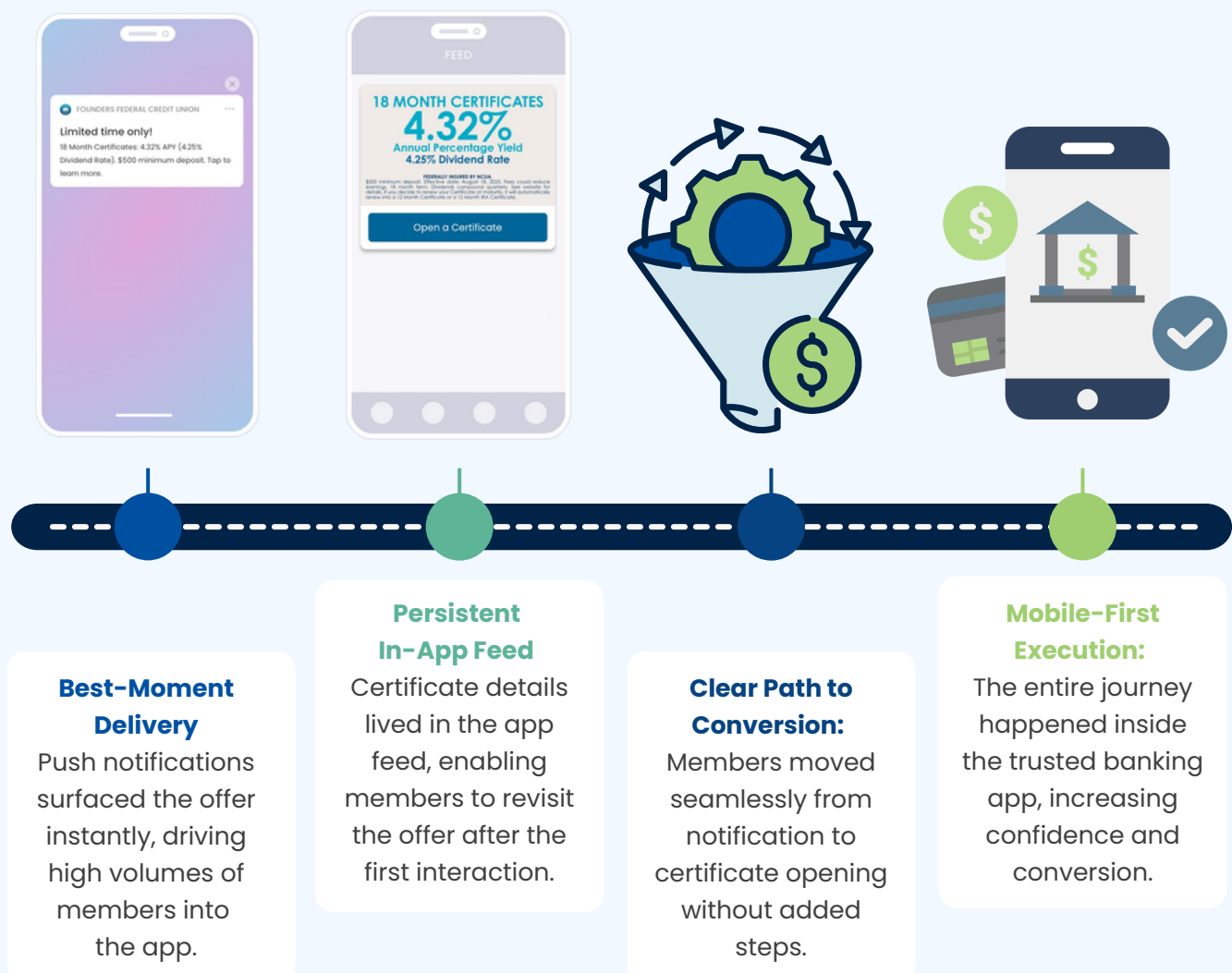


SOLUTIONS

Founders launched a certificate promotion using Pulsate’s push notifications paired with in-app feed content. Members received a short, timely push message that drove them directly into the app, where they could view full offer details and open a certificate with minimal friction.

By combining immediate visibility with a persistent feed experience, the offer remained accessible beyond the initial notification, allowing members to return and act when they were ready.

KEY ELEMENTS:



RESULTS

The campaign drove immediate results, with thousands of members clicking push notifications to open the app within hours, in addition to their traditional channels. Over the course of the campaign, hundreds of certificates were opened, generating nearly **\$9 million in total certificate balances** and more than **\$4 million in new money** directly.

17.9K+ Members Clicked Offer

.....

3.3K+ Members Clicked Open Certificate

.....

\$9M+ in Certificate Balances

.....

\$4M+ in New Money Generated

"Our members deserve to know about our best rates the moment they become available."

With Pulsate, we can deliver timely, meaningful messages that empower them to take advantage of promotions within seconds."

– Evan Mathis

President
Founders Federal Credit Union

WHY PULSATE?

Community financial institutions have access to an abundance of rich data and strong digital banking tools, yet turning those signals into measurable outcomes requires an added layer of activation.

Pulsate is the impact layer that closes that gap, transforming everyday unactivated data into timely, app experiences. By connecting data to action through push notifications, in-app messages, scrollable feeds, and campaign orchestration, Pulsate helps FIs turn engagement into real outcomes like deposits, lending, enrollment, and sustained growth.



