



**Filene Research Institute** 

**Fintechs You Need to Know:**  
**Improving Member Financial Wellness**  
**with Silvr & Debbie**

April 23, 2026



# How are credit unions supporting financial wellness from early money habits to retirement decisions?



## Healthier Money Habits

Helping members take action, build momentum, and make progress toward financial goals.



## Supporting Retirement Confidence

Helping members navigate retirement decisions with greater clarity, confidence, and trust.

WELCOME

# TODAY'S AGENDA

1. Welcome
2. Financial Wellness Matters
3. Fintech Spotlights
  - Debbie
  - Silvur
4. Panel Discussion
5. Conclude



**MEGAN  
FRESHOUR**

Incubation Director  
**Filene**



**MADDIE  
GUNDERSON**

Incubation Manager  
**Filene**

WELCOME

# OUR GUESTS



**COLIN  
BOONE**

VP of Digital Experience  
Royal Credit Union



**ZACH  
EYCHANER**

VP of Digital Experience  
ELGA Credit Union



**EMILY  
LEACH**

Sales Executive  
Silvur



**RACHEL  
LAUREN**

COO + Co-Founder  
Debbie

WELCOME

# ABOUT FILAB



# F\*ILAB

## PURPOSE

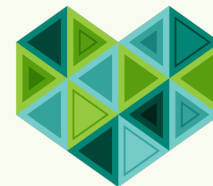
Empower credit unions to lead with innovation by scouting, testing, and accelerating adoption of emerging solutions.

## TARGET OUTCOMES

Faster identification and adoption of proven solutions that...



...drive credit union growth and...



...deepen credit union impact in communities.

WELCOME

# THANK YOU TO OUR SUPPORTERS



# MEMBER NEEDS ARE SHIFTING

**63%**

want more proactive financial help

**85%**

of Gen Z and millennials manage finances through mobile apps.

**11K/DAY**

Americans reaching age 65 each day through 2027

**<\$70T**

in wealth transferring by 2042

## What members need

- timely, practical support
- tools that make progress feel achievable
- guidance at important financial moments

## What is at stake for credit unions

- stronger engagement and loyalty
- better deposit and wallet-share retention
- greater visibility at key member moments

FINANCIAL WELLNESS MATTERS

## MEMBER NEEDS ARE SHIFTING

**63%**

want more proactive  
financial help

**85%**

of Gen Z and millennials  
manage finances through  
mobile apps.

**11K/DAY**

Americans reaching  
age 65 each day  
through 2027

**<\$70T**

in wealth  
transferring by 2042



Financial wellness is not one-size-fits-all, and for credit unions, it is increasingly a growth and retention question, not only a mission question.

FINTECH SPOTLIGHT

DEBBIE



# Debbie



---

**Rewards-based motivation  
for healthier money habits**

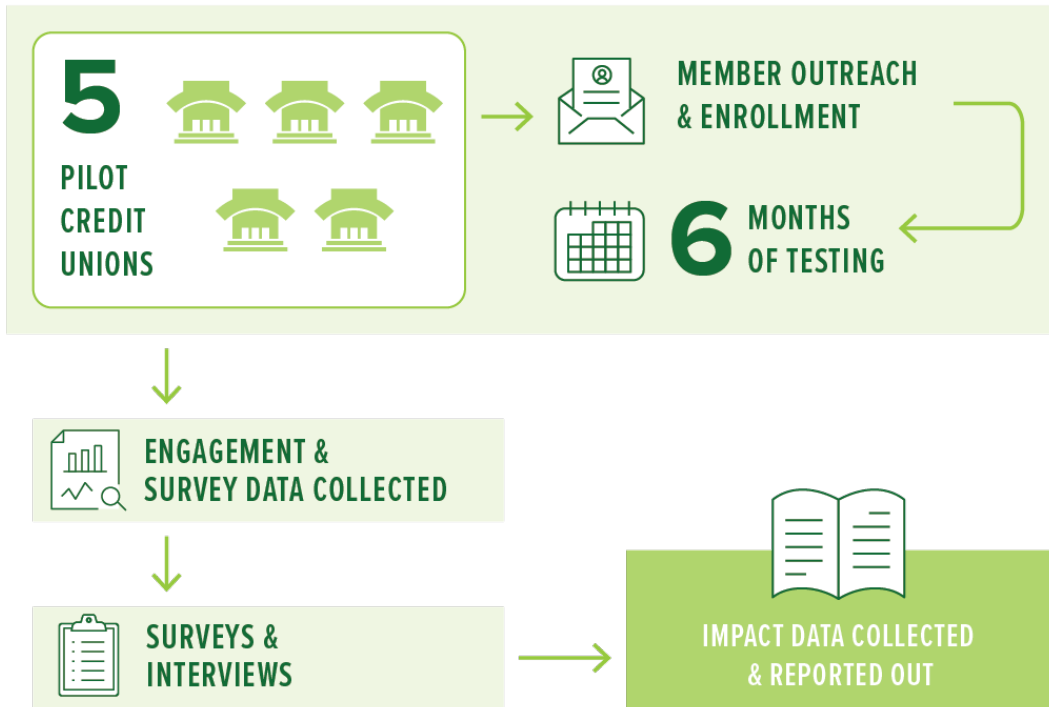
Debbie is a lead-generation and loyalty platform that **helps credit unions drive new membership and loyalty** through Debbie Rewards.

