

Award Entry:



Date:

February 2026

Nominee:





Executive Summary

UCCU formed a committee with the goal to provide the best checking account in the nation! Our mission was to provide the best benefits while allowing people to have the account free with the least amount of qualifying restrictions compared to other banks and credit unions. On February 1, 2024, UCCU launched Elevated Checking!

UCCU partnered with Utah Jazz Center, Walker Kessler to showcase the “elevated” benefits inside of Elevated Checking. The campaign was integrated into all print and digital channels and with an entire organization focus, Elevated Checking has achieved success. One of the key factors was a collaboration project between five organizations to make opening a new Elevated Checking account (or upgrading an existing account easy). Our goal was to allow people to get Elevated Checking with instant access to the benefits.

In summary, UCCU’s previous checking account “Prime Checking” had 4,552 total account holders in the 5 years of the product’s existence. Since the launch of “Elevated Checking”, the product is helping over 30,000 people, which results in a **561.8% growth in its first year** over our previous premier checking account product! The focus is never the number, but rather the people that are better off financially.



Why Walker Kessler?

UCCU wanted a celebrity endorsement to help break through the noise in the marketplace, so we engaged Utah's 7' NBA basketball player Walker Kessler. The height difference in our visual messaging between Walker Kessler and the actress provides a comedic approach to emphasize the "elevated" benefits of Elevated Checking.



Elevated Checking Background, Research and Development

The UCCU checking committee was charged with the goal to

provide our community with the best checking product in the nation!

The vision was clear, although daunting. We surveyed UCCU employees and members as well as reviewed all competitor and large national financial institution checking accounts and developed UCCU's Elevated Checking based on the following criteria to be "best in class":

1. Value of Benefits: we listed and compared all of the benefits other financial institutions provided with the goal to improve upon what was currently being offered in the marketplace.
2. Make it easy for people to get the account for FREE: many institutions have a long list of confusing activities and thresholds that would have to be monitored and met on a monthly basis. UCCU wanted it to be simple to understand and easy to qualify. UCCU only requires (1) a \$500 direct deposit (others are \$1,000 or more), OR a combination of 15 debit/credit card swipes (others are 20), OR \$1,500 ave daily checking account balance (others are up to \$10,000). Also, the technology behind making it quick and easy to sign up or upgrade to Elevated Checking as essential in the scope of our new product offering.

Throughout this process we partnered with [Lighthouse Research and Development](#)[®] to facilitate multiple focus groups with non-members to first learn what people want in a checking account.

Elevated Checking Campaign Integration

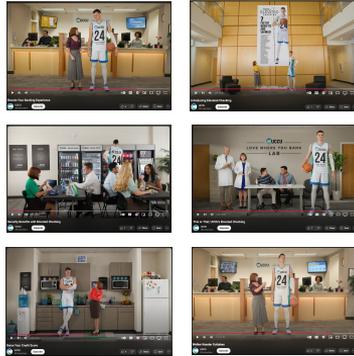
When we say we hit all channels, we mean it. Here are some samples of the integrated marketing campaign...

Billboard



Elevated Checking with Walker Kessler was plastered on more than 10 billboards along I-15 as well as on all of UCCU branches street digital displays.

TV / Video



UCCU only had four contractual hours with Walker to create campaign assets. To maximize time, we shot all commercials with stand ins and did the post production in order to review and be as prepared as possible for the actual shoot with Walker. As a result, UCCU was able to get 5 commercials, 1 blooper reel, 1 radio spot, and still shots! Links to videos can be found in a subsequent slide.

Radio / Audio



Click to Listen to .MP3 Recordings

UCCU partnered with radio influencers: Tim Hughes & Amanda Dickson from the “Utah’s Morning News” program.

The audio files were played on radio, spotify, and podcasts.

Bus Wraps



Full wraps on UTA buses were used to build awareness for Elevated Checking along the Wasatch Front.

Elevated Checking Campaign Integration (continued)

Member Communication



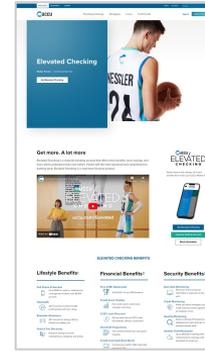
The credit union sent letters and emails to members to let them know that their existing UCCU Prime Checking account was being upgraded to UCCU Elevated Checking.

In-Branch



A cutout of Walker Kessler were installed in all UCCU branch along with a signed Utah Jazz #24 Walker Kessler Jersey. Anyone who opened an Elevated Checking account was entered to win a signed jersey that was given away at the end of the Jazz season. Every branch had their own signed jersey so the winner was a local person that uses that specific branch.

