Personalization at Scale: Turning New Members Into Active Digital Relationships

What does it take to make marketing feel personal across 100,000+ members?

St. Mary's Bank holds a distinction no other financial institution can claim: it's recognized as the first credit union chartered in the United States, opening its doors in 1908.

More than a century later, their founding idea - building close, individual relationships with members - is still central to how the credit union operates. The challenge in recent years has been creating that same personal feel with a modern, growing membership.

That strategy proved especially effective with indirect members - historically one of the most difficult segments to engage and convert. Rather than pulling back from the audience, St. Mary's Bank renewed its efforts, using more timely, targeted, and personalized outreach to drive digital banking adoption.

200%

Increase in top of funnel engagement across all email campaigns via Sparrow, sending only 50% of the volume sent via their former provider

The Challenge: When Mass Blast Sends Work Against You

St. Mary's Bank had already invested in email marketing through a previous provider. On paper, their tooling offered a way to reach the full membership easily. In practice, it offered one message to everyone, regardless of relevance.

Why Their Previous Provider Fell Short
Their former marketing automations provider offered a wide range of capabilities, but execution proved to be a different story.

1. **A builder that couldn't flex for bespoke targeting.** Simple changes to a campaign required time-consuming manual effort — and at times, a request to a third party just to make an update. What should have taken minutes often took several days.
2. **Data constraints that restricted creativity**. Adding a new field meant a back-and-forth process with the platform before it could even be used, making it hard for the team to think on the fly or personalize around anything beyond the standard targeting criteria.
3. **A rigid operating model.** St. Mary's Bank found itself adapting to their provider's technology rather than the other way around - leading a team full of ideas to default to the one thing the platform did well: mass blast sends to everyone.

> "My entire theme for the year was about making things feel personal. It's not that we didn't have the ideas, it's that the tooling wasn't built to support that level of targeting."
> **Tracy Durocher**
> *SVP of Marketing at St. Mary's Bank*

The Real Problem
Inflexible tooling and unproven ROI are frustrating on their own. Together, they prevented St. Mary's Bank from proving something the team believed deeply: if they could reach members with deeply relevant, personalized messages, **conversion would follow** — and members would feel like their credit union actually knew them.

84%

of new direct auto members who joined between August 2025-2026 and received auto campaigns adopted digital banking

The Solution: Mass Messaging to Relationship-Aware Marketing

At a certain point, St. Mary's Bank stopped trying to make blast sends work harder and started looking for a platform built around the member.

That's when they partnered with Sparrow.

Sparrow didn't just replace our former marketing automations provider as the sending tool—it changed how the work got done. At launch, St. Mary's Bank worked with Sparrow's Partner Success and Technical teams to align its data, goals, and initial campaigns. That focused upfront effort gave Sparrow the foundation to support the ongoing execution and turn the credit union's ideas into personalized member journeys without requiring the internal team to continually rebuild audiences or campaigns.

St. Mary's Bank invested in getting the strategy and foundation right up front. From there, the team could let the program run.

What Changed

From Blast Sends → Personalized, Automated Targeting
Emails now reach the right member at the right time, based on where they actually are in their relationship with the credit union - not a single message to the full list at a static point in time.

> "We want to get the right message in front of the right people at the right time. To do that, we have to be able to scale. Sparrow's data feeds help us decide who gets what, backed by best practices that are actually proven — they've helped us focus on progress over perfection. With the tools they bring, we can get very personalized and very specific in a way that's scalable across our whole membership."
>
> Tracy Durocher
> *SVP of Marketing at St. Mary's Bank*

From Vendor → Strategic Partner
St. Mary's Bank gained a partner that brings best practices, goal-setting frameworks, and follow-through, not just task completion.

> "Our previous provider was monolithic; our Sparrow relationship is dynamic and responsive to the needs of our marketing team and membership."
>
> Tyler White
> *Chief Strategy Officer*
> *St. Mary's Bank*

72%

of new indirect members who joined between August 2025-2026 that received indirect-member onboarding campaigns adopted digital banking

From Manual Execution → More Team Capacity

Sparrow's onboarding team worked directly with St. Mary's Bank's Director of Marketing to configure the platform and launch the initial journeys. Once those journeys were in motion, Sparrow supported the ongoing execution, reducing the need for St. Mary's marketing team to rebuild lists, coordinate routine campaign changes, or oversee every send. The team retained visibility and control while gaining time for other priorities.

> "If you're looking for something that allows you to push out one email a month, Sparrow isn't for you. But if you're ready to **engage at the next level with your members** — if you truly believe digital engagement is at the forefront of your plan, and an important piece of your strategy — that's where a partner like Sparrow becomes

> **absolutely essential**. It's not a check-the-box solution. It's a true partnership in engaging members in a different way."
>
> Tracy Durocher
> *SVP of Marketing at St. Mary's Bank*

The Proof: Personalization in Practice

Onboarding, Built Around the Product

St. Mary's Bank runs active, personalized onboarding tracks across HELOC, deposits, checking, mortgage, credit card, direct auto, indirect auto, and consumer loans — each speaking to a member based on what they just opened, not a single generic welcome message.

Indirect members are often treated as too difficult to convert, prompting some credit unions to pull back from the audience altogether. St. Mary's Bank's 72% digital banking adoption rate among new indirect members who received onboarding campaigns points to a different conclusion: relevant personalization, precise targeting, and persistent follow-up can move even a difficult-to-engage audience.

Across all of these tracks, one thread runs underneath: getting members onto online banking. Instead of sending the same reminder to everyone, St. Mary's Bank can filter by status - who already has Online Banking, who has eStatements, who has direct deposit set up, who qualifies for which products — and target only the members missing a given service, reinforcing the message multiple times across the onboarding journey rather than once and done.

Digital banking adoption matters for more than convenience or transaction cost. It can shift routine activity away from higher-cost teller and call-center interactions while giving marketing an ongoing place in the member relationship—a valuable source of access and mindshare among members who might otherwise have limited contact with the credit union.

The Results:

> ROI showed up in three ways: stronger member response, greater internal capacity, and a larger digitally connected audience. After the initial setup, automated onboarding journeys continued in the background without requiring the team to manually rebuild audiences, schedule every touch, or manage each campaign from start to finish.
>
> At the same time, each new digital banking user represented both a lower-cost path for routine service and another opportunity for St. Mary's Bank to remain relevant and top of mind.

> Quantitatively, of the **7,735** indirect members that joined St. Mary's between August 1, 2025 to August 1, 2026 and received indirect-onboarding emails, **5,585** adopted digital banking 2 weeks after opening a message within the indirect onboarding sequence.

Why This Worked

St. Mary's Bank didn't just switch platforms. It replaced one-size-fits-all reach with a partner built for how personalization actually happens at scale:

- Not blast sends → personalized, automated targeting
- Not a vendor relationship → a strategic partner
- Not recurring manual execution → more team capacity, and self-sufficiency where desired
- Not one-size-fits-all reach → engagement that's proven, member by member

Every one of these adds up to the same thing: **marketing that finally feels personal, no matter how many members are on the list.**

Sparrow is the growth infrastructure for modern financial institutions. By unifying data, engagement, and causal attribution into a single system, Sparrow transforms marketing from a cost center into a measurable driver of revenue—enabling financial institutions to scale personalized relationships and multi-product adoption—consistently and with precision.

sparrowfi.business

support@sparrowfi.com