The app uses **cash rewards, gamification, and education** to encourage saving, on-time payments, debt reduction, and healthier money habits.

# DEBBIE PILOT OVERVIEW

How can rewards-based incentives and gamification drive member engagement, support positive financial behaviors, and create opportunities for membership growth and deeper loyalty, particularly among younger consumers?

THE TEST



THE TESTERS



## SAVINGS MOTIVATORS

Rewards, education, and visible progress helped move members from intention to action.

**62%**

identified cash rewards as the most helpful

**59%**

said rewards improved their savings habits.

**56%**

agreed Debbie supported goal progress

**56%**

felt more confident managing their finances.

## WHAT THIS SIGNALS

- Debbie can help turn intent into action.
- The value is broader than acquisition.
- It gives members a reason to return, engage, and feel progress.
- Relevance may extend beyond the Millennial and Gen Z pilot.
- Strong fit wherever motivation and money movement matter.

FINTECH SPOTLIGHT

**SILVUR**

**silvur**

**silvur**

---

**Built for the 99% of members  
who retire**

Silvur helps credit unions **support members approaching and entering retirement** with guidance on **Social Security, Medicare, and retirement income planning**, while providing data insights to strengthen outreach and relationships.

The platform meets members at a **critical life stage**, helping them make informed decisions while reinforcing the credit union as a **trusted, lifelong financial partner**.

# SILVUR PILOT OVERVIEW

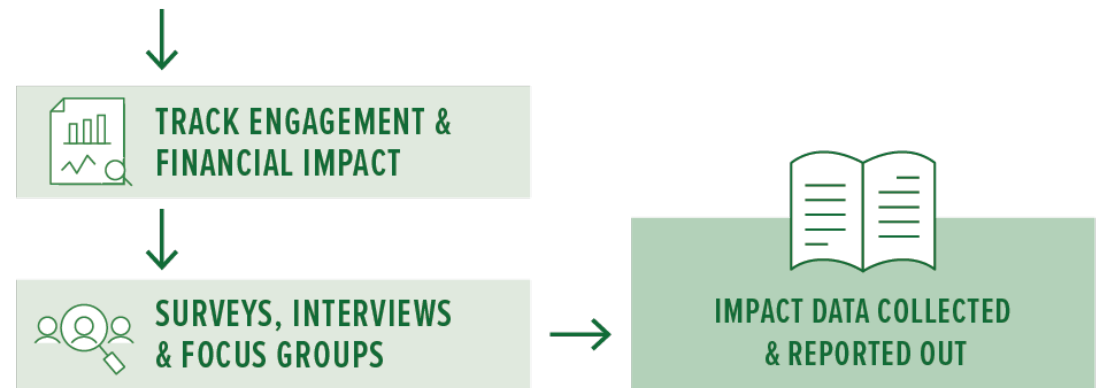


Can Silvur help credit unions strengthen retirement readiness by leading with Social Security and Medicare guidance?

THE TEST



THE TESTERS



# RETIREMENT DECISION SUPPORT

Silvur helped members navigate retirement decisions with more confidence while making the credit union more visible in that journey.

