



## SOLUTION HIGHLIGHTS

## For Credit Union Members

- Get mobile access to branch and ATM location information, the latest rates and online help
- Conveniently connect to online banking services, anytime and anywhere, to view accounts, transfer funds and more
- Take advantage of the latest mobile technology features such as mobile deposit

## For the Credit Union

- Have complete command and control over mobile application including ongoing updates from an easy-to-use web-based dashboard
- Customize look and feel of the mobile app to reflect the credit union's brand identity
- Easily perform all personalization and updates without the need for special skills or mobile technology expertise; it's as easy to use a FaceBook.
- Personalize communications with members. Extend the credit union's reach by connecting with members via push notifications and content updates

# First Financial Credit Union

Northern Chicagoland's premiere community credit union builds on its reputation of exceeding members' expectations with mobile banking that's as personalized as its service.



**Mobilizing for an urban community that's on the go.** First Financial Credit Union has established itself as a leader among community credit unions by promising to provide the "best banking experience possible". By introducing new products, services and technology that anticipate the needs of its members, First Financial delivers on that promise. And First Financial has extended its lead by putting its innovative products and personalized service in the hands of its highly mobile members.

### Connecting with members, no matter where they are

First Financial Credit Union is based in Chicago, IL. It was founded in 1936 to provide financial services for AT&T Teletype employees. In 2000, First Financial transitioned to a community charter and expanded to serve the northern Chicago area. Today, First Financial provides financial services to over 8000 members in the surrounding community and over 70 select employee groups. FFCU provides services you'd expect from a large financial institution while exceeding its members expectations with the personalized service, lower fees and more favorable rates that its members need. Because its members are increasingly mobile, FFCU realized that mobile banking would be key to delivering that personalized service.

“ Nitro Mobile Solutions understands the unique needs of the community credit union and the needs of our members,”

— Luis Reyes, Chief of Operations of FFCU

“First Financial strives to be a leader in providing new products, services and technology for our members. It’s not enough for us to be on par with larger financial institutions. Our goal is to provide the highest quality banking experience to our members; when they need it and wherever they need it”, Luis Reyes, Chief of Operations at FFCU.

Providing a mobile banking application for its members was a top priority for First Financial. FFCU’s urban membership is frequently in transit and needs mobile access to FFCU’s financial services. Mobile banking is particularly important for retaining younger members who demand it and essential to attracting new members who expect it. In addition, First Financial saw mobile as an ideal channel for increasing the quality and frequency of connection to all of their members.

### Nitro: First Financial’s first choice for a mobile banking solution

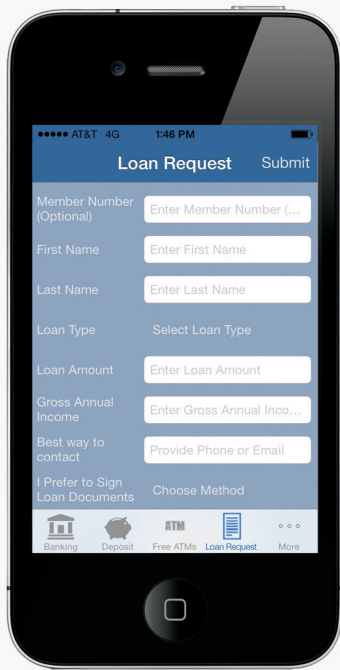
Though First Financial Credit Union was committed to providing a mobile app that provided the services its members needed, they faced several significant challenges. As a smaller to mid-size credit union, they lacked the resources or expertise to develop and support a mobile application in house. And they had neither the time or budget to invest in a custom mobile application. What First Financial needed was a turnkey mobile banking solution that provided all the features their members expect but without the cost, complexity or lack of customization that limit other mobile banking applications.

With those objectives in mind, Luis Reyes led the First Financial team in searching for a mobile technology partner that could meet FFCU’s particular needs. They selected Nitro Mobile Solutions as their mobile banking solution provider because of Nitro’s extensive experience in providing mobile banking solutions designed specifically for community financial institutions.

“Nitro Mobile Solutions understands the unique needs of the community credit union and the needs of our members,” said Luis Reyes. “Nitro enabled us to deliver a mobile app in less than 60 days that is seamlessly integrated with our existing services and provides the personalized experience that our members have come to expect.”

FFCU chose Nitro’s mobile banking solution because it provides a turnkey, affordable mobile banking solution for community credit unions that includes:

- All of the mobile app features and capabilities their members demanded
- Complete command and control of the mobile application; making it easy for them to brand, update and customize the mobile app – without any technical skills required.
- And a direct channel of communication to deliver personalized information, news and promotions to its members.



### Using mobile to increase member engagement – and sales

First Financial was quick to see mobile as an opportunity to extend its presence, connect with its members and increase sales for new products and services. In November of last year, FFCU used mobile as the cornerstone to launch its first “Black Monday” holiday loan campaign. The principal goal of the campaign was to stimulate demand for loans to cover holiday purchases.

FFCU promoted the program to its members via mobile push notifications and supported the campaign with email, lobby signage and on the website. The mobile app was the sole channel for accepting loan requests. With an offer of, “one day to apply, close by Wednesday and have your funds by Thanksgiving”, the campaign was a major success - so successful that First Financial repeated the campaign in 2013 with even better results.

First Financial worked in close collaboration with Nitro prior to launching the “Black Monday” campaign in order to optimize the process and streamline the loan request function as part of the mobile app’s functionality. “Nitro was very responsive and helped ensure the program’s success,” said Luis Reyes. “Nitro is more than a mobile technology vendor. They are a technology partner that understands our business needs and how to translate those needs into mobile banking solutions.”