Website



Landing pages with Elevated Checking were used to provide additional information and funnel people to the account opening portal.

Digital & Google Ads



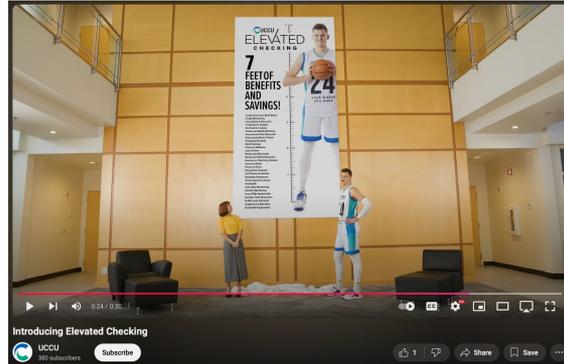
UCCU created display ads and targeted Google ads with Elevated Checking only a few clicks away.

[Click here to view high-resolution files](#)

Elevated Checking Commercials with Walker Kessler



Click to watch
Elevate Your Banking Experience



Click to watch
Introducing Elevated Checking



Click to watch
This or That: UCCU's Elevated Checking



Click to watch
Security Benefits with Elevated Checking



Click to watch
Credit Score Tools with Elevated Checking

↑ **Note:** the "Elevated Your Banking Experience" was launched prior to the launch of Elevated Checking and was a teaser to the product.

Additional Video Spots with Walker & Elevated Checking



UCCU had a 30 minute “session” with Walker Kessler in the contract. We partnered with KSL Sports Jeremy Johnson to help people understand better Elevated Checking and who is Walker Kessler.



We decided to create an outtake reel of all of the video production we had shot. It was viewed and wildly popular on social media as well as with Walker Kessler and Scout.

What's all the hype with Elevated Checking?

Elevated Checking comes with more. A lot more! One of the objectives with Elevated Checking was to reward members that do more with UCCU. We mixed and matched the best products we could find and added additional financial discounts and benefits.

Lifestyle & Security Benefits

We partnered with Econocheck® to package the best lifestyle and security benefits.

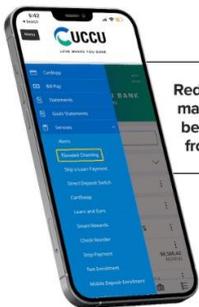
See all benefits on the next page.

Financial Benefits

UCCU wanted to reward members who use us as their primary financial institution by giving them financial benefits. These include 0.25% APR off their auto and RV loans, credit card cash back boost, free ATMs, and more! We also added an additional partner, SavvyMoney® to give our members real-time access and alerts to their credit score and history as well as other tools to improve score and save them money.

Product Overview

UCCU ELEVATED CHECKING



Redeem and manage your benefits* right from the app.



Elevated Checking is FREE with any of the following monthly actions:

\$500+ DIRECT DEPOSIT

OR

15+ DEBIT/CREDIT CARD TRANSACTIONS

OR

\$1,500+ AVERAGE DAILY CHECKING BALANCE

Or only \$6 per month!*

(Automatically waived through age 25)



Get more. A lot more.

LIFESTYLE BENEFITS¹



Cell Phone Protection

Up to \$600 in repair or replacement coverage per incident, max \$1,000 per year.



Roadside Assistance

24/7 service for towing, flat tire, locked-out, battery, etc.



Telehealth

24/7 access to licensed health professionals with zero copay.



Food & Fun Deals

Exclusive savings on travel, entertainment, shopping, and dining.

SECURITY BENEFITS²



Dark Web Monitoring

Alerts you if your personal information is exposed on the dark web.



Identity Monitoring

Active scanning of thousands of databases for early detection of possible identity theft.



Credit Monitoring

Alerts you about changes in your credit report to protect against fraud and dispute errors.



Identity Theft Resolution

Up to \$10,000 in identity theft reimbursement coverage with specialists to assist you.

FINANCIAL BENEFITS³



Free ATMs Nationwide

At 30,000+ Co-op ATM locations.



0.25% Loan Discount

On any new loan to UCCU: auto, recreational vehicle, or personal.



Credit Card Cash Back Boost

Increase your UCCU VISA cash back payout by 10%.



Credit Score Toolbox

Full credit report, credit score simulator, and more.



Overdraft Forgiveness

Two reimbursements per year (upon request).



Early Direct Deposit

Receive your paychecks into your account up to two days early.

uccu.com/Elevated

**UCCU
CHECKING
OPTIONS**

Basic Checking
\$0/mo

MOST POPULAR

Elevated Checking
\$6/mo (waivable)

Elevated Plus Checking
\$10/mo (not waivable)

Includes Elevated Checking benefits plus interest on checking.

