



Building a successful debit card program.

Palmetto Health Credit Union leverages Elan Financial Services solutions to grow debit transaction volume.

Palmetto Health Credit Union (PHCU) serves employees and family members of Palmetto Health and its affiliates along with employees and students of Richland County, South Carolina. PHCU employs 27 staff across four branches and corporate back office. An Elan Financial Services client since 2011, the credit union utilizes a variety of Elan products and services. The My Mobile Money Access app and Debit Card Marketing program help PHCU deliver a robust debit card program, with instant issuance an anticipated add-on in the coming months.

The PHCU debit card program currently includes over 8,600 open debit cards. The program has achieved high usage on a consistent year-over-year basis, setting itself apart as a best-in-class program. Recently PHCU realized an average transaction rate of 28.4 per month, 18% higher than the average transaction rate for all Elan debit card programs combined.

The success of the PHCU debit card program starts with commitment to a well-supported debit card offering. “Debit cards and other technology are top priorities. Our membership is primarily in a hospital environment, where employees often don’t have offices and desks. Mobile banking, card access and other remote services are items we focus on to provide convenience to our membership,” says Call Center/Automated Services Manager Sherri Davis.

Member focus guides offerings.

Davis believes the PHCU member-centric culture is a differentiator for the credit union’s debit card program. “From management to the front line staff, we are very member focused,” says Davis. She reports that debit card use has grown organically in response to membership demand. It’s apparent that the credit union’s dedication to anticipating and responding to member needs has helped foster debit card loyalty.



HIGHLIGHTS

Palmetto Health Credit Union:

- 4 branches
- 8,624 cardholders
- Mastercard Issuer
- Elan client since 2011
- Elan services being used: Instant Issue, Debit Card Marketing and My Mobile Money Access app.

Business Objectives:

Grow activation rates and debit card usage, with a focus on no- and low-use cardholders. Increase cardholder loyalty and engagement while reducing administrative burden.

Benefits Achieved:

Increased debit card activations and transaction rates have yielded a year-over-year increase in interchange income for the credit union. Elan marketing support saves time and has enabled multi-channel marketing efforts. Cardholders have embraced card initiatives.



Making debit cards an automatic perk.

Because debit cards are the preferred method of conducting transactions for members, PHCU no longer waits for new account holders to request the cards. “The debit card is an automatic feature that we do provide when a new account is opened. The majority of our members using our services are using our debit card as their primary wallet piece.” says Davis.

Providing a responsive call center.

The PHCU Call Center is ready to help when members have questions about their debit cards or other credit union products. “The individuals who staff our Call Center are very knowledgeable about all of our products and services, including mobile banking, the mobile app, the debit card process, fraud alert and remote deposit capture,” says Davis. The Call Center serves an important role in educating the membership and cross selling products and services. Branch employees also frequently consult the Call Center when members need technology assistance.

Energizing staff with monthly check-ins.

PHCU holds regular monthly management meetings to push forward new and ongoing initiatives. “We include some of the front line staff in our project committees to get their involvement and opinions and assist us with implementation,” says Davis. This commitment to communication helps staff stay in the know and in sync with current priorities.

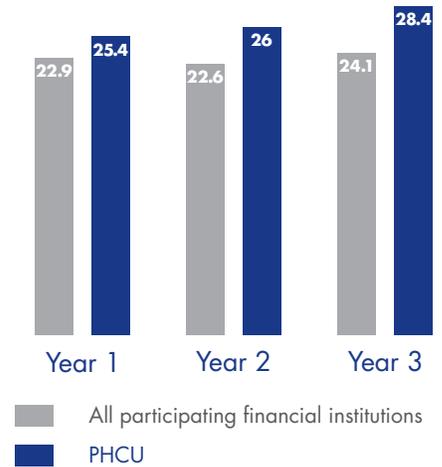
Eager to embrace new technology.

Davis says the credit union is very open to new technology that benefits members. She cites the credit union’s early and quick adoption of EMV, which enabled security-enhanced chip transactions on its ATMs, as an example of PHCU willingness to stay ahead of the curve. “Our members really embraced the chip card and have been very satisfied. We have very minimal downtime, if any,” says Davis.

Looking forward to instant issue.

PHCU plans to debut the instant issue solution offered by Elan in the near future. Instant issuance will help the credit union get cards into the hands of members in the branch as soon as their accounts are opened. This capability also ensures a financial institution can quickly replace lost or stolen cards, helping members avoid downtime and keep their cards in use. “Our membership is very

Debit card activity
Average POS transactions per active card



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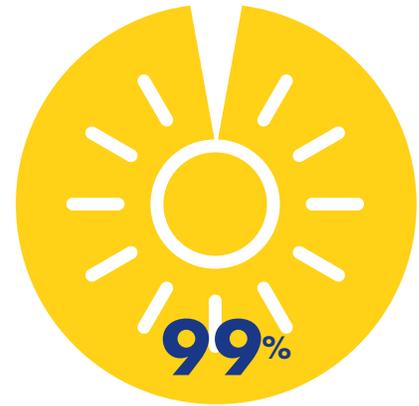
excited about having this option. We have a lot of lost and stolen or compromised cards and we expect having the ability to print cards onsite to be very beneficial,” says Davis.

Debit card management app engages cardholders.

The My Mobile Money Access app allows cardholders to manage their debit card on a mobile phone. Cardholders can download the app and use it to check balances, transfer funds between accounts and perform fraud prevention functions such as turning a card off and on and assigning location and transaction alerts. “I personally love the My Mobile Money Access app from Elan. We are really trying to promote usage,” says Davis. She and her staff are eager to expand adoption. PHCU recently added app banners to their website and are floating ideas such as having branch tellers wear buttons on their shirts to promote the app and engage members. Once instant issuance is rolled out (making the member’s new card number immediately available), Davis plans to encourage tellers to help members download the app to their mobile phones on the spot.

Making inroads with Facebook and through face-to-face engagement.

Getting relevant messaging in front of members is a constant mission for the credit union. Email, social and in-person efforts are primary modes of interaction. “We do a lot of advertising on our website and we’ve become more active on Facebook,” says Davis. PHCU limits informational emails to one or two per month to avoid in-box overload and to reduce ‘unsubscribe’ requests. In addition to digital communications, word of mouth remains important. “Being a smaller institution, our branch employees are on a first-name basis with members. This familiarity allows us to do the majority of our marketing during personal interactions,” says Davis. Friendly, accessible member service has helped PHCU excel in the community. With support from Elan products and services, Davis is confident the credit union will continue to deliver a highly successful debit card program that serves its constituents in Richland County.



Participation in the Elan summer marketing campaign helped the credit union achieve a 99% lift.

// PHCU continues to be a great partner of Elan. They consistently leverage our consultative role and our products and services to provide the best for their members and brand. They’re very deliberate to ensure maximized cardholder experience. //

*Sandra Simmons,
Elan Sr. Relationship Manager*

For more help identifying best-in-class practices for your financial institution, contact your Elan Relationship Manager or call 800.343.7064. You can also visit our website at elanfinancialservices.com.