

# What's the impact of offering Eko for credit unions

A case study with 4 Eko credit unions, ranging from \$70M - \$5B in assets



## Hypothesis: Members want to invest their money at a place they trust

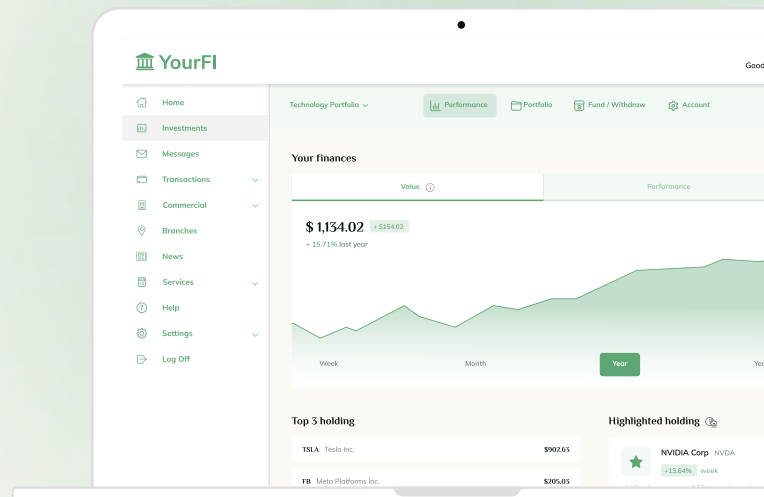
Today, less than 1% of Americans invest with their credit union. The majority opt for third-party apps like Betterment, Vanguard, or Robinhood instead. As a result, credit unions are losing not only deposits but also members to investment firms that actively promote high-interest bank accounts.

Yet 53% of Americans say they would prefer to invest with their credit union—a place they already know and trust. credit unions that don't offer digital investments, or only provide wealth management for the top 1%, are missing out on this massive opportunity.

The choice is stark: lose deposits and watch members leave, or offer digital investments and capture new revenue, strengthen loyalty, and attract/retain (younger) members.

## Product: How CUs offer digital investments

- A digital investment solution, natively integrated in CU's existing banking platform/app
- Members aren't directed away from their banking app
- Instant money movement without a core dependency
- Users choose from Pre-made portfolios, Self-directed investing, Hybrid investing, IRA/Roth IRAs and Crypto
- Start investing from as little as \$1
- Full white-label experience



## Results: Offering digital investments creates significant advantages

### 💰 Increase stickiness

Investing members log in on average 3.8x more frequently than before. 30% of investing members log in more than 10x per week.

### 📊 Fast conversion

Of your entire member-base, 7% will opt-in and fund their investment account within the first year. After 3 years this is approximately 12%.

### 💡 Members want different products

44% has a Hybrid portfolio, 23% a Pre-Built/Robo, 20% Self-directed, 7% Crypto and 6% IRA portfolio.

### 📈 Increase deposits

Eko users growth their bank deposits by on average 11% after year one, significantly outpacing members without Eko.

### 💰 Small initial deposits, but fast growth

With Eko clients can invest starting from \$1. Our average investment amount after 12 months is \$1,740. After 2 years it's \$2,775.

### 👥 Attract and retain (younger) members

65% of investors are Millennials or Gen Z. Eko users are 6x less likely to ever leave the credit union.