**WALKER
KESSLER**
UTAH
BASKETBALL
STAR



*See reverse side for details. Some benefits require registration and activation. Terms and conditions apply. Federally insured by NCUA.

**We built it,
but was it
successful?**

UCCU
ELEVATED
CHECKING

Get more. A lot more.

**uccu.com/
Elevated**

WALKER KESSLER
UTAH BASKETBALL STAR

UCCU
24
LOVE WHERE
YOU BANK

The advertisement features a central image of basketball player Walker Kessler in a white UCCU jersey with the number 24, holding a basketball. The background is white with blue and teal vertical stripes on the sides.

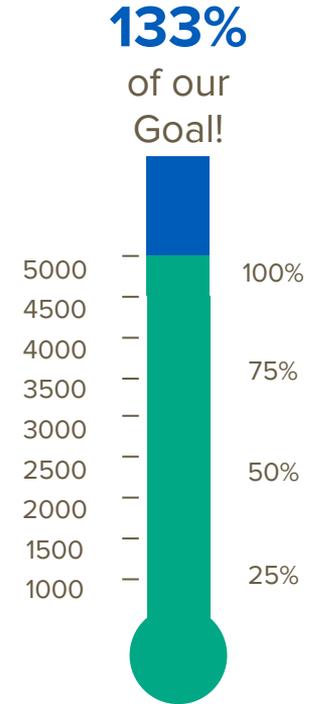
Corporate Wide Goal

90 Day Corporate Goal:
5,000 new Elevated
Checking Accounts

Goal: 5,000

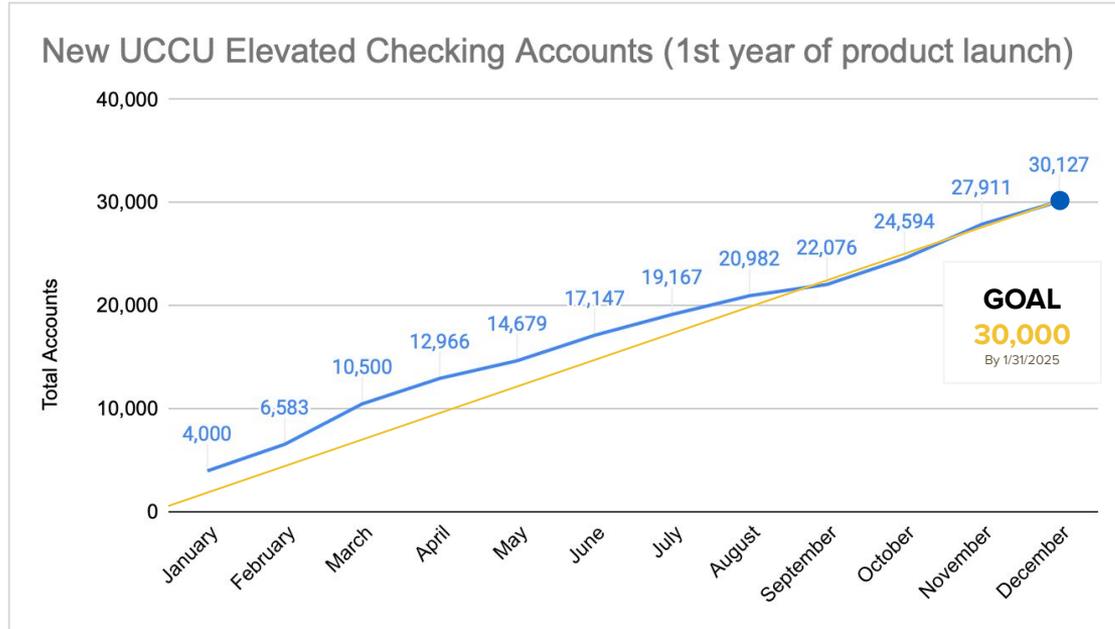
Final: 6,647

1,647 accounts or
133% beyond our goal



30,000 BHAG (Big Hairy Audacious Goal)

After reaching our 5,000 new account goal, we decided to work towards a BHAG of 30,000 Elevated Checking Accounts in the first year of product launch. To do this, we needed to average 2,150 new accounts per month or 71 accounts per day!



