

# American Airlines Federal Credit Union



## AT A GLANCE

### About American Airlines FCU

- Digital Banking Users: 231,370
- Assets: \$8.6B+

### SavvyMoney Partnership

- Launched November 2014

### Impact

- \$1.6M in certificate dividends for members

## Results:

**\$42M**

**DEPOSIT GROWTH  
INFLUENCED THROUGH  
DIGITAL OPPORTUNITIES**

“SavvyMoney is an incredible partner. The collaboration, creative solutions, and all-around level of service is exceptional. The Credit Score product itself keeps our members engaged and provides them with the educational tools they need to manage and improve their credit. It also allows us the unique opportunity to market offers, glean user insights, and feature promotional opportunities that render measurable results.”

**Melissa Brown**  
DIGITAL MARKETING MANAGER,  
AMERICAN AIRLINES FEDERAL CREDIT UNION

## OPPORTUNITY

American Airlines Federal Credit Union (AAFCU) approached SavvyMoney, seeking innovative ways to market and promote their deposit offerings. As SavvyMoney’s first financial institution partner, AAFCU had long utilized SavvyMoney’s solutions to bolster loan growth. Given the shifting marketing conditions and their evolving business strategy, they were hopeful they could parallel deposit growth through similar tactics.

## SOLUTION

AAFCU’s strategy to engage their existing membership was a resounding success. They enhanced their certificate savings accounts by raising yields and showcasing their competitive rates prominently on the Credit Score dashboard and within the SavvyMoney offers experience, contained within digital banking. They linked these digital promotions to their online account opening solution to reduce friction, accelerate conversion, track leads, and empower members with a seamless account opening experience.

## IMPACT

Over the last 12 months, the digital placement opportunities had a significant impact. They influenced the opening of over 1,500 certificate accounts, totaling \$42M in deposits, yielding AAFCU members \$1.6M in certificate dividends. AAFCU concluded that 40% of these certificate accounts were opened by current SavvyMoney users who were influenced through the credit score channel.