

# Driving **Credit Card Cross-Sell** and **Personal Loan Volume** with a 10,000 Member Credit Union

## Challenge & Approach

In a rising interest rate environment with more members turning to plastic to make ends meet, Cornerstone wanted to support their members by reducing the cost of their competitor credit card debt.

**Identify** members revolving on competitor credit cards

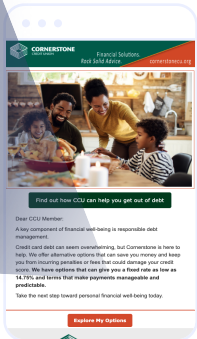
62%

of ACH members identified as revolving on competitor cards

Credit card debt can seem overwhelming, but Cornerstone is here to help. We offer alternative options that can save you money and keep you from incurring penalties or fees that could damage your credit score. **We have options that can give you a fixed rate as low as 14.75% and terms that make payments manageable and predictable.**

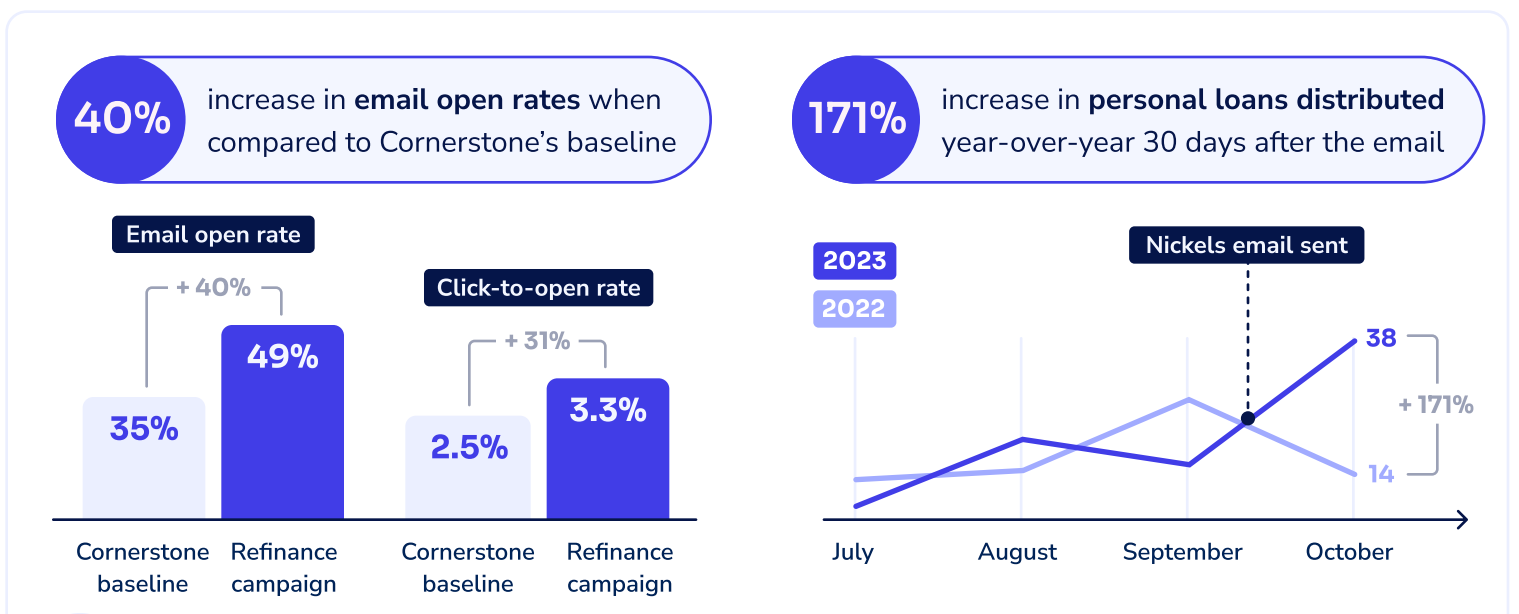
Take the next step toward personal financial well-being today.

Explore My Options



**Engage** members with personalized emails connecting them to Cornerstone's low-rate personal loans

## Impact



“ Teaming up with Nickels allows us to **proactively identify and assist** those burdened by high-interest credit card debt. We're not just refinancing debt; we're **delivering tailored solutions to enhance the financial resilience** of our members. – JIM COONS, CHIEF FINANCIAL OFFICER