



Deepening Member Relationships at Scale: How Adventure Credit Union Replaced Fragmented Marketing Tools with a Unified Growth Engine

What does it take to turn member engagement into measurable growth?

Adventure Credit Union is a \$629 million institution serving more than 38,000 members - built on a strong foundation of community, trust, and in-branch relationships.

29%

of indirect members activated digital banking within four weeks of joining

“Looking back, the biggest realization is that our previous systems weren’t designed to drive growth—they were designed to manage campaigns. Sparrow changed that entirely. It gave us the infrastructure to actually scale relationships, not just talk about them.”

Evan Kingsbury

Assistant Vice President,
Marketing at Adventure Credit Union

While Adventure CU had already invested in modern marketing tools, the experience remained fragmented, reactive, and difficult to measure—falling short of delivering the kind of personalized, scalable engagement today’s members expect.

The Challenge: When the Tech Starts Working Against You

Adventure CU had already made meaningful investments in their digital engagement strategy - primarily through two marketing platforms: Digital Onboarding and Act-On.

On paper, the combination promised a modern, scalable approach to member growth. In practice, it introduced friction at nearly every step.

Where Digital Onboarding Fell Short

Digital Onboarding offered a wide range of capabilities - but execution proved to be a different story.

1. **A builder experience that made it difficult** to design, launch, and iterate on campaigns efficiently. Even simple changes required time-consuming manual effort, limiting the team’s ability to move quickly.
2. **Feature-rich widgets that saw little to no adoption among Adventure CU’s members.** Tools like direct deposit switching were compelling in theory, but generated minimal engagement in practice—creating the illusion of capability without delivering measurable impact.
3. **A rigid operating model.** As Adventure CU looked to evolve their strategy, Digital Onboarding’s technology was not structured to adapt to their specific needs, leaving the credit union constrained by the platform rather than supported by it.

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Where Act-On Broke Down

Act-On introduced a different set of challenges.

1. **Was not designed with the complexity of credit union data and use cases in mind.** The platform struggled to align with Adventure CU's member data and product ecosystem.
2. **Limited data ingestion and activation.** Critical behavioral and product-level data could not be fully leveraged by Adventure CU, creating gaps in targeting and decisioning.
3. **Insufficient flexibility for personalization.** Campaigns were ultimately constrained to broad segmentation, rather than the kind of dynamic, behavior-driven engagement required to deepen relationships.

The Real Problem

Individually, each platform had limitations. Together, they created a system that was:

1. Fragmented
2. Difficult to optimize
3. And ultimately disconnected from measurable growth

“We weren’t short on tools - we were short on outcomes. The systems we had in place just weren’t built to support the kind of engagement we were trying to deliver.”

Evan Kingsbury

Assistant Vice President, Marketing at Adventure Credit Union

The Shift: From Tools to Infrastructure

At that point, Adventure CU stopped looking for ways to optimize their existing stack—and started evaluating whether it was the right foundation to begin with.

What became clear was that no amount of campaign iteration or workflow tweaking would solve the underlying issue. They didn’t need better execution within the same system. They needed a fundamentally different system.

One that could unify data, engagement, and product growth into a single, cohesive experience—both for their team and their members.

That’s when they partnered with Sparrow.

The Solution: A Unified Growth Engine Built for Financial Institutions

Sparrow replaced Adventure CU’s fragmented marketing stack with a single platform purpose-built to drive measurable relationship growth across the full member lifecycle.

Rather than layering on another tool, Sparrow became the system

26%

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connecting:

1. Member data across systems
2. Real-time behavioral signals
3. Lifecycle engagement
4. And verified financial outcomes

What Changed

From Vanity Metrics → Causal, Down-Funnel ROI

For the first time, Adventure CU could directly tie marketing efforts to real financial outcomes. Sparrow introduced a fundamentally different approach to measurement—grounded in causal attribution, not assumptions.

- Every outreach is tied to downstream product conversion
- Every conversion is tied to measurable revenue impact
- Every assumption is transparent, auditable, and fully controllable by the team

Instead of relying on open rates or clicks, Adventure CU now understands:

- Which campaigns actually drive product adoption
- Which members are expanding into multiple relationships
- And where marketing is directly contributing to income

“Before Sparrow, we were reporting on activity—opens, clicks, surface-level engagement—but we couldn’t confidently tie any of it to actual growth. With Sparrow, that changed overnight. We can now see, with precision, which campaigns are driving funded products, which members are expanding into additional relationships, and exactly how that translates into revenue. It’s the first time marketing has felt like a true, measurable growth engine—not a cost center we’re trying to justify.”

Evan Kingsbury

Assistant Vice President, Marketing at Adventure Credit Union

From Siloed Systems → Unified, Automated Data Infrastructure

Previously, Adventure CU’s data lived across disconnected systems—core, LOS, digital banking, and marketing platforms—none of which spoke the same language.

Sparrow unified these inputs into a single, continuously updated system—without requiring heavy IT lift or complex API builds.

- Data ingested from multiple systems—not just the core
- Fully automated, hands-free data pipelines
- No reliance on manual exports or brittle integrations

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The result: A complete, real-time view of member behavior and product engagement—without burdening internal teams.

“What surprised us most was how quickly Sparrow was able to unify our data. Historically, pulling together insights across systems required manual work, coordination with IT, and a lot of compromise. With Sparrow, everything—from core data to behavioral signals—is flowing automatically. There’s no lag, no stitching things together. For the first time, we’re operating with a complete, refreshed view of our members without putting strain on our internal teams.”

Evan Kingsbury

Assistant Vice President, Marketing at Adventure Credit Union

From Vendor Relationship → True Strategic Partnership

Beyond the technology, Sparrow operated as an extension of the Adventure CU team.

Rather than reacting to requests, Sparrow worked proactively—bringing forward:

- New lifecycle automation opportunities
- Campaign strategies informed by peer institutions
- Continuous optimization recommendations based on live performance data

“Sparrow doesn’t operate like a vendor—they operate like a true partner. They’re constantly bringing us new ideas, new automations, and strategies informed by what’s working across other institutions. It’s not on us to figure everything out—we have a team proactively helping us get better every single week. That’s been a massive shift from what we were used to.”

Evan Kingsbury

Assistant Vice President, Marketing at Adventure Credit Union

The Results: Relationship Growth, Measured

The impact wasn't incremental. It was immediate—and measurable.

1. **31% of members** expanded into core depository products within four days of hyper-personalized outreach
2. **29% of indirect members** activated digital banking within four weeks of joining
3. **26% of direct members** activated digital banking within their first four weeks
4. **12% of indirect members** generated additional direct loan volume within 30 days

More importantly, members didn't just engage—they expanded their relationship with Adventure CU.

Why This Worked

Adventure CU didn't just upgrade their tools.

They replaced a fragmented system with infrastructure designed for how modern credit unions actually grow:

1. Not reporting → proving ROI
2. Not disconnected data → unified intelligence
3. Not vendors → partners
4. Not transactions → relationships

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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.