



# CASE STUDY

Tropical Financial Credit Union

## Hurricane Ian Relief Campaign



■ \$1 Billion in Assets

■ Members 77,662

Opened 87 years ago in 1935, TROPICAL FINANCIAL CREDIT UNION (TFCU) has 8 branch locations in Florida. We want you to feel good about banking. Because it is scientifically proven that when you feel good about banking you are more healthy and happy. Earn the trust and respect of more than 77,000 of your friends and family who we continue to help save over \$9.6 million last year.

### ■ CHALLENGE

Tropical has over 77,000 members, but fewer than 4% were impacted by Ian. Because speed is critical to get assistance to people, TFCU required a highly-targeted campaign to reach those affected as quickly after hurricane Ian had passed as possible. With much of the South Florida infrastructure destroyed or crippled, existing partners and platforms like ChannelNet's OneClick were most effective at informing affected members that Tropical cares, and offers a number of relief resources.

*"We're proud to be working with TFCU and thrilled to be an important tool in helping members after Ian's destruction,"* says ChannelNet CEO Paula Tompkins.

## SOLUTION

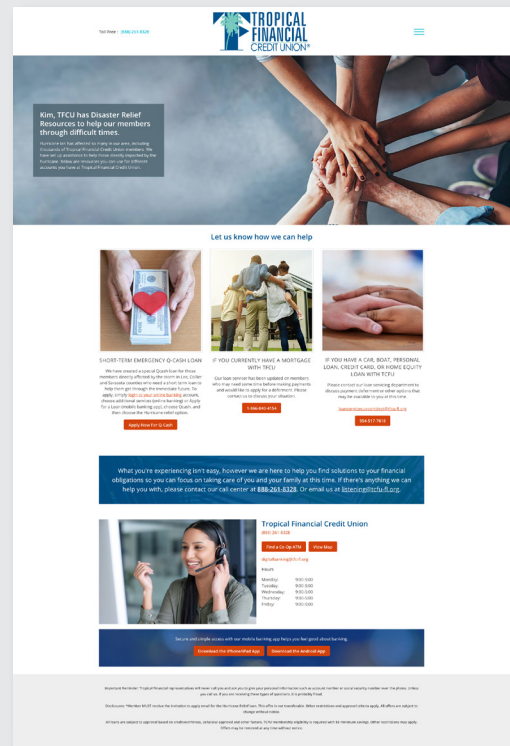
ChannelNet worked with Tropical using the OneClick platform to provide members affected by Ian a personal page with helpful and actionable content. Once the TFCU internal disaster relief program and the process were set up, the personal page automatically targeted the affected members in hard-hit zip codes. Content for the relief campaign was curated by the ChannelNet team and delivered as a demo for TFCU review shortly after the storm's destruction. Members could see it on their phones or embedded within the TFCU brand site.

### We approached it in two Phases.

First, we got **information to members affected** with a targeted personal web page and just a few relevant pieces of content for the TFCU relief programs. Tropical using OneClick Financial was also able to specifically target personal communications with members **not in areas affected** by Ian to encourage donations to the Red Cross to help neighbors, communities and those in need.

In phase two, we used more core data about members and their particular products with TFCU. We added surveys to find out where TFCU could help financially most, as well as an impact assessment survey to assess damage to the member's property. We highlighted credit union relief programs, along with added content linking to FEMA assistance, protecting yourself from fraud, and Hurricane preparedness information as hurricane season is still active for another 5-7 weeks.

OneClick, through its unique member ID experience, sees a member engage and take action. The automated platform provides the Tropical internal teams and CRM platform with those specified KPI lead actions the next day. Using members' unique IDs, TFCU can easily communicate, knowing what relief program options for help they are requesting. OCF sends survey info instantly to the member service center, and they individually and proactively phone the most affected members allowing TFCU to provide the right resources on a very individual level.



