

The Future of Mobile Banking

AFCU Delights Members Using MX Mobile

As the largest credit union in the state of Utah, America First boasts a long-standing history and 78 years servicing members and has become one of the largest, most stable and most progressive credit unions in the country while remaining a member-owned, not-for-profit cooperative financial institution. Today, America First has 119 locations, and is the eighth largest credit union in assets in the United States with over \$18 billion, and the fifth largest credit union in membership in America with more than 1.3 million members.

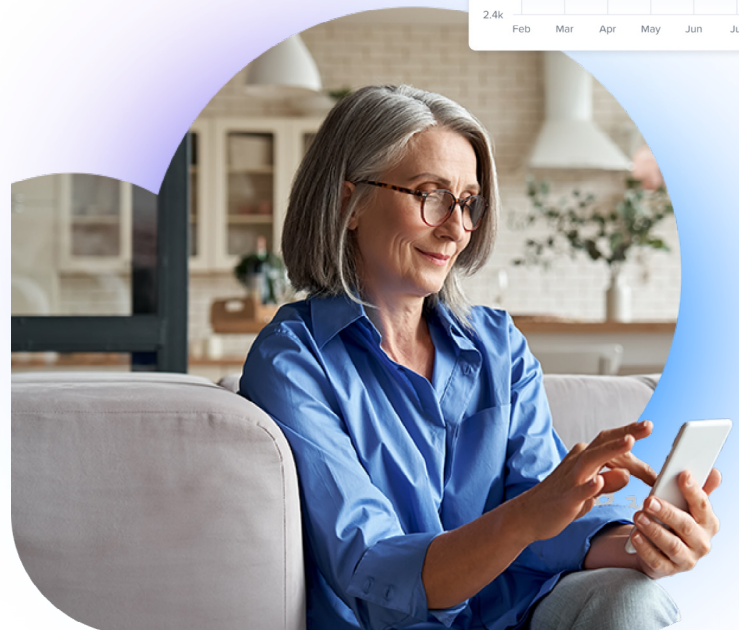
The Challenge

When it comes to its mobile offering, America First Credit Union (AFCU) has one primary goal in mind: Delight its members. This goal is why the MX Mobile Banking (formerly called Helios) cross-platform framework caught AFCU's attention. It was drawn to the way MX Mobile Banking would give AFCU the ability to quickly port its app to many platforms. From a certain perspective, offering an app based on this framework was a bold move. AFCU had been using a waterfall development approach, where programmers would make a long laundry list of changes over months and possibly years before implementing them.

The Solution

MX uses an agile approach, releasing updates within weeks. With the MX Mobile Banking cross-platform framework, AFCU's mobile app shot from a D to an A+ in appbot ratings, and the app is showing a 4.5+ star rating in both the Apple and Android app stores — up from an average rating of 2.5 with the prior version.

In addition, MX is able to quickly respond to complaints and publish new versions of the app. "Going forward we're going to appreciate the agile development that MX provides," Brice Mindrum, Mobile Services Manager at AFCU said. "It's a vastly better way than the huge, monolithic upgrades we were doing before."



Mindrum added, “We were essentially cruising along on a nice cruise ship that worked, and we jumped overboard and got on a yacht. We can now move quickly and cater to the needs of members in a personalized way. The safe decision was to stay on the cruise ship. But that wasn’t the decision that would delight our members.”

Finally, AFCU has also been pleased with the people at MX. “From a development and knowledge standpoint, you won’t find anyone above what the MX engineering team has to offer,” Mindrum said. “The integration process has been fantastic, and the team has been ready to help along the way.”

Our previous app had some good reviews, no question. But as a whole our members were merely satisfied — not delighted. **Now our members are almost uniformly pleased with the experience, and we’re quickly working to make it even better.**

Brice Mindrum

Mobile Services Manager at AFCU

Here is some of the feedback AFCU has received from end users:



Before the update the app looked old and dated, after the update it looks great! **And I love the touchID!** ★★★★★

Best update possible. Now has everything I’m looking for in a banking app and more! ★★★★★

This app is unparalleled. I love how this app is intuitive and easy to use. Not only can I easily consume my data within minutes. I also spend less time organizing my spending data, due to the amazing categorization engine that power this app, and more time on being strategic with my budget. ★★★★★

This new app is awesome. Love how I can integrate multiple accounts from multiple sources and have all the info at my fingertips. ★★★★★

