SugarAI

2026 CREDIT UNION GROWTH SCORECARD

How does your institution stack up?

2026 credit union growth scorecard

Assess your credit union's growth readiness across five dimensions:

Member growth	Cross-sell & wallet share	Member engagement	LOS efficiency	CRM & data unification

Complete all 20 scored statements. Each is rated 1–4.

1 = Reactive **2 = Developing** **3 = Proficient** **4 = Leading**

Maximum score: 80 points across 5 dimensions.

ABOUT THIS SCORECARD

Retain and grow: the two imperatives for credit union leaders in 2026

Growth in the credit union industry is no longer a given. Membership numbers are declining at many long-standing institutions, new member acquisition is getting harder in a crowded market, and the cost of serving members is rising – all while fintechs and large banks compete with frictionless digital experiences.

The credit unions pulling ahead in 2026 have two things in common: they are getting better at retaining the members they have by deepening those relationships with precision and timing, and they are finding new ways to grow membership through smarter, more targeted outreach. Retain. Grow. In that order.

NCUA 2025
Delinquency & charge-off rates at their highest levels in over a decade.

NCUA Q3 2025
The number of federally insured credit unions declined year over year.

NCUA Q3 2025
Non-interest expense grew 6.9% – operational pressure is intensifying.

The five dimensions in this scorecard map directly to where the gap between leading and lagging credit unions is widest. Score yourself honestly. The results will tell you where your greatest leverage for growth actually is.

HOW TO USE THIS SCORECARD

For each of the 20 statements, circle or check the score (1–4) that most accurately reflects your institution today – not where you aspire to be.

1 – REACTIVE

No formal process. Ad hoc or manual.

2 – DEVELOPING

Some process in place but inconsistent or siloed.

3 – PROFICIENT

Consistent process with tracking and some automation.

4 – LEADING

Fully integrated, data-driven, and continuously optimized.

01 Member growth & acquisition maturity

How effectively does your institution attract and onboard new members?

One of the most pressing challenges for established credit unions is that membership growth has stalled – or reversed. The institutions that are winning new members in 2026 aren't outspending competitors; they're out-targeting them. Automated, segmented outreach to prospective members – driven by data, timed to community moments, and coordinated across channels – is the difference between a membership drive that converts and one that generates awareness but no accounts.

> "The number of federally insured credit unions declined – consolidation is reshaping the competitive landscape."
>
> — **SOURCE: NCUA QUARTERLY DATA SUMMARY 2025 Q3**
> https://ncua.gov/files/publications/analysis/quarterly-data-summary-2025-Q3.pdf

WHAT "LEADING" LOOKS LIKE: MEMBER GROWTH & ACQUISITION

- Automated multi-channel campaigns reach prospective members with relevant messaging timed to community events, new membership drives, and competitive moments.
- Prospective member data flows into the CRM so relationship managers can follow up on campaign-generated interest without manual handoffs.
- New member onboarding is a structured, automated journey – not a checklist – with early product recommendations built in.
- Full attribution connects marketing spend to accounts opened, products held, and 90-day relationship depth.
- Sugar Market automates the full acquisition campaign cycle – segmentation, delivery, follow-up, and reporting – from a single platform.

SECTION 1: Member growth & acquisition maturity

STATEMENT / BEHAVIOR	1 REACTIVE	2 DEVELOPING	3 PROFICIENT	4 LEADING
We have a clearly defined strategy for identifying and reaching prospective new members outside our current base.	❑ No formal acquisition strategy; new members come through walk-ins or word of mouth.	❑ Some campaigns run periodically but not tied to a consistent strategy or audience segmentation.	❑ Defined ICP for new members; campaigns run on a regular cadence with audience segments.	❑ AI-driven prospecting identifies the highest-potential new member segments; campaigns are automated and optimized continuously.
Our marketing capabilities allow us to reach prospective members through multiple channels with relevant, timely messaging.	❑ Marketing is primarily branch-based or print; limited digital outreach.	❑ Some email and social activity but not coordinated or personalized.	❑ Multi-channel campaigns (email, digital, social) with segmentation and consistent messaging.	❑ Automated multi-channel campaigns triggered by community events, demographics, and behavioral signals; full attribution tracking.
We can measure the effectiveness of new member acquisition campaigns with clear attribution and cost-per-acquisition data.	❑ No formal measurement; we know campaigns ran but not what they produced.	❑ Basic open/click metrics tracked; no full funnel visibility.	❑ Campaign performance tracked to new accounts opened; some cost-per-acquisition benchmarking.	❑ Full funnel analytics from campaign impression to first product; real-time dashboards; A/B testing standard practice.
New member onboarding is automated, consistent, and designed to deepen the relationship from day one.	❑ Onboarding is manual and varies by branch or representative.	❑ A basic onboarding checklist exists but is not consistently followed or tracked.	❑ Standardized onboarding sequence with follow-up touchpoints in the first 90 days.	❑ Automated onboarding journey with personalized product.

SECTION 1 SCORE

Add your four scores above and record your total.

