Smaller Credit Unions Can Do Big Things

How WyHy Credit Union Leveraged Data Integration and Partnership to Sharpen Strategy and Drive Results

BACKGROUND:
Leading with Innovation

When it comes to digital transformation, **being small doesn't mean thinking small.** WyHy Credit Union, Wyoming's #1 credit union, has demonstrated that even modestly sized institutions can lead with innovation, agility and data sophistication. Their journey with Rise Analytics is a testament to what's possible when vision meets execution.

OPPORTUNITY:
A 360-Degree Operational View

Over the past two years, WyHy has partnered with Rise Analytics to **build a modern, scalable data infrastructure** – successfully integrating data from four distinct sources into the Rise Analytics Platform. This milestone unlocked a **360-degree operational view,** enabling smarter, faster decisions across lending, marketing and member services.

"For any credit union, bringing together multiple data streams is a major step," said Bill Willingham, CEO at WyHy. "The Rise team never treated us like we were 'too small' to do big things. They walked with us every step of the way and offered insights that helped us maximize our data's potential."

The collaboration didn't stop at integration. Together, WyHy and Rise Analytics have developed plans to incorporate campaign-level data – beginning with Home Equity Line of Credit (HELOC) promotions – into the platform. This will allow WyHy to measure the effectiveness of specific marketing actions in real-time, helping them identify what resonates with their members and where to optimize outreach.

WyHy Federal Credit Union

23,000 members

$400M in assets
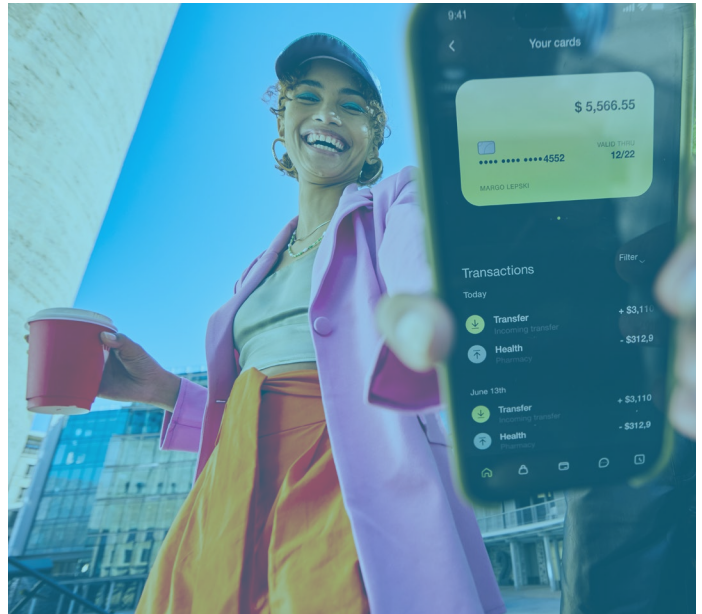
RESULTS:
Uncovering Loyal Member Bases

One of the most powerful insights uncovered through this journey was the strength and loyalty of WyHy's Gen Z and Millennial member base. Using Rise Analytics' analytics Data Warehouse, Predictive Analytics and Marketing Solutions service, WyHy is now fine-tuning its marketing strategies to meet these segments where they are – digitally engaged, values-driven and ready to grow with the credit union. WyHy's focus on attracting and engaging younger members strengthens their strategy and positions them for long-term success.

With the implementation of Predictive Marketing, WyHy has seen their open rates increase from 9%-10% to 22%-27%. Contributing to this open rate success is the integration of behavioral analytics to further personalize messaging, creatives and channel selection based on each member's preferences. WyHy plans to extend these personalization efforts beyond content to include timing and delivery methods.

"We knew we had a strong and loyal member base, but the data confirmed it – and showed us exactly how to segment, target and engage with them more effectively," said WyHy's marketing team.

As WyHy continues on its data journey, the credit union remains a shining example of how collaboration, vision and the right platform can empower even smaller institutions to act with the agility and insight of much larger players. Their next steps are to scale and refine their efforts by expanding predictive modeling to additional product lines, such as credit cards, certificates and mortgages. WyHy's long-term vision is to build a comprehensive lifecycle strategy to ensure members feel supported at every major milestone – Predictive Analytics is a key driver towards this goal.

To further support credit unions like WyHy, Rise Analytics has launched Essential Analytics – a tailored offering that delivers the core capabilities of an advanced analytics platform at a reduced cost. It includes key dashboards, a Next Best Product Predictive Model, a Marketing Campaign, monthly data updates and options to expand with additional models and analytics.

At Rise Analytics, we're proud to be more than just a vendor – we're a partner invested in helping credit unions like WyHy turn their data into action and their vision into reality.

360°
360-degree operational view

Data integration from four distinct sources

3X
Tripled marketing email open rate with Predictive Analytics

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