



Reward Checking

Kathryn Dudley

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UFCU Checking

Teen Checking

For Members ages 13 - 17

\$0 to open

\$0 monthly fee

Up to 0.50% monthly dividends

Simply U

For worry free spending

\$0 to open

\$0 monthly fee

No overdraft fee

Free Checking

The features you need

\$0 to open

\$0 monthly fee

\$400 Courtesy Pay

Plus Checking

For earning more

\$0 to open

\$10 monthly fee – waived with
\$10,000 in combined balances or
\$4,000 deposited monthly

Up to 2.25% monthly dividends

More credits, discounts, and
reimbursements



ufcu

Sentiment – General Banking

| Sentiment | Description | Source |
|------------|---|--|
| Optimistic | Young professionals are leading consumer spending shifts with increased economic optimism and spending growth, particularly among higher-income groups. They are more willing to invest in new financial products and services, driving innovation in the banking sector. This demographic is seen as a key target for banks looking to expand their customer base. | The Financial Brand: Young Professionals Lead Consumer Spending Shifts |
| Cautious | Middle-income households are facing financial pressures, leading to cautious spending and saving behaviors. These households are more likely to prioritize financial stability and are less inclined to take on new financial commitments. Banks need to offer products that cater to their need for security and affordability. | The Financial Brand: Young Professionals Lead Consumer Spending Shifts |
| Frustrated | Consumers express frustration with non-personalized banking experiences, highlighting the need for banks to offer more tailored services. They feel that generic banking products do not meet their specific needs and preferences. This sentiment underscores the importance of leveraging data and AI to create customized banking solutions. | Executive Report: The 2025 Banking Landscape |
| Trusting | Customers value strong security measures and trust banks that prioritize data privacy and fraud prevention. They are more likely to remain loyal to banks that demonstrate a commitment to protecting their personal information. This trust is crucial for maintaining long-term customer relationships in an increasingly digital banking environment. | Executive Report: The 2025 Banking Landscape |
| Adaptable | Consumers are increasingly using digital banking services but still value physical branches for certain transactions, showing adaptability in their banking preferences. They appreciate the convenience of online banking but also seek the personalized service that branches offer. Banks must balance their digital and in-person services to meet these evolving expectations. | The Financial Brand: How Consumers Value and Use Branches is Shifting |



Generational Attitudes

| Generation Group | Attitude | Description | Source |
|----------------------------------|----------------------------------|--|--|
| Gen Z (1997-2012) | Tech-Savvy and Demanding | Gen Z values digital banking services and expects seamless, mobile-friendly experiences. They are quick to switch banks if their expectations for digital services and low fees are not met. | Executive Report: The 2025 Banking Landscape |
| Millennials (1981-1996) | Optimistic and Innovative | Millennials are optimistic about banking innovations and prefer checking accounts with features like low fees and high convenience. They are more likely to switch to banks offering better digital services and rewards. | The Financial Brand: Young Professionals Lead Consumer Spending Shifts |
| Gen X (1965-1980) | Cautious and Value-Oriented | Gen Xers prioritize stability and value in their banking relationships. They prefer checking accounts with low fees and reliable customer service and are less likely to switch banks frequently. | The Financial Brand: Young Professionals Lead Consumer Spending Shifts |
| Baby Boomers (1946-1964) | Trusting and Loyal | Baby Boomers value trust and security in their banking relationships. They prefer banks that offer secure and transparent checking account services and are more likely to remain loyal to banks that demonstrate a commitment to protecting their personal information. | Executive Report: The 2025 Banking Landscape |
| Silent Generation (1928-1945) | Traditional and Security-Focused | The Silent Generation values traditional banking services and places a high priority on security and personal interaction. They are less likely to use digital banking services and prefer in-person transactions at bank branches. | The Financial Brand: How Consumers Value and Use Branches is Shifting |



