

Case Study

How a Credit Union with $1 Billion+ in Assets Reduced Product Closures by Nearly 70%

How behavioral insights helped the credit union to identify disengaged members and strengthen retention

The Challenge

Looking Beyond the Closure

A product closure is easy to see. What happens before it is harder to see.

For a California-based credit union with over $1 billion in assets, the question was whether member behavior could reveal early signs of disengagement before a product closure became the final signal.

Serving its neighboring communities since the 1950s, the credit union has long focused on building lasting member relationships. It wanted a more targeted way to identify members at risk of disengaging and take action before those relationships weakened.

That led to a focused analysis with AiVantage: examine member behavior leading up to product closures, identify meaningful patterns, and equip the credit union's Member Experience team with insights to intervene earlier and strengthen member relationships.

Overview

Northern California
USA

5+ Branches

Size
$1B+ in Total Assets

Membership
100,000+ Members

The real value of member data is understanding what may be happening with a member. Those insights give your team the opportunity to take action, reach out, and have a different kind of conversation.

— Suchit Shah, COO, AiVantage

AiVantage

The Challenge

Rigorous Behavioral Analysis for Each Product Over a Quarter

From October through December 2025, AiVantage analyzed member behavior associated with closures across seven product categories: Regular Shares, Checking, Credit Card, Indirect Auto Loan, Direct Auto Loan, Money Market, and Certificate. Rather than applying one broad set of retention indicators across the membership, each product was analyzed separately to identify the factors most strongly associated with its closure.

This allowed the credit union to move from a broad question - Why are members closing products? to a much more actionable one: What behaviors tend to appear before a member closes this particular product?

The analysis identified the strongest behavioral factors for each product. Those signals were then used to flag members whose recent behavior suggested potential disengagement.



Data-Driven Insights

7 Product Categories
Analyzed for Behavioral Signals

3 Months (Oct–Dec 2025)
Pre-Intervention Results

6 Months (Jan–Jun 2026)
Post-Intervention Results

11.3% vs. 3.4%
Average Regular Share Closure Rate: Pre- vs. Post-Intervention

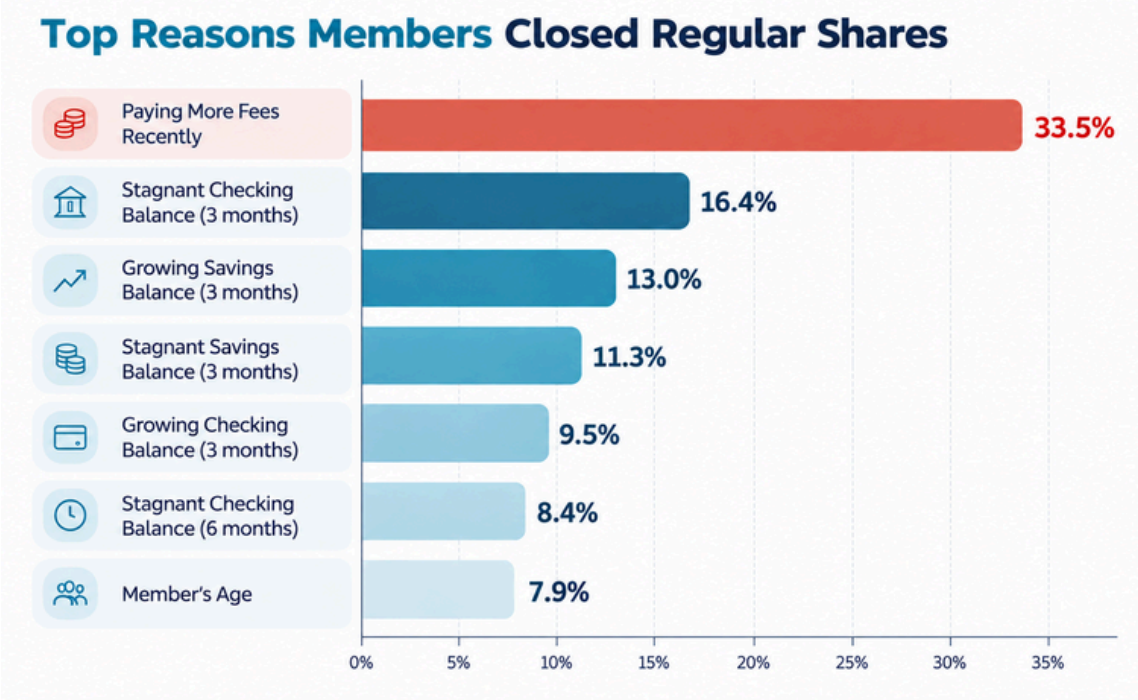
69.9% Reduction
Total Decline in the Average Regular Share Closure Rate

Understanding the Factors Behind Regular Share Closures

Because behavioral patterns differed by product, each product was analyzed independently. For Regular Shares, the strongest signals associated with closure included:

- **Increased recent fee activity**
- **Stagnant checking account balances**
- **Growing savings account balances**

AiVantage



Individually, none of these behaviors necessarily indicates disengagement. **Together, however, they can paint a different picture.**

For example, a member whose checking balance has remained stagnant while their savings balance continues to grow may be changing how they manage their money. Add increasing fee activity to the pattern, and it may suggest growing friction or a shift in where the member is conducting their day-to-day financial activity.

> Behavior leaves clues. When you can identify those clues early and translate them into an action your team can take, data becomes much more than reporting it becomes a way to strengthen the member relationship.
>
> *— Karan Bhalla, CEO & Co-Founder, AiVantage*

The insight is not that any one behavior predicts a closure. It is the combination and direction of these behaviors that can signal a relationship beginning to change.

