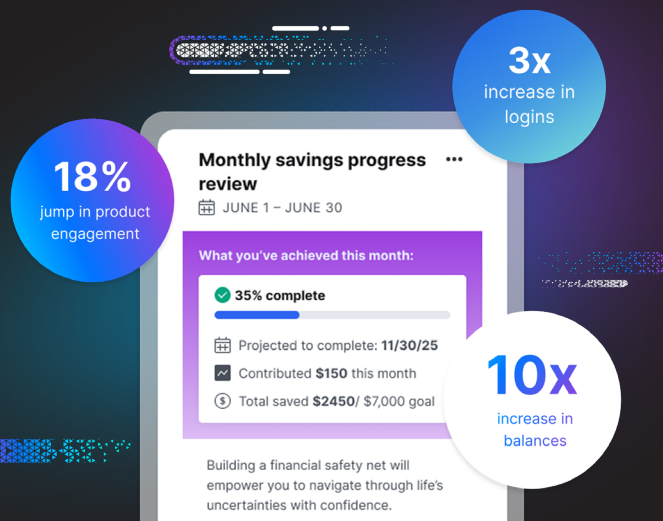


# From Insights to Impact:

How OneUnited Bank Boosted Engagement and Financial Wellness



## Client Overview

As America's leading community development financial institution, OneUnited Bank is nationally recognized for its innovative use of state-of-the-art technology to create real-time personalized financial wellness solutions. To build a scalable application framework that personalizes financial guidance, enhances financial literacy, and expands access to wealth-building tools and economic opportunity, OneUnited relies on MX.

## Challenge

Since 1948, OneUnited Bank has championed financial literacy as a cornerstone of economic advancement. The challenge OneUnited set out to solve was systemic: the K-12 education system in America does not teach financial literacy. Most Americans are never taught how to manage money, and the consequences of this financial literacy gap are far-reaching.

Leveraging Candescent's digital banking solutions, OneUnited Bank continuously pursues innovative ways to deepen user engagement, increase retention, and drive long-term financial wellness for its users. To maintain its edge in digital banking and better serve its users, OneUnited sought an innovative approach to deepen user relationships and enhance engagement.

## Solution

Rising to this challenge, OneUnited Bank developed a financial wellness benefits program that can aggregate financial account data from any source and then combine real-time money management insights with access to emergency cash flow solutions, such as early paycheck access, credit-building tools, and second-chance banking options.

By integrating MX Insights, OneUnited Bank unlocked a powerful data-driven approach to boost user engagement and financial empowerment. Embedding personalized insights into their digital banking experience, OneUnited provides users with actionable recommendations that improve financial decision-making and increase overall engagement.

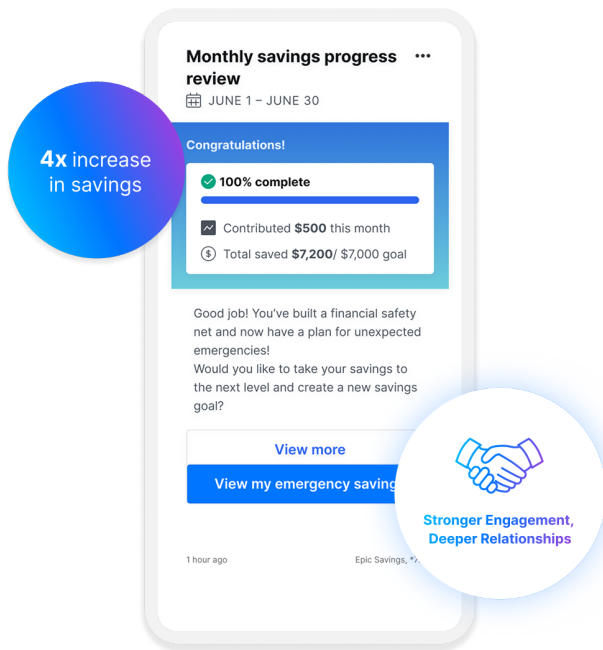
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By utilizing data aggregation and artificial intelligence to provide real-time personalized financial insights, OneUnited Bank and MX are fulfilling the promise of economic growth that comes from creating a more financially literate society.

**Kevin Cohee**

Chairman & CEO at OneUnited

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### Stronger Engagement, Deeper Relationships

The impact was immediate — OneUnited Bank saw an 18% jump in product engagement within the first month. Users interacting with insights logged in nearly 6 days per month — over 3x more than those who didn't — building stronger digital relationships and reinforcing trust.

### Healthier Finances, Higher Balances

Engaged users have seen a significant boost in financial well-being. Those viewing insights maintain an average checking balance nearly 10x higher than non-engaged users. Savings balances followed the same trend, with engaged users saving almost 4x more than users not viewing insights.

## Key Benefits



Empower consumers to take charge of their finances with insights into behaviors, trends, and needs



Enhance customer relationships with actionable insights



Drive stronger user adoption and engagement with personalized, data-driven insights that create lasting experiences

## About MX Insights

MX Insights delivers a combination of personal financial management, predictive financial guidance, and financial wellness capabilities that helps organizations to translate data into actionable insights. It enables organizations to gain more value from their data, power the best experiences, and improve engagement so their consumers can become financially strong.