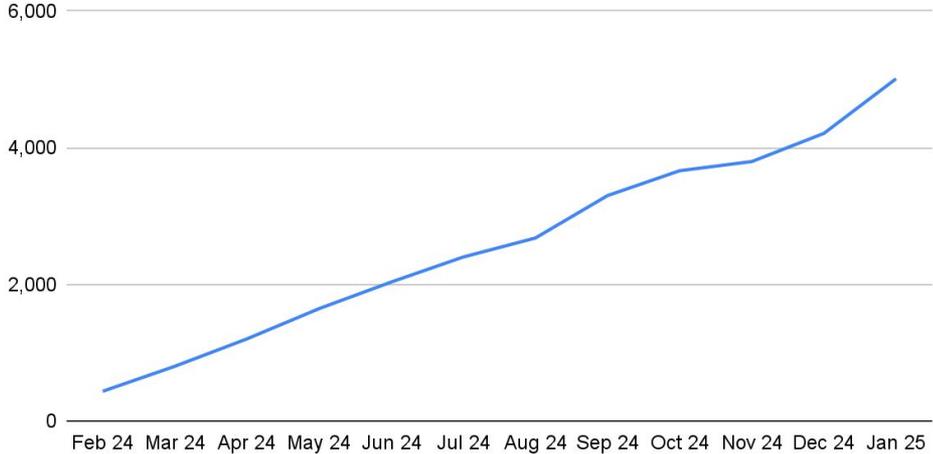
Product Launch: February 1, 2024 / Product First Year: January 31, 2025

NOTE: In July there was a decline in new Elevated Checking accounts as UCCU marketing efforts changed to focus on mortgage and home equity loan products during that time period. On October 1 marketing added Elevated Checking back to the campaign mix resulting in the **130.2% increase** from September to October and put the credit union back on track to reach our BHAG of 30,000 Elevated Checking Accounts!

Primary Target Audience

Gen Z, and specifically ages 18 to 25 was the primary target audience for Elevated Checking. The credit union focused on engaging existing Gen Z members and attracting new.

New Gen Z (Ages 18-25) Elevated Checking Accounts (First 12 Months of Product Launch)



5,009

New Gen Z (18-25) Elevated Checking Accounts!

UCCU's Premier Checking Account History

UCCU's Elevated Checking replaced UCCU's Prime Checking on Feb 1, 2024.

The impact and growth in the product innovation is clear.

440.3% Growth

NEW ACCOUNTS BLUE CHART

People who opened a new checking account and selected either Prime or Elevated (based on when they opened the account)

UPGRADED ACCOUNTS GREEN CHART

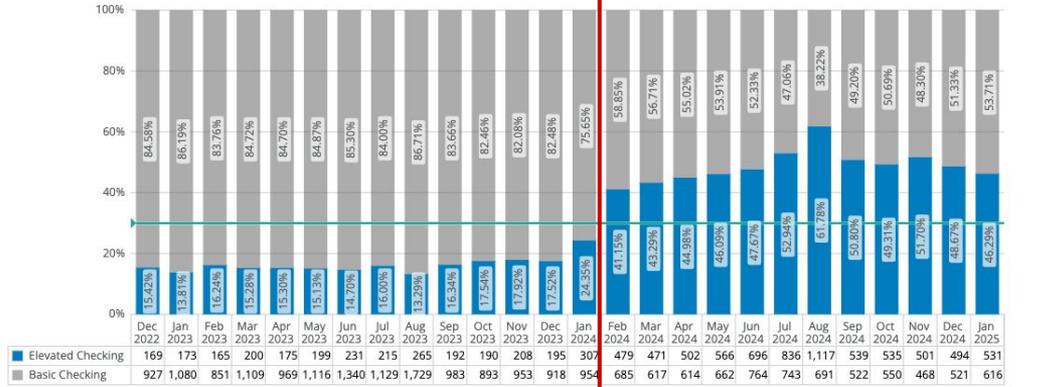
People who had UCCU's basic checking and elected either Prime or Elevated (based on when they upgraded)

