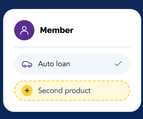
BlastPoint

Five steps to give one-product members a second reason to stay.

When bringing in new members gets harder, there's an opportunity to grow with the members you already have.



56%

of credit unions had fewer members in June 2026 than a year earlier.

Members with only one product have no reason to stay.

Every credit union is pumping new members in. Loyalty is what keeps them from leaking back out. Members stay when you know who they are and how you can serve them. That knowledge is what seals the joints.

A member with only one product is a leak. Indirect auto is the biggest one. Those members came in through a dealer and never thought of you as their financial institution, so when the loan is paid off, they drain right out.

Members who only hold a credit card or a CD leak too, just more slowly. It only takes a little pressure, like a better rate or better terms somewhere else, and they find the way out.

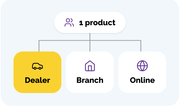
You can keep pumping, or you can fix the leaks.

How to fix the leaks

1 Find your single-product members

Pull a list of members who have exactly one product with you. Then group them by how they joined, whether through a dealer, a branch or online.

Start with dealer members. Many may not even realize they're members.



2 See what members open next

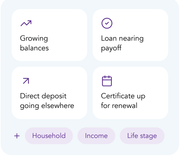
Look at members who already have two products. What did they open first, and what came next?

An auto loan holder may take a different path from someone with only a savings account. Map each path separately so you know what tends to work.

3 Figure out who's ready for another product

Start with what you already know: growing balances, a loan nearing payoff, direct deposit going elsewhere or a certificate coming up for renewal.

Then look at the bigger picture. Household, income and life stage can help you spot members who may be ready for something more.



With thousands of members to consider, **the key is knowing who to reach first.**

4 Make one relevant offer at the right time

Use what you know about each member to choose the product they're most likely to open next.

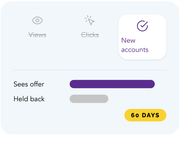
Then put that offer where they'll see it, like the app or online banking login screen.

One relevant offer beats a screen full of choices.

5 Count accounts opened

Track new accounts, not just clicks or offer views. That's what tells you whether your efforts are working.

Hold back a small group of members who don't see the offer so you can compare results. Check performance at 60 days, then track products per member over time.



P1FCU

How P1FCU put this into practice

P1FCU used member scores to identify which product each person was most likely to open next, then used those scores to choose the offer shown at login.

In about two months, members opened roughly

114 CDs

9 credit cards

What could this look like at your credit union?

Start with your own numbers. We can help you find your single-product members, see where they're most likely to go next and figure out where to focus.

Find your single-product members

BlastPoint

Source: BlastPoint analysis of NCUA 5300 Call Report data, June 30, 2025 and June 30, 2026. Of 4,282 credit unions, 2,405 had fewer members in June 2026 than a year earlier, matched by charter number.