This is everything a banking app **should be.** ★★★★★



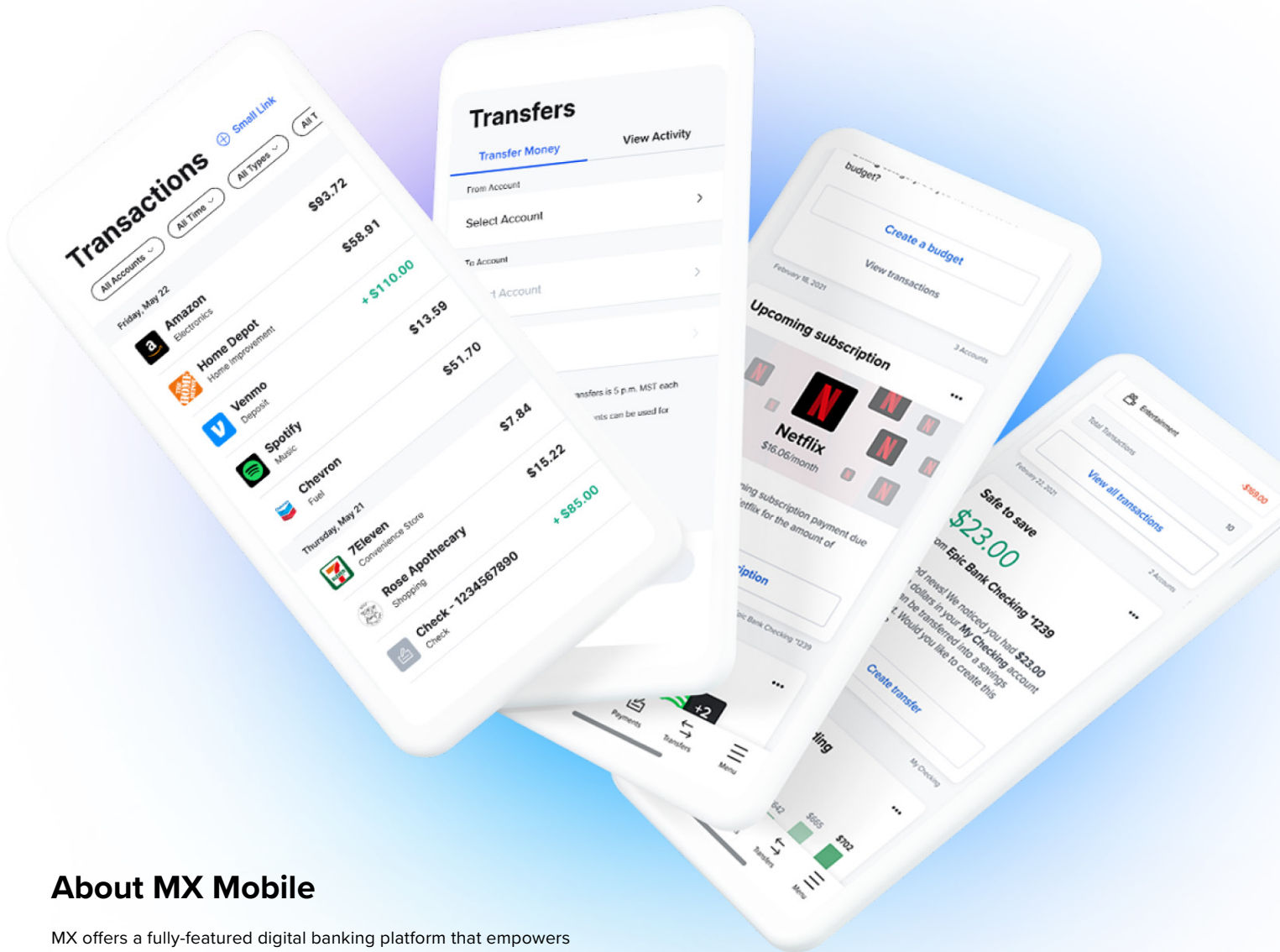
Key Benefits

A+

AFCU’s mobile app shot from a D to an A+ in appbot ratings

4.5+

Went from average rating of 2.5 to 4.5+ star rating in both the Apple and Android app stores



About MX Mobile

MX offers a fully-featured digital banking platform that empowers financial institutions and fintechs to deliver data-driven, contextual, and personalized experiences.

[Learn More >](#)

Ready to Get Started?

Learn how MX solutions can improve your digital offering.

[Request Demo](#)