**48% → 73%**

in members reporting their credit union was helpful with retirement

**35%**

found credit union retirement resources for the first time

**50%**

Felt more confident supporting retirement expenses and lifestyle

**88%**

reported confidence in retirement decisions

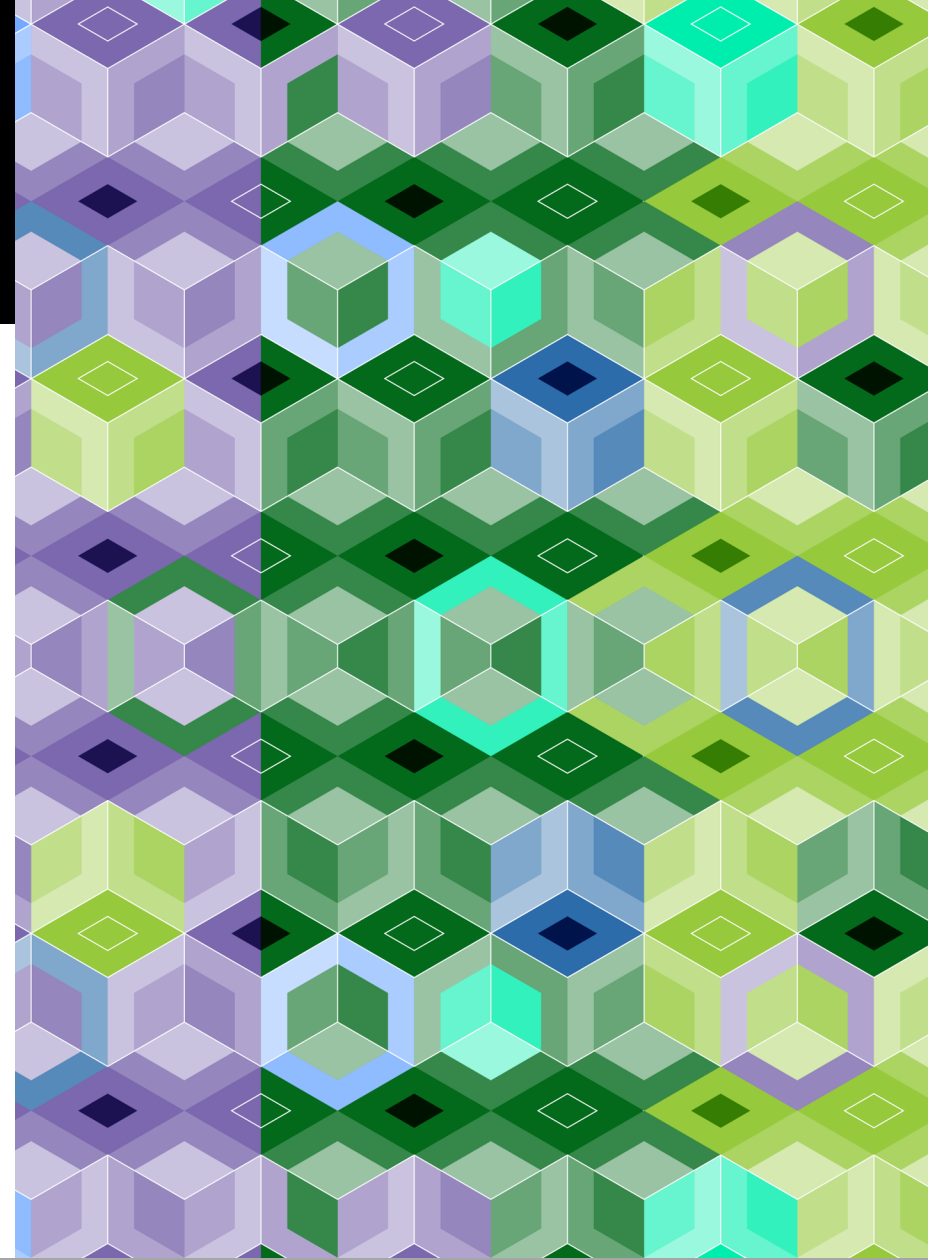
## WHAT THIS SIGNALS

- Silvur helped members navigate retirement decisions with confidence.
- The value goes beyond education alone.
- It supports member needs while strengthening institutional relevance.
- Social Security and Medicare were strong entry points for engagement.
- Strong fit where guidance can drive confidence and deeper engagement.