UCCU Prime Checking

Prime New Accounts: 14.14%

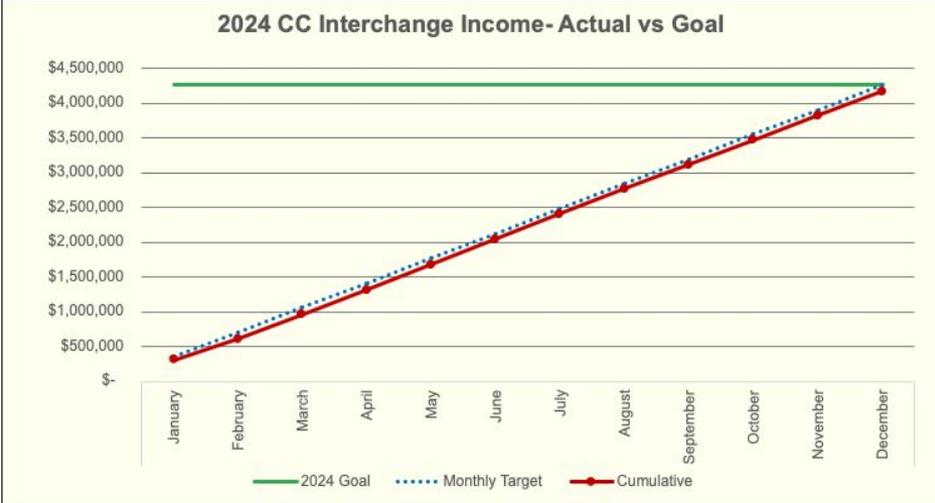
UCCU Elevated Checking

Elevated New Accounts: 51.30%



Business Impact of Elevated Checking

One of the main business impacts of Elevated Checking was an increase in Debit and also Credit Card interchange income.



Basic Checking Debit Card Swipes per Month: **16.3**
Elevated Checking Debit Card Swipes per Month: **29.2**



79.1% increase in debit card usage

UCCU
ELEVATED
CHECKING

Revenue

\$278 Net Income Per Account

\$5.8M Portfolio Income



As a credit union, UCCU does not have stockholders. All members are owners of the credit union and profits flow back to the owners in the forms of lower loan rates, higher deposit yields, and better technology to serve our members.

Technology innovation is what made Elevated Checking a success!

Making it easy for someone to open an Elevated Checking account, especially our primary targeted audience (Gen Z ages 18-25) and for our members to be able to upgrade with a click of a button required a lot of collaboration with technology partners. UCCU, Q2, Econocheck, Trabian, and Fiserv DNA.

UCCU finalized the technology plan and selected all vendors necessary to make this happen back in 2023 and began an aggressive project development timeline. At launch (Feb. 1, 2024) non-members were able to open an Elevated Checking account online and current UCCU members could upgrade to Elevated Checking with a click of a button - all without the intervention of a person to manually assist members.





**Who is
UCCU
and what
drives us.**

Who is UCCU?

UCCU currently has branches in Salt Lake, Utah, Wasatch, and Juab Counties. In April of 2024 UCCU received approval to expand our products and services to offer them to anyone in the nation! We believe that if people bank with UCCU, that they will be better off financially.

All credit union's are not-for-profit financial institutions. Not all credit unions act accordingly, but at UCCU it's different. UCCU's promise is for people not to like, or tolerate their banking, but to love it!





“Out of all of the credit unions that were pursuing TransWest to merge with them, UCCU was the only credit union in Utah that still acts and feels like a credit union! We look forward to joining forces on January 1, 2025.



Steven Pratt
President/CEO
TransWest Credit Union

UCCU saved Our members

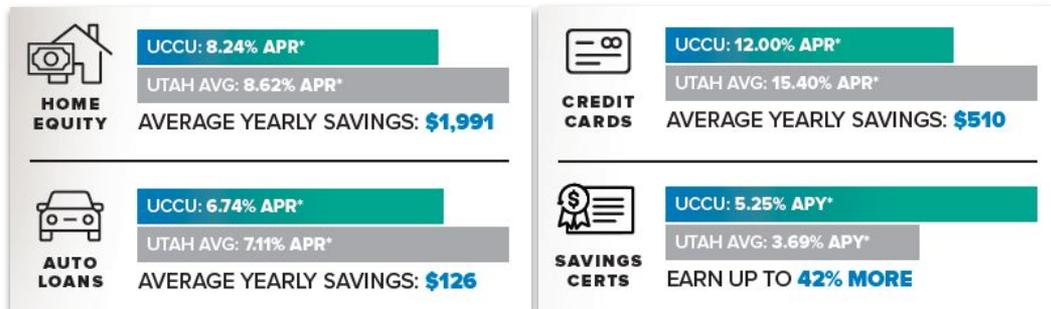
\$45 million

last year!

As a not-for-profit financial institution dedicated to helping our members save money, UCCU is honored to once again receive the **Datatrak Great Rate Award®!**

Datatrak® certifies that deposit and loan rates offered by UCCU outperform the market average for comparable products and terms to the tune of \$45,000,000 in 2023.*

Here are some examples of how much our members save and earn when compared to the average rates of banks in Utah.**



*Source: [Datatrak Great Rate Award](#) in partnership with America's Credit Unions. **Rates and yields quotes as of 5/6/24.

TEAM UCCU ASSIST

UCCU believes you should Love Where You Bank, but also **Love Where You Live!**

UCCU Assist is a program built to provide community support and involvement.



Thank you!

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