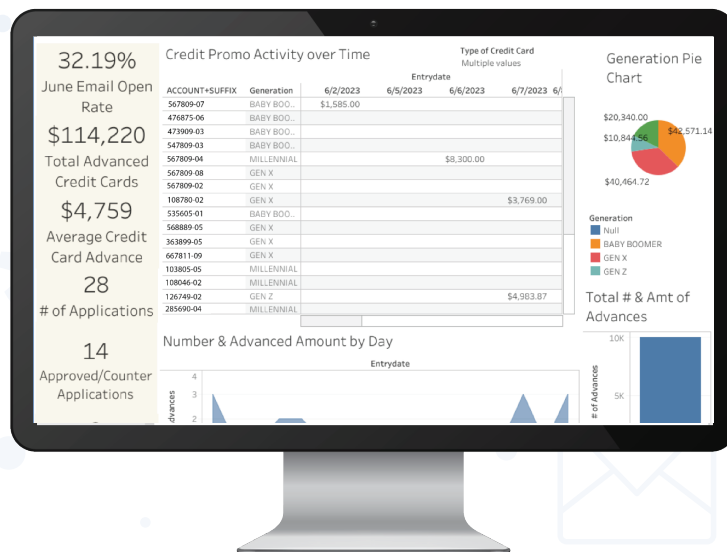


How Tucson Federal Credit Union is Saving Their Members \$100's of Dollars in Interest Payments Each Month

Increasing federal reserve rates have led to interest rates climbing for our members. They're making the best payments they can, but most of that payment is going to interest.

This specific use case represents one of the many ways that TFCU is using **Arkalytics** to become more data-driven and support their members and community.



Analysis Segment 1: Members who have a TFCU credit card, but are making a payment to another financial institution's credit card.

Analysis Segment 2: Members who DON'T have a TFCU credit card, but are making a payment to another financial institution's credit card.

TFCU is offering laser-targeted credit card promotions via email to help their most vulnerable members. They built a dashboard & model to analyze:

- How many emails opened?
- How many new credit card applications?
- How many approved applications?
- How many new cards to TFCU?



32% Email Open Rate



28 New Applicants



9 New TFCU Credit Cards

The promotion offers members a 0.00% APR for the first 12 months. After the promotion ends, many members lowered their overall credit card rate to as low as 15.75% APR! (**saving members \$100's of dollars in interest payments** and improving member' overall financial well-being).

Past credit card promos show that 68% of balances were retained and new purchases were made with TFCU's credit card after the promotional period has ended.

Visit us online at www.arkatechture.com to learn more.