



550 William Northern Blvd., Tullahoma, TN 37388 - Website: [www.ascendfcu.org](http://www.ascendfcu.org)

## Overview

In 1951, eight people at Arnold Engineering Development Center (AEDC) formed a credit union at Arnold Air Force Base in Tennessee. The first “branch” of AEDC Federal Credit Union consisted of a desk in the corner of the Benefits Office of Arnold Research Organization. Since that humble beginning, this credit union has grown into a full-service financial institution with \$1.241 billion in assets. More than 300 employees serve 138,306 members in more than 874 select employee groups (SEGs) from 15 Middle Tennessee locations and on the Internet. In 2006, this credit union changed its name to Ascend to better reflect the diversity of its membership. Their mission is to constantly strive to take advantage of market opportunities to grow and expand the Ascend brand. Their objective is to obtain Primary Financial Institution (PFI) status in member households to effectively grow their credit union, and DeepTarget helps them do that via their online delivery channel. This service complements Ascend's ongoing marketing efforts to deliver the right offer into the right household to ensure they secure the business.

## The Problem

Prior to implementing DeepTarget, Ascend pushed electronic offers to members via email. Web banners were part of their efforts, but the banners were not targeted to the member viewing them.

## The Solution

Ascend continues to use email, but DeepTarget allows them to target a particular marketing message to the members who are most likely to take advantage of it. They can automatically select offers for each member based on his or

“DeepTarget is like a laser beam. We let our members know that we will only offer them products and services that match their specific needs, and DeepTarget enables us to do exactly that. More importantly, we can measure its impact”. -- Ascend Federal Credit Union

her current product mix, behavior propensities and demographics. Coupled with their MCIF (Marketing Consumer Information Files) system, they deliver highly targeted offers to members when they visit their web site or when they use their E-BRANCH platform.

After considering other solutions, Ascend selected DeepTarget because of these primary factors:

- 1. The ease of using the platform, 2. The reporting functions and 3. Measurable results**

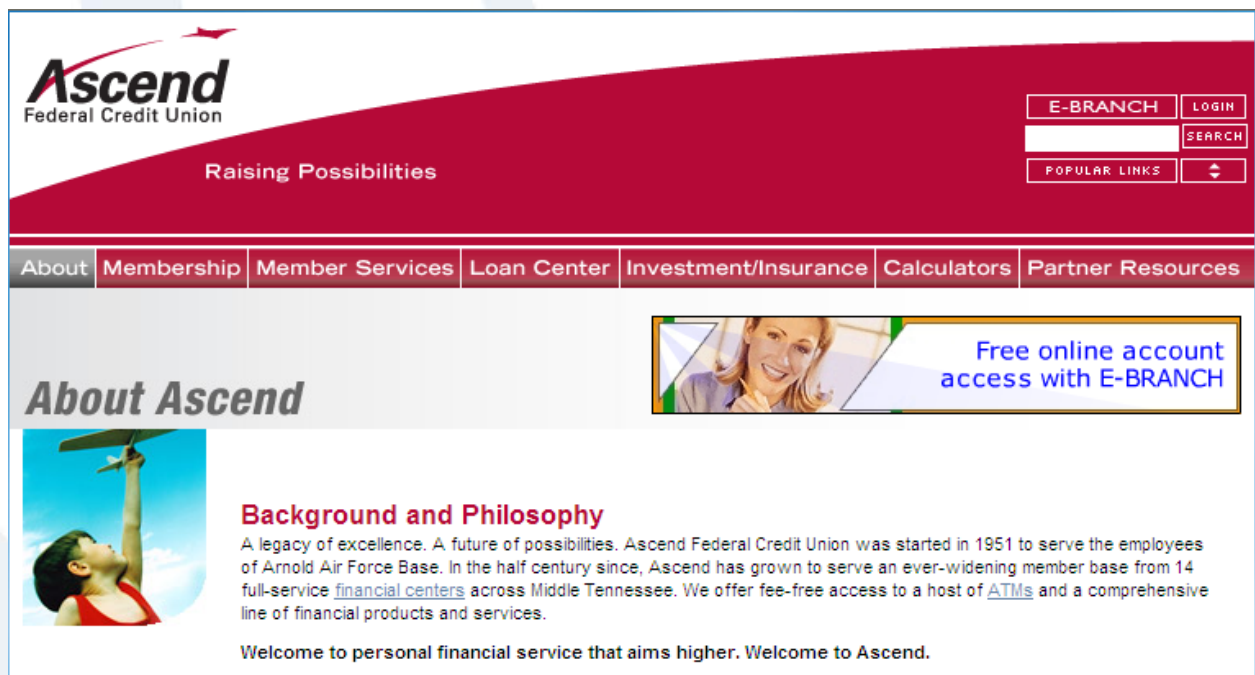
Digital Insight, an Intuit Company, is Ascend's partner; their Online Banking platform is used by Ascend.

## **Results and Benefits**

For Ascend, in order to maintain any marketing effort, it was crucial to prove ROI. Therefore, DeepTarget became a valuable solution and an important arm of their marketing efforts because ROI is so easily determined. In their case, their ROI and profitability has consistently and significantly exceeded their expectations. For example, the 2-year projected profitability for accounts opened and attributed to DeepTarget was more than \$180,000 during a recent quarter, and more than \$550,000 for the year.

"We have been using DeepTarget since 2005, and it has proven to be a very valuable addition to our marketing efforts," Ascend's Vice President of Marketing Kim York said. "Every day, we're presented the dual challenge of offering our members only the products and services that match their specific financial needs and tracking those efforts. With DeepTarget, this process is automatic and highly effective. DeepTarget is an essential tool in Ascend's marketing efforts."