Competitive Offer Review

| Offering | Capitol Credit Union | A+ FCU (A+ Federal Credit Union) | Bank of America | SoFi |
|--|----------------------|----------------------------------|-----------------|------|
| Checking Accounts | Yes | Yes | Yes | Yes |
| Savings Accounts | Yes | Yes | Yes | Yes |
| Auto Loans | Yes | Yes | Yes | Yes |
| Home Loans | Yes | Yes | Yes | Yes |
| Personal Loans | Yes | Yes | Yes | Yes |
| Student Loans | No | No | No | Yes |
| Credit Cards | Yes | Yes | Yes | Yes |
| Money Market Accounts | Yes | Yes | Yes | No |
| Certificates of Deposit (CDs) | Yes | Yes | Yes | No |
| Investment Services | Yes | No | Yes | Yes |
| Insurance Services | Yes | No | Yes | Yes |
| Financial Education and Workshops | No | Yes | No | No |
| Small Business Banking | Yes | No | Yes | No |



Reward Checking Benefits

| Benefit | UFCU (University Federal Credit Union) - Plus Checking | Capitol Credit Union - Free Kasasa Cash Checking | A+ FCU (A+ Federal Credit Union) - A+ Checking | Bank of America - Advantage Relationship Banking (Gold Tier) | SoFi - Checking and Savings |
|----------------------------|--|--|--|---|---|
| Rate | 2.25% APY (with bonus) | 6.00% APY on balances up to \$15,000 | 0.05% APY (0.10% savings) | 0.01% APY (5% savings) | 0.50% APY (checking), 4.20% APY (savings), +\$300 bonus |
| Fee | \$10/month (waived if requirements met) | \$0 | \$5 (waived if balance is above \$500) | \$25/month (waived if \$20K 3-month average combined balance) | \$0 |
| Courtesy Pay | \$1,000 | \$15 per item | \$30 per item | \$35 per item | \$50 |
| Direct Deposit Requirement | \$4,000/month or \$10,000 in combined balances | At least one monthly direct deposit/ACH credit | No | No | At least one monthly direct deposit/ACH credit |
| Other Benefits | Bonus dividends, auto rate discount, 15% more points on UFCU rewards credit card | Refunds on ATM withdrawal fees, no minimum balance to earn rewards, free online banking and bill pay, free Visa debit card, free e-statements, free mobile banking | Early direct deposit, mobile app, cash back on debit purchases | 25% rewards bonus on eligible credit cards, no fees on select banking services, auto loan discount up to 0.50%, home equity discount up to 1.50%, mortgage credit | No account fees, access to 55,000+ fee-free ATMs, 1% match on recurring deposits to SoFi Invest |

SWOT Analysis

Strengths

Competitive Rates: Compared to all but Capitol UFCU has the highest Checking Account APY rate.

Benefits: Compared to all but BofA UFCU has the widest range of benefits in a checking product.

Strong Community Presence: UFCU has a strong presence in Texas, particularly in the Austin area, which helps build trust and loyalty among local members.

Weaknesses

Limited Branch Network: Compared to larger banks like BofA, UFCU has a more limited branch network, which may be inconvenient for some members.

Technology and Innovation: While UFCU offers mobile and online banking, it may not be as advanced or feature-rich as digital-first competitors like SoFi.

Opportunities

Fee Waiver Options: Market Plus checking to the lower Middle-Income segments due to the deposit requirement option. None of the other competitors have the same range of benefits with a deposit requirement.

Personalization: Millennials and Gen Z looking for personalization and high-tech services show our continued tech investment will go far.

Threats

Competitors: Competition from both local credit unions like A+ FCU, as well as national banks like BofA and digital banks like SoFi.

Economic Downturns: Economic instability could impact members' ability to meet fee waiver requirements, affecting fee income.

Regulatory Changes: Changes in banking regulations could impact operations and profitability, like in areas like lending and fee structures.



Creative Audit – Capitol Credit Union



- Debit card purchases 12 of 12 recorded this cycle.
- Rewards dashboard You're here!
- eStatements Enrolled this cycle.
- Direct deposit (ACH) 1 of 1 recorded this cycle.

TRACK YOUR CASH REWARDS

You'll always know when you qualify for rewards with the Rewards Dashboard. Available in online banking.

