

HOW PLATINUM FCU IS TURNING PREDICTIVE INSIGHTS INTO DEPOSIT GROWTH



A PEOPLE-FOCUSED APPROACH TO GROWTH

The campaign generated more than \$7.2 million in certificate balances, achieving 275% stronger results than non-targeted efforts. Certificates became one of Platinum's leading products for the period, outperforming other deposit and loan categories in both adoption and total balance added.



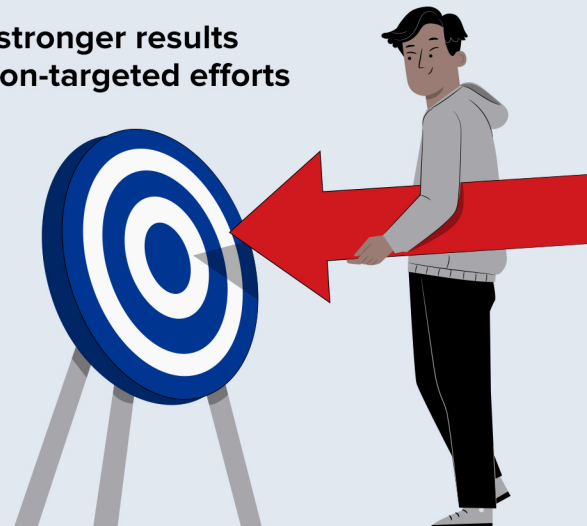
generated more than \$7.2 million in certificate balances



275% stronger results than non-targeted efforts

More importantly, this success validated that predictive intelligence could uncover new growth potential, guide smarter outreach, and provide a scalable model for how Platinum engages members across the organization, not just for CDs, but for all future product marketing.

Platinum was able to utilize these strategies for growth with Certificates to also have successful campaigns and results with car loans generating over \$3.7M in July 2025.



A MISSION OF FINANCIAL EMPOWERMENT



Founded in 1999 to serve the financial needs of the Shia Imami Ismaili Community, Platinum Federal Credit Union based outside Atlanta, GA now supports over 13,500 members with more than \$360 million in assets.

Guided by its mission to “Financially Elevate the Community,” Platinum blends personalized service with modern financial tools to help members achieve their goals.



CHALLENGE

Platinum Federal Credit Union had seen success with traditional marketing efforts but wanted to take a more data-driven approach to member participation growth.

The goal was to determine whether using predictive analytics to identify high-propensity members could improve campaign precision and performance, moving away from manual targeting and toward automated, insight-driven execution.

Before Vertice AI, identifying the right members required manual list pulls, one-off audience logic, and often times back-and-forth requests between teams. Platinum wanted a more automated, scalable, and repeatable method to build targeted audiences.

The central question:

Could data intelligence help Platinum uncover new growth potential and strengthen member engagement?



SOLUTION

In one initial initiative leveraging Vertice AI, Platinum launched a summer targeted Certificates Campaign, leveraging AI-powered segmentation to identify and reach members most likely to open certificates.

The strategy included:



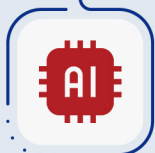
Propensity-Based Targeting:

Focused on members with the highest propensity scores for Certificates, representing strong likelihood to open a certificate.



Life Stage & Generation Segmentation:

Targeted specific cohorts (e.g., Young Adult/Family, Recessionists, etc.) to align product outreach with real financial behavior.



AI-Driven Opportunity Modeling:

Using AI to refine their audience to better target members that are most likely to engage

This campaign served as an initial proof point on the value of Vertice AI, testing how intelligent targeting could transform the reach, precision, and return of its marketing strategy.

Vertice AI automated the member selection process, allowing Platinum to instantly generate high-propensity audiences without manual queries or spreadsheet work.

The platform streamlined campaign setup end-to-end, making it faster and easier for the marketing team to launch highly tailored outreach with consistent precision.



IMPACT

The results of Platinum’s first Vertice-powered Certificate campaign delivered a clear success story and an early proof point in Platinum’s broader transition toward data-driven member engagement.

6,878

Members Targeted

148

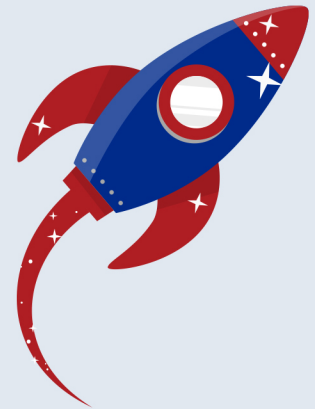
Certificates Opened

\$69,697

Average Balance Added

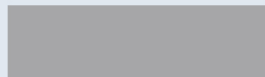
\$7,248,470

Total Balance Added

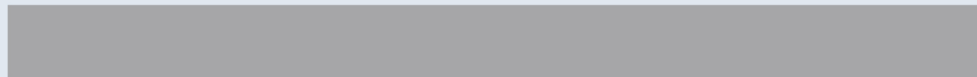


By integrating targeted email outreach with broad mass-media marketing, Platinum achieved 275% higher performance than non-targeted efforts, proving that personalized communication dramatically increases member engagement and balance growth.

Non Targeted



Targeted



+275%



KEY BENEFITS REALIZED



Proved the value of AI targeting: Demonstrated measurable lift in adoption and engagement using Vertice AI’s predictive insights, reinforcing Platinum’s strategic shift toward data-driven member engagement.



Higher-value conversions: Members who opened Certificates during this campaign held an average balance of over \$81,000, confirming the power of precision-based outreach compared to non targeted members holding around \$55,000



Smarter audience segmentation: Enabled Platinum to understand which life stages and member types respond best to deposit products, insights now being reused across additional campaigns and product lines.



Operational efficiency: Empowered the marketing team to execute precise, high-impact campaigns without additional data science resources, supporting Platinum’s goal of embedding analytics-driven decision-making across departments.



Catalyst for organizational transformation: This early win aligned teams around a shared vision for data-backed engagement, helping Platinum adopt a more modern, insight-driven approach to serving members and future members at scale.



LOOKING AHEAD

Following the success of this first Vertice-powered Certificate campaign, Platinum expanded its use of AI targeting for subsequent deposit campaigns.

In the months that followed, Platinum launched additional campaigns using Vertice, each performing even better than the first and becoming some of the strongest campaigns of the year. Across multiple launches, they consistently generated significant increases in both new accounts and total balance growth.



These early wins served as a catalyst for a broader transformation. The performance validated Platinum's long-term strategy to build a fully data-driven member engagement model, one where predictive analytics guide how the organization identifies opportunity, prioritizes outreach, allocates resources, and serves both current and prospective members.

Platinum is now scaling precision targeting across product lines, lifecycle journeys, and member segments, positioning the credit union to deliver more relevant experiences and drive sustainable growth for years to come.



THE REVIEW



“Vertice AI gave us the ability to understand our members’ behaviors in a whole new way. By using data to target members most likely to engage, we were able to deliver more relevant offers, grow deposits faster, and strengthen relationships with the people we serve.”

Kabir Laiwalla, CEO, Platinum Federal Credit Union

