



MEMBER PULSE

Uncovering the Needs, Attitudes, and
Behaviors of Your Credit Union's Members

Filene Research Institute 

Member Pulse Segments at a Glance



HOPEFUL HELP-SEEKERS

These members struggle with their finances and are seeking education and guidance to improve their financial situation. They are looking for a personal and supportive relationship with their financial institution.

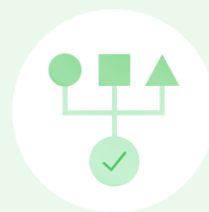
20% **MARKET
SHARE**



COMFORTABLE COMMUNITY-SEEKERS

These members are financially comfortable, but they are not necessarily looking for advice or education. They are confident making their own financial decisions but value personal connection and in-person service from their financial institution.

21% **MARKET
SHARE**



SOLUTION-ORIENTED SHOPPERS

These members feel financially secure, but they are also interested in expert support and innovative solutions. They are willing to shop around to find the best available products and services to solve their specific problems.

23% **MARKET
SHARE**



PRESSED OPTIMISTS

These members are overwhelmed and struggling financially but are not receptive to advice or education. They often don't know what they're looking for and feel ambivalent and unsure about their finances.

23% **MARKET
SHARE**



ENTERPRISING EXPERTS

These members are highly confident and feel financially secure, and they have no interest in receiving advice or guidance from others. They are looking for advanced tools and the best value to optimize their finances for themselves.

12% **MARKET
SHARE**

How Member Pulse **works.**

HOW FILENE WILL WORK WITH YOU TO IMPLEMENT MEMBER PULSE

1. Data Transfer & Analysis

Filene analyzes member data for survey responders to provide a baseline segmentation and initial insights into member attitudes and behavior.

2. Algorithmic Scoring Model

Filene applies a lookalike algorithmic scoring model to segment the credit union's full membership.

3. Implementation

Filene's advisory team works with your credit union to identify the most valuable use cases and deploy segmentation insights in strategy, product, and marketing.



VERTICE COMPOSE

Hopeful Help-Seekers

Unlock Holiday Peace of Mind with a Big.Bright.Minds Line

With the Big.Bright.Minds Line, you can tackle holiday expenses and unexpected moments, all with a warm helping hand.

Enjoy 0% APR for the first 3 months (then as low as 6.50% APR), plus no annual fees or prepayment penalties.

It's flexible, easy to access online, and comes with the support you've come to expect from your Filene team.

This season, give yourself room to breathe—whether you're improving your home or just getting ahead.

Let's take the next step together.

Start your journey—apply online in minutes and feel supported every step of the way.

Solution-Oriented Shoppers

Unlock More This Holiday: Big.Bright.Minds Line at 0% APR

Ready to maximize your home's equity? The Big.Bright.Minds Line gives you flexible, fast-access funds—just in time for the holiday season.

Enjoy 0% APR for the first 3 months, then a competitive rate as low as 6.50% APR.

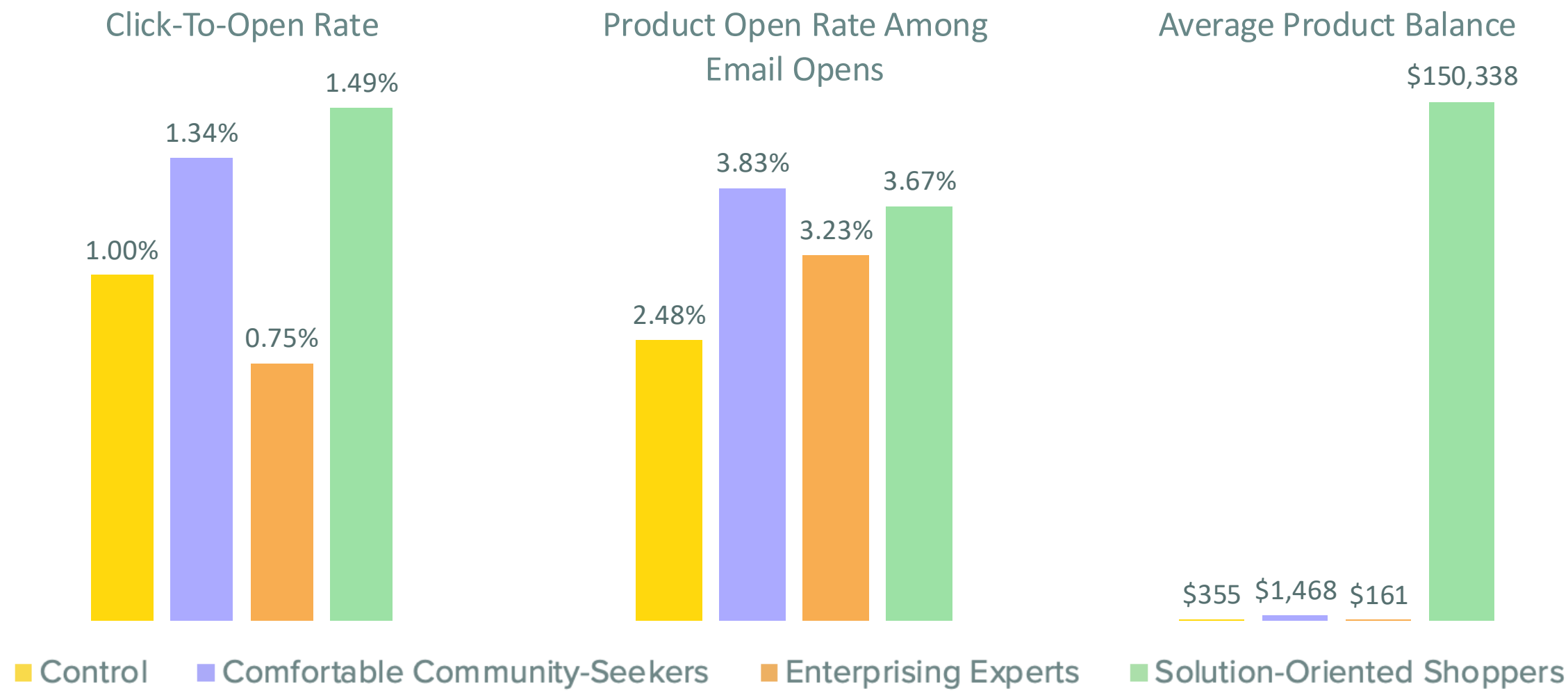
No closing costs, no annual fees, and no prepayment penalties—just easy, online access and approvals in 10 minutes.

- Lock in your balance for up to 15 years at a low rate
- Potential tax-deductible interest (ask your tax advisor)
- Fund home improvements, consolidate debt, or cover unexpected expenses

Take control—apply now and put your home's equity to work.
Your next financial summit starts here.

Michigan State University FCU Results

Smartline Equity Line



Michigan State University FCU Results

Cashback+ Digital Gift Card Marketplace

