

How Pioneer Appalachia FCU Reignited Credit Card Growth With Their Mobile App

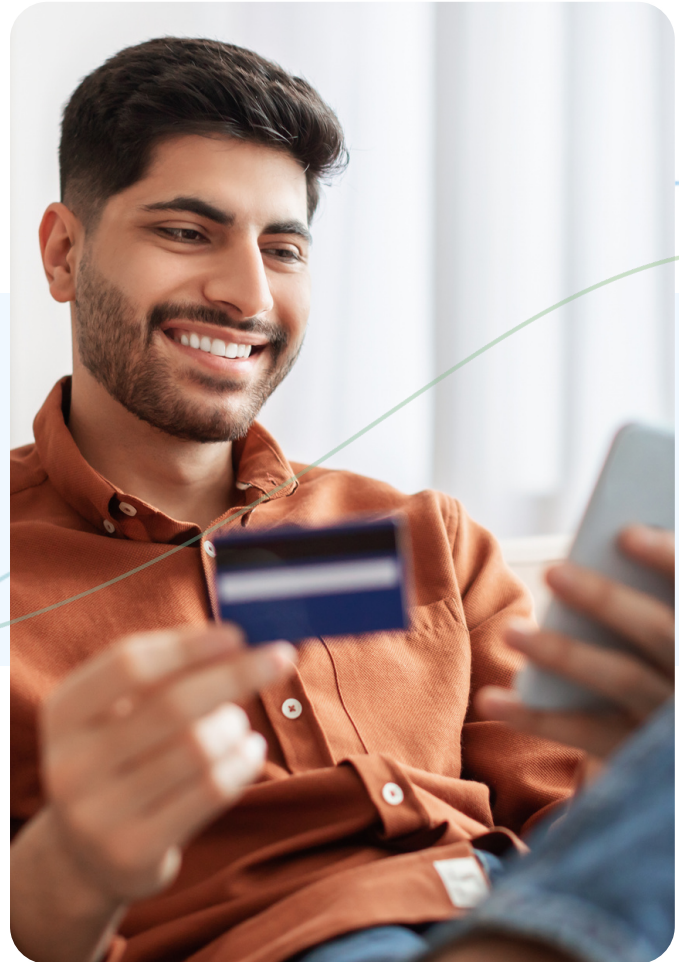
Discover how Pioneer
Appalachia FCU boosted
credit card applications &
approvals with Pulsate's
mobile engagement platform.

SUCCESS STORY

CUSTOMER OVERVIEW



- **Name:** Pioneer Appalachia Federal Credit Union (FCU)
- **Industry:** Community financial institution / Credit union
- **Size:** \$233,000,000 in assets; 19,000 members
- **Region:** West Virginia
- **Digital Priorities:** Personalized, onboarding; data-driven card, auto, and CD growth; automated triggers; actionable dashboard; flexible segmentation and multi-campaign orchestration.



Pioneer Appalachia FCU set out to turn mobile engagement into measurable credit card outcomes. Rather than broad campaigns, the team prioritized precision: a highly targeted audience paired with a perfectly timed offer when members are most likely to act. The initiative emphasized simplicity, credibility, and continuity. The goal: more applications, higher approvals, and a meaningful lift in funded cards — without overwhelming the member experience.

CHALLENGE

Despite strong mobile traffic, Pioneer Appalachia's credit card growth had stalled. Generic, batch-and-blast outreach wasn't converting; branch conversations were down; and inbox fatigue meant good offers were getting ignored. They needed a way to turn app attention into qualified applications without overwhelming members or irritating existing cardholders.

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 credit card promo needed to be sent at exactly the right moment. If members didn't see it when they needed it, the impact would dramatically decrease.
- **Efficient execution:** Marketing needed a channel that could engage at scale without adding operational drag.

Operationally, campaigns were too manual and channel-siloed to act on timely moments. The team lacked real-time triggers, consistent exclusion logic, and a simple path from awareness to funded accounts. To win, they had to build a precise, mobile-first strategy that personalized the journey and accelerated the application process.



SOLUTIONS

Pioneer Appalachia launched a credit card growth initiative through their existing app, utilizing in-app notifications and feed posts. The promo went live July 31, perfectly timed for back-to-school spending, and building anticipation for an October five-points-per-\$ rewards offer. The objective: turn everyday app engagement into approved credit cards.

KEY ELEMENTS:

- **Strategic timing:** Launch synced to seasonal spend (back-to-school) and teased the upcoming October 5× rewards to sustain interest.
- **Moment-of-attention:** Short, eye-catching in-app messages surfaced where members already engage — driving clicks to card details and application.
- **Offers that persist:** A scrollable feed within the app allowed the offer to be seen after the initial notification, and also added room for longer-form information so members could revisit when they were ready.
- **Smart segmentation:** Platinum cardholders were excluded to prevent product switching and focus on true prospects.

Why this worked: Pulsate's approach focuses on "right message, right member, right moment," moving beyond generic email to **intent-based, mobile-first personalization**. That flow helps FIs turn promotion interest into funded products with minimal friction.

"Next time, we'll start earlier and keep the momentum going longer. We've seen how powerful it is when members engage directly in-app — it's a game-changer for us."

— Jacob Losh, Marketing & Business Development Officer,
Pioneer Appalachia FCU

RESULTS

The campaign delivered **85 applications** and **45 funded cards** in August 2025 — up from 23 and 15 in August 2024 — showcasing meaningful lift from in-app engagement.

This single campaign yielded their **strongest credit card performance** in more than **four years**.

270%+ YoY Applied

.....

200%+ YoY Funded

.....

6.95% Click-Through

“Building and managing campaigns in Pulsate is incredibly easy.

The in-app pop-ups got people talking.

Members were taking screenshots and bringing them into our branches – it turned digital engagement into real-world conversations.”

— Jacob Losh

Marketing & Business Development Officer,
Pioneer Appalachia FCU

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 product adoption & usage with personalized mobile banking? Find out how your FI can achieve similar results:

[Book a Pulsate Demo Today](#)



FAQS



- **How did Pioneer Appalachia FCU achieve credit cards growth using their mobile app?**

They ran a credit card campaign inside their banking app using Pulsate's in-app notifications and feed posts. This paired smart segmentation and seasonally-aligned timing to move members from interest to funded cards.

- **What specific results did Pioneer Appalachia FCU achieve with Pulsate?**

85 applications and 45 funded cards representing a 270% increase in applications YoY and 200% increase in funded credit cards YoY, proving the lift from in-app engagement.

- **What best practices should credit unions follow for card growth campaigns?**

Prioritize in-app delivery, align offers to member timing (e.g., back-to-school), exclude existing cardholders, keep creative simple and eye-catching, and use the feed as a persistent hub for offers with long-form info to sustain momentum through funding.

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

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