.... / **16**

02 Cross-sell & wallet share effectiveness

How well does your institution grow revenue from existing member relationships?

The most cost-effective growth for any credit union is the growth that's already in the building. Existing members who trust your institution are far more likely to respond to a relevant product offer than any new prospect – but only if the offer is timely, personal, and based on what you actually know about their financial life. Loan promotions, underutilized services, and life-event-triggered outreach are all sitting in your data. The question is whether your team can see them and act on them.

> "Credit risk remains a top concern... increase in loan delinquencies and charge-offs."
>
> — **SOURCE: 360 FACTORS / RISK COMPLIANCE AI SOLUTIONS**
> https://www.360factors.com/blog/what-risks-credit-unions-prioritize/

WHAT "LEADING" LOOKS LIKE: CROSS-SELL & WALLET SHARE

- Every member interaction is informed by a recommended next action – a relevant product, a promotion, or a life event touchpoint – surfaced automatically by the platform.
- Targeted loan promotions and underutilized service campaigns are automated and segmented, not broadcast to the full membership.
- Wallet share is tracked at the individual member level and drives a prioritized outreach queue for relationship managers.
- Life event signals from member transactions and behavior trigger automated, personalized outreach sequences.
- Sugar Market runs these campaigns automatically – triggered by member data, not manual scheduling – so no opportunity is missed because a rep was busy.

SECTION 2: Cross-sell & wallet share effectiveness

STATEMENT / BEHAVIOR	1 REACTIVE	2 DEVELOPING	3 PROFICIENT	4 LEADING
Our frontline staff consistently identify cross-sell opportunities during member interactions and know how to act on them.	❑ Cross-sell is informal and depends entirely on individual rep initiative; no prompting or guidance.	❑ Some training on cross-sell exists but reps don't have data to inform conversations in the moment.	❑ Reps receive regular guidance on cross-sell priorities; some pre-meeting prep is standard.	❑ AI surfaces tailored next-best-product recommendations for each member before and during every interaction.
We use targeted marketing to promote specific products and services to members who are most likely to need them.	❑ Promotions are sent to the full membership with no segmentation; one message for everyone.	❑ Some basic segmentation (e.g., age, product held) but campaigns are infrequent and manually built.	❑ Regular targeted campaigns for loan promotions, CD rates, and underutilized services; segmented by member profile.	❑ Automated, behaviorally-triggered campaigns promote the right product to the right member at the right time based on transaction and engagement data.
Our institution tracks and acts on member life events (home purchase, new job, growing family) as cross-sell triggers.	❑ Life events are not systematically tracked or acted upon; opportunities are identified only when members proactively reach out.	❑ Some life event outreach exists (e.g., birthday emails) but is not tied to product recommendations.	❑ Key life event triggers (home purchase, new auto, retirement) are tracked and prompt outreach.	❑ Life event intelligence is connected to automated outreach sequences with personalized product offers and relevant educational content.
We can measure wallet share per member and track how it changes over time.	❑ No formal wallet share metric; we count products held but don't analyze relationship depth.	❑ Products-per-member tracked at the aggregate level; no individual relationship scoring.	❑ Products-per-member tracked at the individual level; teams have visibility into growth opportunities.	❑ Wallet share is a KPI tracked in real time; AI identifies members with highest expansion potential and flags them for proactive outreach.

SECTION 2 SCORE

Add your four scores above and record your total.

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03 Member engagement & retention

How proactively does your institution deepen and protect existing member relationships?

Retention isn't a product problem – it's a visibility and timing problem. Members don't leave credit unions because they found a better product; they leave because someone else reached them first with the right offer at the right moment. The institutions with the strongest retention rates are the ones that can see the warning signs before a member disengages, and who have the tools to act on those signals before the window closes.

> "Loan performance has deteriorated... delinquency and charge-off rates reaching their highest levels in over a decade."
>
> — **SOURCE: NCUA 2025 SUPERVISORY PRIORITIES (CONSUMER FINANCIAL SERVICES LAW MONITOR)**
> https://consumerfinancialserviceslawmonitor.com/2025/01/ncua-releases-its-2025-supervisory-priorities/

WHAT "LEADING" LOOKS LIKE: MEMBER ENGAGEMENT & RETENTION

- At-risk members are identified automatically before they disengage, giving your team a window to intervene.
- Every loan maturity, CD rollover, and product milestone triggers a personalized, automated outreach sequence – no manual calendar flagging required.
- Branch staff, loan officers, and contact center reps all work from the same member view; no member ever has to repeat their context.
- Engagement health is a live metric that drives daily team priorities, not a quarterly report.
- Sugar Sell's AI surfaces the highest-risk and highest-opportunity member relationships every morning, so your team starts each day focused.