FINTECH SPOTLIGHT

## PANEL DISCUSSION

# WHAT THESE PILOTS REVEAL ABOUT FINANCIAL WELLNESS



# WHAT THESE PILOTS REVEAL ABOUT MEMBER NEEDS

Different use cases, similar lesson:

Members respond when support feels timely, useful, and easy to act on.



**Debbie**

- Builds money momentum through rewards, habit-building, and visible progress.
- Everyday financial action can strengthen engagement and encourage repeat use.

**silvur**

- Builds retirement confidence through guidance, clarity, and decision support.
- Timely retirement support can increase visibility, trust, and member confidence.

## ACROSS BOTH PILOTS

- Members responded when the support addressed an immediate need and made the credit union more relevant.
- Together, these pilots show how different approaches can complement one another in creating member value at the right moment.

PANEL DISCUSSION

# PARTNER PERSPECTIVES



## Member Needs Across Life Stages

What these two pilots reveal about where members need very different kinds of support.



## What Drove Engagement & Confidence

What motivated action, where members found value, and what made these tools stick.



## Partnerships That Actually Work

What credit unions should look for in fintech partners, implementation, and rollout.

# 2025 FILAB RESULTS

# DEBBIE & SILVUR OUTPUTS



## 2025 FILAB RESULTS: DEBBIE ENGAGING MILLENNIAL & GEN Z MEMBERS

**DEBBIE: A POSSIBLE SOLUTION**  
**DEBBIE**

Debbie is a lead-generation and loyalty network for CUs, designed to drive both new membership and loyalty through its app, Debbie Rewards. The app incentivizes positive financial behavior, offering cash rewards for saving, making on-time payments, and paying off debt.

Credit unions utilize Debbie as a marketing channel and loyalty engine, driving thousands of new member applications per month. CUs can market their products to 200,000+ users and their existing members. The app is growing at a rate of 20,000 to 30,000 user's month over month.

The app blends behavioral psychology, gamification, and education to drive real action. Unlike traditional financial education apps, Debbie rewards real financial action by leveraging open banking data with no core integration.

**Reward Platform**  
Encourages users to take small, consistent financial actions, earning cash rewards for progress toward savings and debt-reduction goals.

**Gamified Learning Experience**  
Provides interactive lessons and challenges that strengthen financial literacy and reinforce positive habits.

**Lead Generation Network**  
Connects users with credit unions offering aligned savings and deposit products, creating a bridge between education and real-world outcomes.

In this test, Filene aimed to evaluate Debbie for its potential to increase member growth, engagement and deposit activity through rewards-based incentives. The research measured new member acquisition, deposit growth, and engagement frequency among Millennial and Gen Z participants.

8 2025 Filab Results: Debbie Filene Research Institute



## 2025 FILAB RESULTS: SILVUR RETIREMENT SECURITY FOR ALL

**SILVUR: A POSSIBLE SOLUTION**  
**SILVUR**

Silvur helps credit unions support members approaching and entering retirement by providing personalized, easy-to-understand guidance on Social Security, Medicare, and retirement income planning. The platform meets members at a critical life stage, helping them make informed decisions while reinforcing the credit union as a trusted, lifelong financial partner.

Rather than offering one-time education or static content, Silvur delivers an interactive, member-centered experience that builds confidence and reduces uncertainty around complex retirement decisions. By engaging members earlier and more holistically, credit unions can deepen relationships, retain assets, and strengthen long-term loyalty during a high-risk transition period.

Personalized Retirement Guidance  
Provides tailored education and tools to help members navigate Social Security claiming, Medicare enrollment, and retirement income decisions with greater clarity and confidence.

White-Labelled Digital Experience  
Delivered through a credit union-branded website that is easy to launch, promote, and maintain, without requiring mobile app or core system integration.

Actional Engagement Insights  
Gives credit unions visibility into member engagement and topic interest, helping inform outreach strategies and support asset retention at key life moments.

Filene engaged four credit unions in a six-month pilot to assess Silvur's impact on member engagement, retirement confidence, and financial behaviors. The test combined member usage data, survey-based measures of knowledge and confidence, and staff feedback on implementation and member experience.

8 2025 Filab Results: Silvur Filene Research Institute



# QUESTIONS?



[meganf@filene.org](mailto:meganf@filene.org)

**F<sup>\*</sup>ILAB**

[FILENE.ORG/FILAB](https://filene.org/filab)