[Apply Now](#)

Web



6.00% APY*
KASASA CASH CHECKING
on balances up to \$15,000

4.00% APY*
KASASA SAVER
on balances up to \$100,000

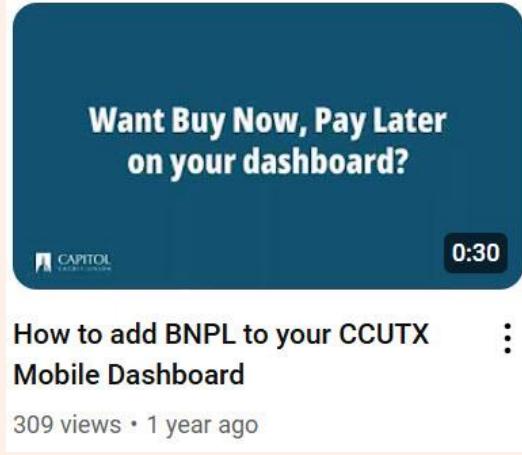
2.00% APY*
MONEY MARKET ACCOUNT
on balances over \$250,000

*Terms and conditions may apply. Please see an associate for a full copy of disclosures, visit our website www.ccutx.org, or give us a call at 512-477-9465.

Facebook – 674 Followers



Instagram – 240 Followers



Want Buy Now, Pay Later on your dashboard?

0:30

How to add BNPL to your CCUTX Mobile Dashboard

309 views • 1 year ago

Youtube – 33 Subscribers



Creative Audit – A+ Federal Credit Union

Checking Accounts

A+ Checking

This checking account pays you dividends each month you maintain a minimum \$500 balance.* Put your money to work for you without having to lock it up for months or years.

[Open Your Account](#) 



Web

Thank you, Austin!

Proud to be recognized for making an A+ difference in our community.

- Best Credit Union
- Best Customer Service
- Best Financial Services
- Best Investment Firm



aplusfcu.org/awards

Membership required. Insured by NCUA.



