

Digital Money Management

Using Account Aggregation to Retain Your Best Customers

Founded in 1956 as a university employee federal credit union, Utah Community Credit Union (UCCU) today serves more than 180,000 members – and counting – across Utah Valley and beyond.

The Challenge

In 2014, to better serve its growing member base for the future, UCCU began looking for outside vendors to help update its online banking platform. When it learned about MX, who was not only a preferred vendor of UCCU's core banking provider Q2, but also a neighbor in Utah Valley, the credit union found a perfect match in MX.

A “Data Match” Made in the Same Happy Valley

“We liked MX because they were able to provide our members with the powerful digital money management tools we were looking for — as well as the data aggregation and data enhancement we needed on the back end. The fact that they were highly regarded by Q2, and were right across town from us, was just icing on the cake.”

The Solution

Within one year of launching its innovative product Digital Money Manager by MX, Utah Community Credit Union saw:

- **33%** of UCCU members had adopted digital money management
- **20%** of those users had added external accounts
- On average, each user added **4.1** external accounts.

This means that tens of thousands of UCCU members are signing in to view all their finances in one place – and, by implication, becoming less and less likely to sign into UCCU's competitors to do so. As a result, UCCU is quickly proving itself as the primary financial institution in its region.



We didn't want to bury this product in any way. Instead, we wanted to put it front and center — showing our members what they could accomplish with it, getting them to really envision how this can **empower smart financial decisions and help change their money habits for the better**. And after one year, that has been happening.

Brad Norton

Chief Marketing Officer at UCCU

Going forward, UCCU is excited about the member benefits that will come from having the MX mobile spending and budgeting widget baked into its mobile banking app — as well as using MX's analytics tools to help UCCU do highly relevant targeted marketing to its members.

"From integration to launch and beyond, we've been very pleased with the experience of working with MX. We couldn't be happier with the fact that so many of our members have started getting their financial lives in order. This partnership brings us exactly what we're looking to deliver to our members," said Norton.

Key Benefits

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About MX Personal Financial Management

MX simplifies personal financial management (PFM) for consumers from connecting all of their accounts in one place, to best-in-class digital money management capabilities, to proactive, personalized financial insights.

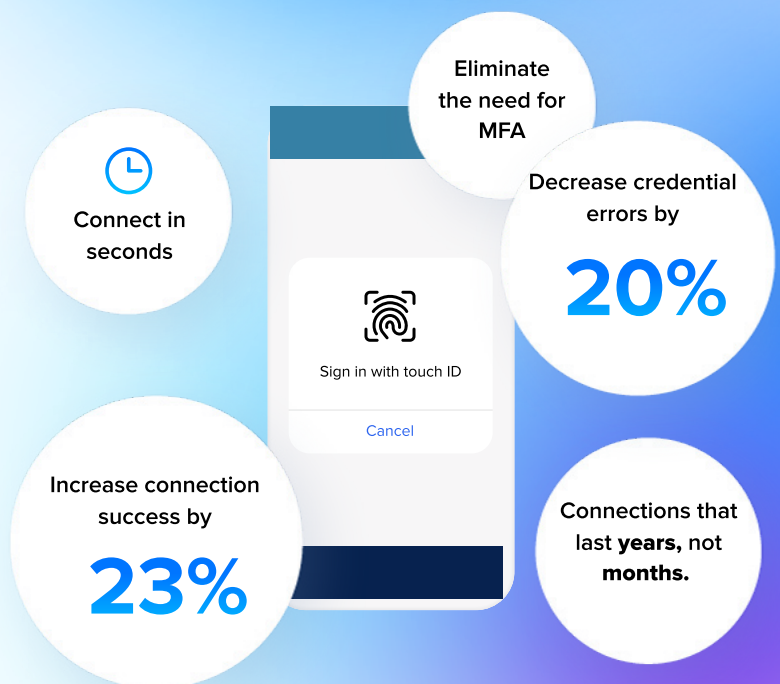
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About MX Account Aggregation

MX's account aggregation solutions enable consumers to easily connect and view all of their financial accounts in one place — and give financial providers full visibility into consumer financial data to better meet their needs.

[Learn More >](#)



Ready to Get Started?

Learn how MX solutions can improve your digital offering.

[Request Demo](#)