MEMBER PULSE

From Data Points to Deep Relationships

How Filene's Member Pulse segmentation model is helping credit unions personalize at scale, connect emotionally, and grow member relationships

FEATURING

Kari Endres | Chief Marketing Officer | NuMark Credit Union

Hosted by Caroline Vahrenkamp | August 6, 2026

Agenda

MEMBER PULSE

MEET TODAY'S SPEAKERS

Your Host & Featured Guest

HOSTED BY

Caroline Vahrenkamp

Director of Advisory Services

Filene Research Institute

FEATURED GUEST

Kari Endres

Chief Marketing Officer

NuMark Credit Union

Segmentations should be meaningful

AGE & INCOME DEMOGRAPHICS

Explainable	✓
Actionable	✓
Substantial	✓
Measurable	✓
Meaningful	✗

PSYCHOGRAPHICS

Explainable	✗
Actionable	✓
Substantial	✗
Measurable	✓
Meaningful	✗

Member Pulse Filene

Explainable	✓
Actionable	✓
Substantial	✓
Measurable	✓
Meaningful	✓

You know a member is 42 and earns $80K. **You don't know whether she's a confident, self-directed saver who wants the best rate and a fast app—or someone who's financially stressed and needs reassurance.** Send them the same certificate offer, and you risk missing both.

OVERVIEW

Member Pulse at a Glance

Fueled by years of Filene research and innovation and based on interviews and surveys with nearly 5,000 credit union members nationally, Member Pulse identifies ***eight dimensions*** distinguishing how different credit union members feel about money and banking and what they want out of a financial services provider.

	LOW	DIMENSIONS	HIGH
Affinity for Credit Unions	Credit union serves a more functional role	Preference for Credit Unions	Strong preference for credit unions over banks
	Prefer to have accounts at multiple financial institutions	Willingness to Consolidate at a Credit Union	Believe it's easier and simpler to consolidate at credit union
Confidence in Financial Situation	Struggle financially to cover monthly expenses	Confidence in Financial Situation	Financially comfortable
	Overwhelmed and don't have a financial plan	Financial Planning Involvement	Don't feel overwhelmed managing their finances
Trust in Financial Institutions	Don't believe financial institutions are doing enough for them	Trust in Financial Institutions	Believe financial institutions are working in their best interests
Desire for Expert Advice & Education	Less interested in education and tools from financial institution	Desire for Financial Education	Want financial institution to provide education and tools
	Trust themselves to make financial decisions	Desire for Financial Advice	Value financial advice and willing to pay for it
Interest in Using Technology	Less likely to seek out and use new technologies to manage finances	Interest in Technology Solutions	Quick to adopt new technologies and digital tools to manage finances

MEMBER PULSE

Member Pulse Segments

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**

Pressured Optimists

These members are overwhelmed and struggle 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**

The Power of a Growing Cohort

Every credit union that joins Member Pulse strengthens the model for everyone. Aggregated insights across the network deliver richer, more accurate understanding of member behavior.

3.5M+
MEMBERS
segmented and scored

1.4B+
TRANSACTIONS
analyzed for behavioral patterns

9.7M+
ACCOUNTS
across the Member Pulse cohort

19+ credit unions signed on | $200M–$20B+ in assets | Growing every quarter

Credit unions range from community institutions to some of the largest in the country.
As the cohort grows, every participant benefits from deeper, more representative aggregated insights.

Power of Aggregate Data: From spending...

Hopeful Help-Seekers

General Merchandise	41%
Restaurants & Dining	39%
Grocery	35%
Gas & Fuel	32%
Banking & Credit Cards	32%

Day-to-day spending, including gas —all on a debit card

Comfortable Community-Seekers

Banking & Credit Cards	28%
General Merchandise	25%
Restaurants & Dining	20%
Grocery	20%
Gas & Fuel	17%

Balanced spending across all categories

Solution-Oriented Shoppers

Banking & Credit Cards	32%
General Merchandise	24%
Restaurants & Dining	21%
Payments & P2P	21%
Grocery	19%

Money outflowing to other banks /credit cards

Pressured Optimists

Banking & Credit Cards	29%
Payments & P2P	26%
Restaurants & Dining	26%
General Merchandise	26%
Grocery	21%

Easy control of payments /income—make money flows easy

Enterprising Experts

Banking & Credit Cards	41%
Payments & P2P	22%
General Merchandise	16%
Grocery	11%
Restaurants & Dining	11%

Easy control of payments /income—make money flows easy

… to product development…

Hopeful Help-Seekers	Comfortable Community-Seekers	Solution-Oriented Shoppers	Pressured Optimists	Enterprising Experts
Checking Penetration **75%**	Checking Penetration **60%**	Checking Penetration **55%**	Checking Penetration **50%**	Checking Penetration **72%**
Average Balance **$2,051**	Average Balance **$5,216**	Average Balance **$4,054**	Average Balance **$1,434**	Average Balance **$3,604**
High checking penetration and usage. Opportunity— free checking.	Low penetration but strong balances. Opportunity— interest checking.	Low penetration but strong balances. Opportunity— interest checking.	Low engagement. Opportunity— easy digital payments.	High checking penetration but lower balances. Opportunity— relationship banking.