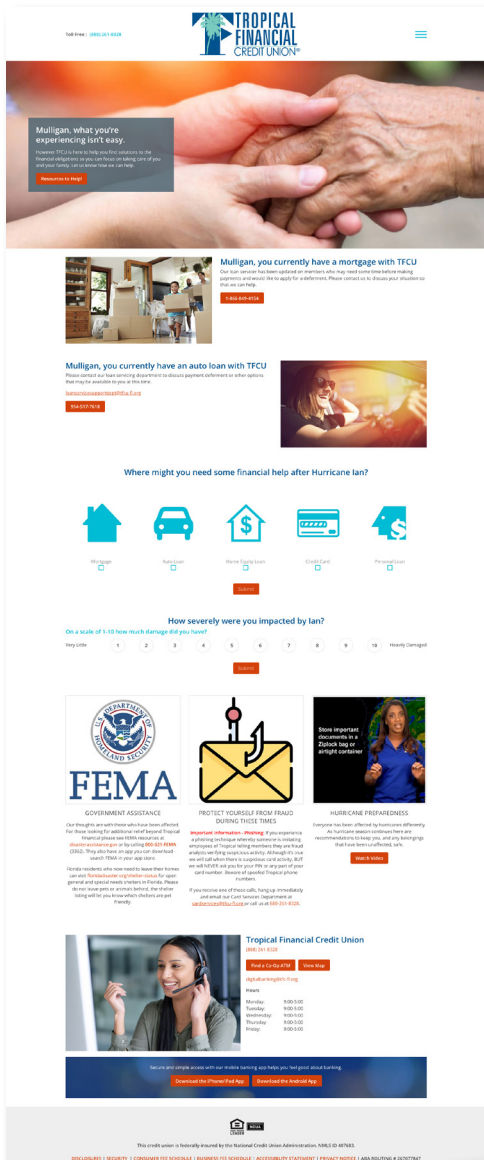
## HURRICANE PHASE 1

### 2 WEEK RESULTS


- **3,445** targeted emails sent
- **91%** open rate and a **6%** click thru rate
- **39.2%** member engagement with personal web page (pURL)
- **40%** clicked on Apply Now for Q-Cash short term loan. **5%** clicked to login to online banking app to get more details and apply
- Tropical closed **\$65,000** short term loans in just the month following the storm
- **30%** of members that had a car, boat, credit card, personal loan, or home equity loan clicked on TFCU loan services support email CTA to discuss payment deferral options available. **15%** click on the phone number CTA to discuss immediately their situation with a TFCU associate
- **10%** clicked to view branch map
- **10%** clicked to download the mobile app

## DATA-DRIVEN CONTENT


The OneClick platform presents different loan components based on a members loan participation data with TFCU. This way, members are presented only relevant information and financial assistance specifically targeted to their needs.




**Mulligan, you currently have a personal loan with TFCU**  
Please contact our loan servicing department to discuss payment deferment or other options that may be available to you at this time.  
[loanservicesupportdept@tfcu-fl.org](mailto:loanservicesupportdept@tfcu-fl.org)  
954-517-7618



**Mulligan, you currently have a home equity loan with TFCU**  
Please contact our loan servicing department to discuss payment deferment or other options that may be available to you at this time.  
[loanservicesupportdept@tfcu-fl.org](mailto:loanservicesupportdept@tfcu-fl.org)  
954-517-7618



**Mulligan, you currently have a credit card with TFCU**  
Please contact our loan servicing department to discuss payment deferment or other options that may be available to you at this time.  
[loanservicesupportdept@tfcu-fl.org](mailto:loanservicesupportdept@tfcu-fl.org)  
954-517-7618

## HURRICANE PHASE 2 RESULTS

- **3,452** emails sent
- **50.6%** open rate and a **3%** click thru rate
- **55.1%** member engagement with persoanl web page (pURL)
- **87%** completed a survey informing TFCU how they could help or how severely they were impacted by Ian.
- **9.3%** clicked on auto loan assistance
- **2%** clicked on mortgage assistance
- **2%** clicked on home equity assistance
- Tropical set up **deferment payments for 70 loans** including mortgage, auto and consumer loans
- **15%** of members clicked on information relating to branch locations
- **13%** clicked to FEMA government content
- **2%** clicked to learn how to protect themselves from Fraudulent Phishing
- **6%** went to hurricane preparedness video



**CHANNELNET™**  
The Customer Experience. Reinvented.

Contact us now  
and find out how  
we can help you.

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