In-App Visibility at the Right Moment

Push notifications and in-app feed content surface time-sensitive offers at peak intent, driving a seamless path from awareness to account opening..



Fast Execution, Measurable Impact

Pulsate helps teams launch faster, track engagement and funding in real time, and directly link in-app activity to new money and growth.



Designed for the Account Holder

Pulsate puts the account holder first, delivering relevant, timely offers inside the app without disrupting the banking experience, because loyalty and long-term value are Pulsate's true north star.

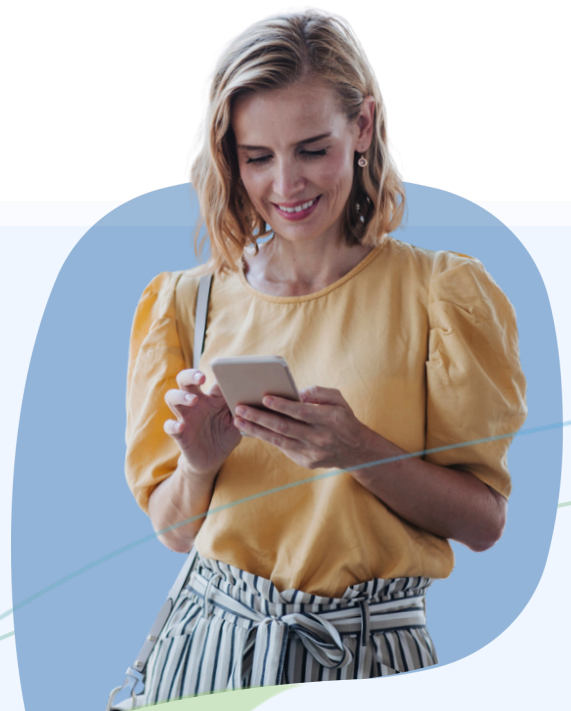


Built on Security You Can Trust

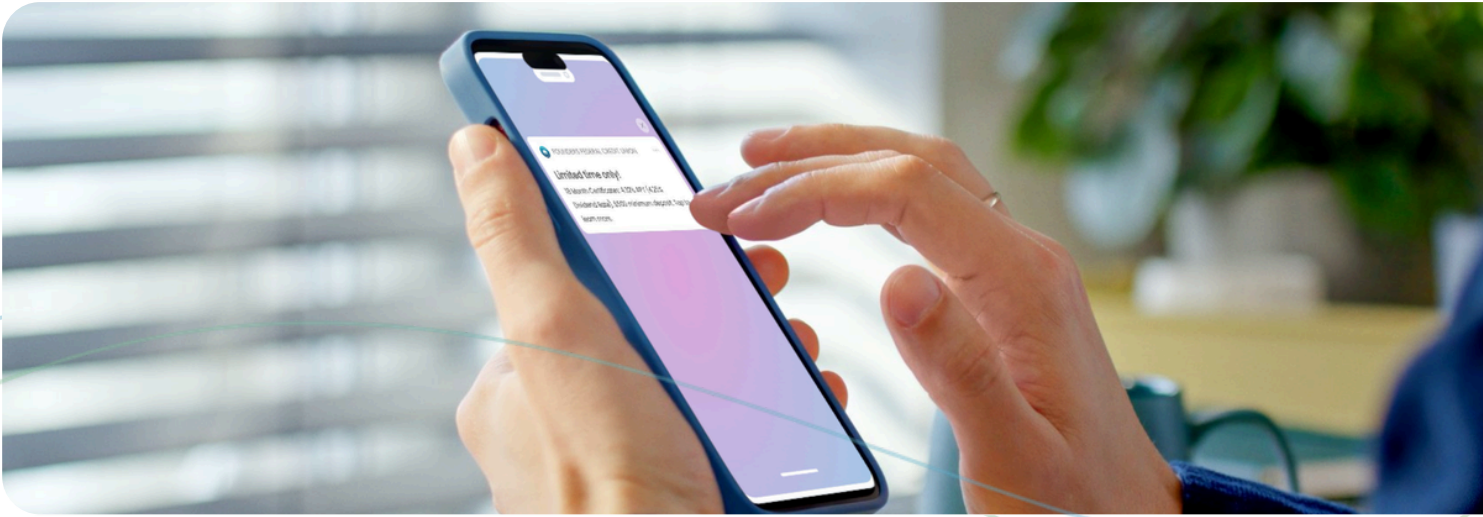
Pulsate operates within the secure mobile banking environment, protecting member data while delivering personalized in-app experiences that meet credit union security standards.

Want to achieve deposit growth similar to Founders Federal Credit Union?
Discover how Pulsate can be the impact layer that helps turn pre-existing data into real financial outcomes.

Book a Pulsate Demo Today



FAQS



How did Founders FCU drive certificate growth using their mobile app?

Founders ran a certificate promotion directly inside their banking app using Pulsate's push notifications and in-app feed. This approach ensured members saw the offer at the right moment and could act immediately.

What results did Founders FCU achieve with the help of Pulsate?

The campaign generated nearly \$9 million in certificate balances and more than \$4 million in new money, driven by high engagement with in-app notifications.

Why are in-app campaigns effective for deposit growth?

In-app messaging reaches account holders in a trusted environment, reduces friction, and creates a direct path from interest to funding – outperforming email-only approaches.

How is Pulsate different from point-solution engagement tools?

Pulsate combines intent-driven engagement, orchestration, analytics, and mobile-first delivery into a single platform designed specifically for community financial institutions.