… to deep-dive behaviors.

Member Pulse Segment	# of Betting Members	Median Deposit Balance	# of Non-Betting Members	Median Deposit Balance	% Difference
Comfortable Community Seekers	7,007	$1,394	93,900	$1,806	-22.8%
Enterprising Experts	1,360	$1,743	44,233	$1,924	-9.4%
Hopeful Help Seekers	16,483	$454	88,205	$489	-7.2%
Pressured Optimists	6,752	$342	66,448	$222	+54.2%
Solution Oriented Shoppers	14,764	$817	173,659	$1,272	-35.8%

Overall, **bettors** have a median deposit balance **31% less** than non-bettors.

In states with legal sports gambling,

1/10

members with checking accounts are **bettors**.

total n=466,445

MEMBER PULSE

DISCUSSION

Fireside Chat

FEATURED GUEST

Kari Endres

Chief Marketing Officer

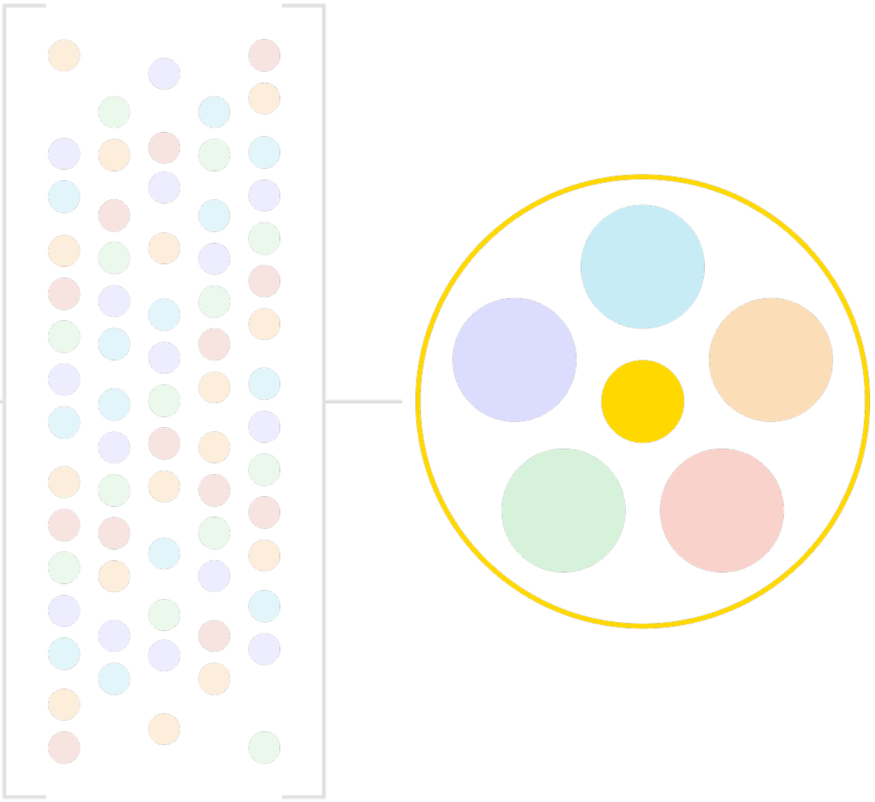
NuMark Credit Union

A Journey in Progress at NuMark

NUMARK CREDIT UNION

2024

Numark signs on to Member Pulse



Leading with a member-first data strategy, NuMark leveraged what they learned through Member Pulse profiles to shape their approach to creating a **holistic data view**, making sure to **integrate Member Pulse learnings into the systems and tools across their organization**.

MEMBER PULSE

THANK YOU

Want to Bring Member Pulse to Your Credit Union?

Connect with Filene's Advisory Services team to schedule a demo and see what your own member segment mix looks like.

advisory@filene.org

NUMARK CREDIT UNION

Special thanks to Kari Endres and the team at NuMark for sharing their journey in progress.