Facebook – 14,000 Followers

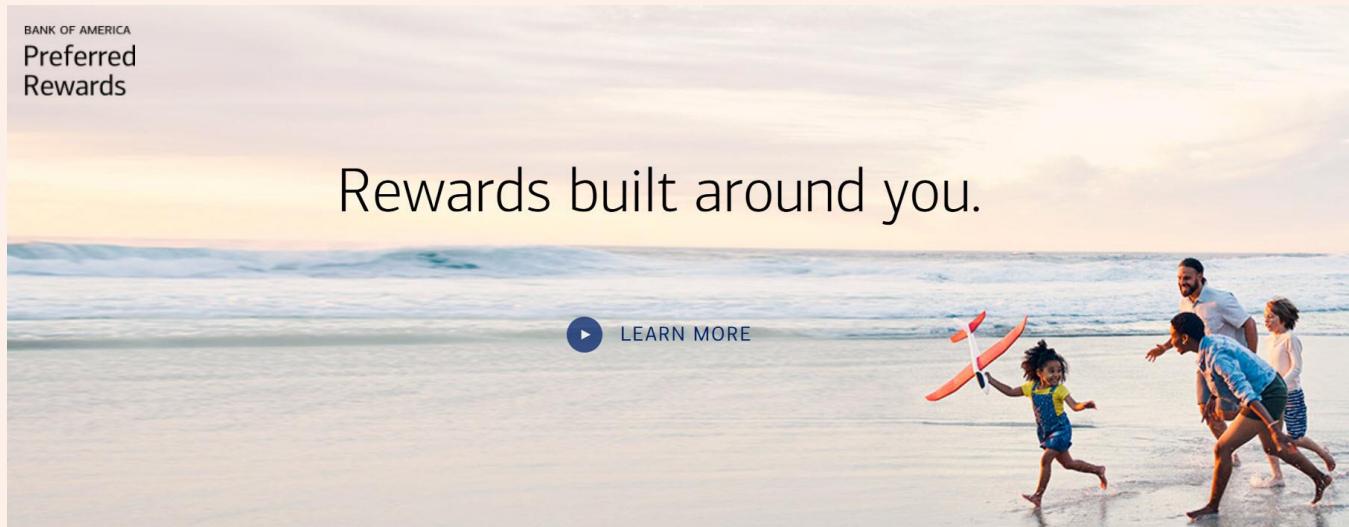


Instagram – 1,596 Followers



Youtube – N/A

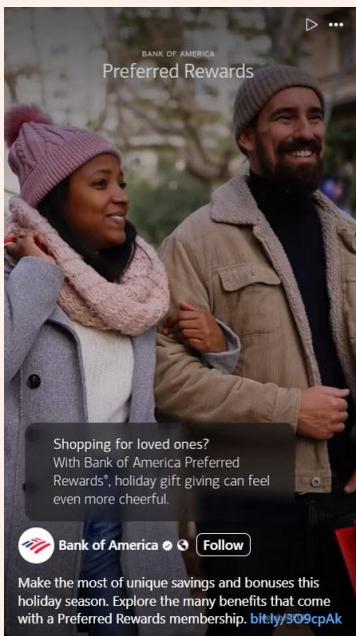
Creative Audit – Bank of America



Web



Facebook – 2.9 M Followers



Instagram – 300,000 Followers



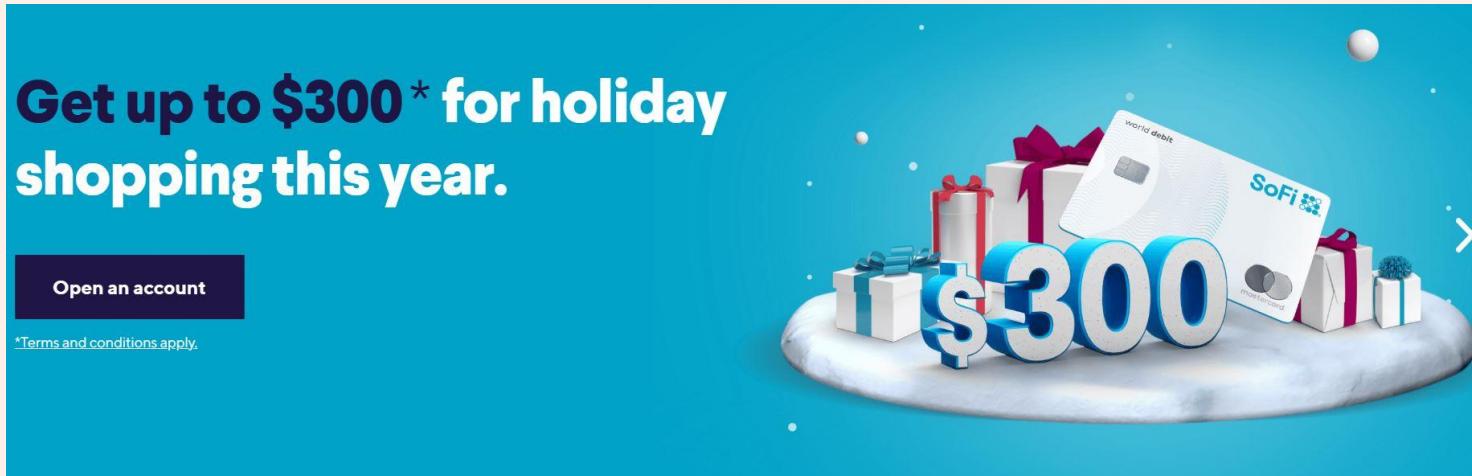
See the bigger picture with Preferred Rewards

282 views • 7 days ago

Youtube – 119,000 Subscribers



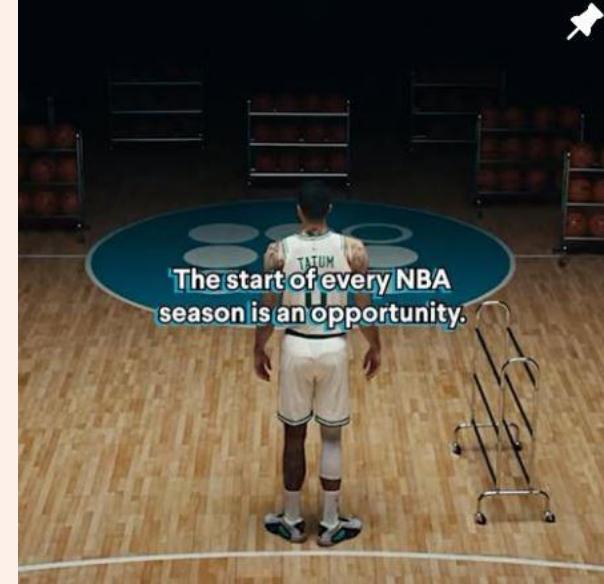
Creative Audit – SoFi



Web



Facebook – 271 Followers



Instagram – 115,000 Followers



Youtube – 153,000 Subscribers