***Ascend's Public Website displaying DeepTarget's General Banner:***



**Ascend**  
Federal Credit Union

Raising Possibilities

E-BRANCH LOGIN  
SEARCH  
POPULAR LINKS

About Membership Member Services Loan Center Investment/Insurance Calculators Partner Resources

**About Ascend**

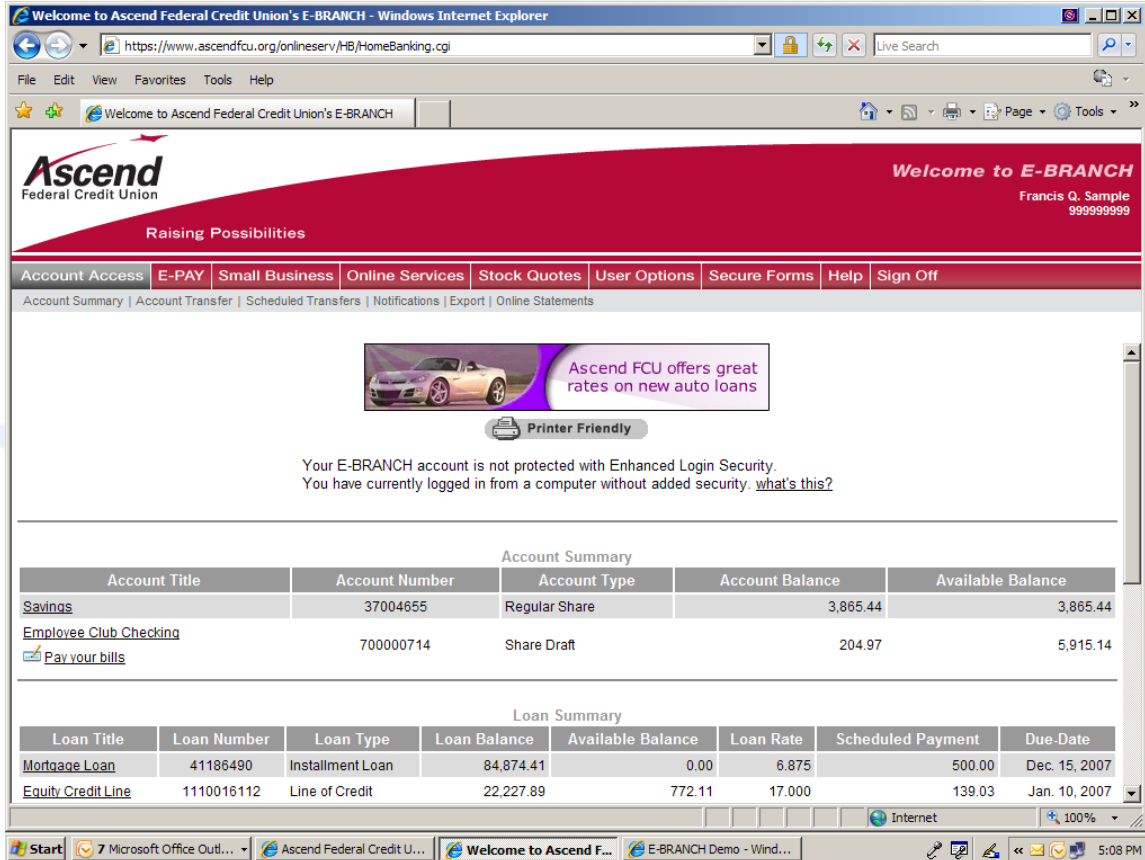
**Free online account access with E-BRANCH**

**Background and Philosophy**

A legacy of excellence. A future of possibilities. Ascend Federal Credit Union was started in 1951 to serve the employees of Arnold Air Force Base. In the half century since, Ascend has grown to serve an ever-widening member base from 14 full-service [financial centers](#) across Middle Tennessee. We offer fee-free access to a host of [ATMs](#) and a comprehensive line of financial products and services.

Welcome to personal financial service that aims higher. Welcome to Ascend.

Ascend's Online Banking displaying DeepTarget's Targeted Offer Banner:



The screenshot shows the Ascend Federal Credit Union's E-BRANCH website. At the top, there is a red banner with the Ascend logo and the text "Welcome to E-BRANCH" and "Francis Q. Sample 99999999". Below this is a navigation menu with options like "Account Access", "E-PAY", "Small Business", "Online Services", "Stock Quotes", "User Options", "Secure Forms", "Help", and "Sign Off". A central banner features a car and the text "Ascend FCU offers great rates on new auto loans" with a "Printer Friendly" button. Below the banner, a security warning states: "Your E-BRANCH account is not protected with Enhanced Login Security. You have currently logged in from a computer without added security. [what's this?](#)".

**Account Summary**

Account Title	Account Number	Account Type	Account Balance	Available Balance
<a href="#">Savings</a>	37004655	Regular Share	3,865.44	3,865.44
<a href="#">Employee Club Checking</a>	700000714	Share Draft	204.97	5,915.14

[Pay your bills](#)

**Loan Summary**

Loan Title	Loan Number	Loan Type	Loan Balance	Available Balance	Loan Rate	Scheduled Payment	Due-Date
<a href="#">Mortgage Loan</a>	41186490	Installment Loan	84,874.41	0.00	6.875	500.00	Dec. 15, 2007
<a href="#">Equity Credit Line</a>	1110016112	Line of Credit	22,227.89	772.11	17.000	139.03	Jan. 10, 2007

### Customer Contact Information



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