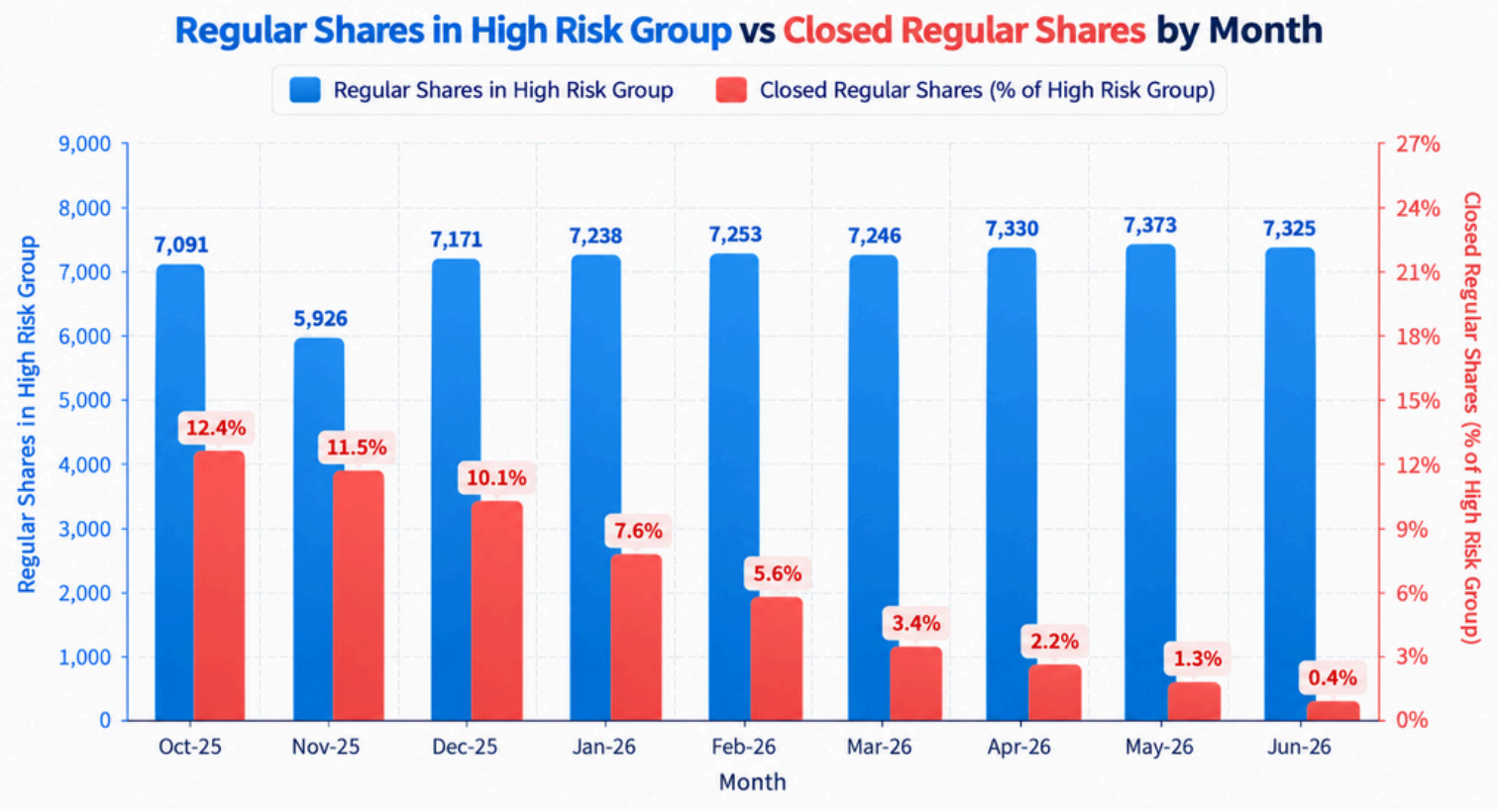
For the credit union's Member Experience team, these patterns created an opportunity to recognize potential disengagement earlier and engage the member before a closure occurred.

The Results

Regular Shares Closure Declined Consistently After Targeted Intervention Began

The impact became visible. Before the intervention, of those identified in the High Risk group each month, the percentage of Regular Shares closed averaged **11.3% across the October–December 2025** baseline period.

From January through June 2026 (post - intervention period), that average fell to **3.4% - a 69.9% reduction** in the average percentage of Regular Shares closed. The decline continued month after month, achieving an astonishing **0.4% in June 2026.**



The results demonstrated the potential of combining **behavioral analytics with timely, human intervention** from its Experience team, giving the credit union a clearer way to prioritize its retention efforts.

AiVantage

From Data to Member Experience

The California-based credit union's experience shows that effective retention is not simply about knowing who left. It is about recognizing who may be starting to pull away and having the insight to act. By turning behavioral signals into targeted outreach, the credit union was able to move from reactive retention to a more proactive approach to member engagement.

A **69.9% reduction in Regular Shares closed** is a difficult number to achieve and a powerful reminder of what targeted analytics and action can accomplish.

For credit unions struggling with member retention, connecting behavioral insights with timely human engagement can be a critical step toward protecting member relationships.

Stronger Member Relationships Start with Member Insights

Help your team identify disengagement early and take meaningful action.

Identify
Behavioral signals across products

Understand
Member needs and changing behaviors

Engage
With timely, personalized outreach



Looking to strengthen retention at your credit union?
Reach out to AiVantage

SCAN ME

Book a Demo here

info@aivantage.org
www.aivantage.org