SECTION 3: Member engagement & retention

STATEMENT / BEHAVIOR	1 REACTIVE	2 DEVELOPING	3 PROFICIENT	4 LEADING
Our team can identify members who are at risk of reducing their relationship or leaving before it shows up in attrition data.	❏ Attrition is identified after the fact when accounts are closed or balances withdrawn.	❏ Some indicators are monitored (e.g., declining balance, reduced transaction activity) but not systematically.	❏ Risk signals are tracked and reviewed regularly; at-risk members receive outreach.	❏ AI flags at-risk members automatically based on behavioral and transactional patterns; outreach is triggered before members disengage.
Our outreach to existing members is timed to meaningful moments – loan maturities, CD rollovers, rate changes, and life events.	❏ Outreach is calendar-based or reactive; we reach members when it's convenient for us, not when it's relevant to them.	❏ Some milestone-based outreach exists (e.g., CD renewal notices) but it's not automated or personalized.	❏ Key milestones trigger outreach sequences; most touchpoints are managed and tracked.	❏ Every significant member milestone triggers an automated, personalized outreach sequence; no renewal or maturity event is missed.
Different lines of business (branches, lending, contact center) share a unified view of each member relationship and their recent interactions.	❏ Each department has its own system; member context is not shared across the organization.	❏ Some shared data exists but reps often work from incomplete pictures; handoffs are informal.	❏ A shared CRM gives most staff visibility into member interactions across departments.	❏ Every team member sees a complete, real-time member profile including all interactions, products, open cases, and recommended next actions – regardless of channel.
Member satisfaction and engagement health are tracked with metrics that drive action, not just reporting.	❏ No formal engagement metric; satisfaction is measured anecdotally or through annual surveys.	❏ NPS or satisfaction surveys run periodically; results are reviewed but rarely drive specific actions.	❏ Engagement metrics tracked regularly; leadership reviews trends and adjusts programs accordingly.	❏ Real-time engagement scoring at the member level; declining scores trigger automated outreach and manager alerts.

SECTION 3 SCORE

Add your four scores above and record your total.

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04 Loan origination (LOS) efficiency

How well does your lending pipeline connect member intelligence to loan volume?

Loan origination is the revenue engine of most credit unions – and one of the highest-friction workflows in the institution. When your loan origination system doesn't talk to your CRM, loan officers work blind. Renewals get missed. Referrals get lost between departments. And leadership can't see the pipeline clearly enough to coach or intervene early. Connecting lending to the full member relationship picture is one of the fastest paths to measurable revenue lift.

WHAT "LEADING" LOOKS LIKE: LOAN ORIGINATION EFFICIENCY

- Loan officers walk into every member conversation with a full relationship picture – not just the loan request in front of them.
- No renewal or maturity event is missed; automated alerts and outreach sequences ensure every opportunity is worked.
- Referrals from branches and the contact center are captured in the CRM, routed instantly, and tracked through to funded loan.
- Leadership sees the pipeline in real time and knows exactly where coaching or intervention will have the most impact.
- Sugar Sell's core integration with Symitar, DNA, and other platforms makes this possible without replacing your LOS.

> "Non-interest expense grew… 6.9 percent – efficiency gains in lending operations directly impact the bottom line."
>
> — **SOURCE: NCUA QUARTERLY DATA SUMMARY 2025 Q3**
> https://ncua.gov/files/publications/analysis/quarterly-data-summary-2025-Q3.pdf

SECTION 4: Loan origination (LOS) efficiency

STATEMENT / BEHAVIOR	1 REACTIVE	2 DEVELOPING	3 PROFICIENT	4 LEADING
Loan officers have visibility into the full member relationship – including non-lending products, recent interactions, and service history – before entering a member conversation.	❏ Loan officers work primarily from the LOS; member context from other departments is not readily accessible.	❏ Some member history is available but requires manual lookup across multiple systems.	❏ A shared CRM gives loan officers basic member context before meetings.	❏ Loan officers see a complete, AI-enriched member profile with recommended talking points and cross-sell signals before every interaction.
Members approaching loan renewal or maturity are automatically flagged and receive proactive outreach before the opportunity closes.	❏ Loan renewals are managed reactively; members are contacted only when they initiate or when a rep notices on a report.	❏ Some renewal tracking exists but relies on manual review; outreach is inconsistent.	❏ Renewal milestones are tracked and trigger outreach through a defined process.	❏ Automated alerts surface upcoming maturities to the right rep at the right time; outreach sequences launch automatically and are tracked to conversion.
Lending referrals from branch staff and the contact center are captured, tracked, and followed up on consistently.	❏ Referrals happen informally – verbal handoffs, sticky notes, or ad hoc emails; no tracking.	❏ Some referral logging exists but follow-up is inconsistent and there is no visibility into conversion rates.	❏ A referral process is defined and tracked; managers can see referral volume and outcomes.	❏ Referrals are captured in the CRM at the point of interaction, automatically routed to the right lending team member, and tracked through to funded loan with full conversion reporting.
Leadership has real-time visibility into the lending pipeline to identify coaching opportunities and forecast accurately.	❏ Pipeline visibility is limited to periodic reports that require manual compilation.	❏ Some pipeline reporting is available but it is delayed and does not surface individual coaching needs.	❏ Dashboard reporting gives leadership regular pipeline visibility; coaching conversations happen on a scheduled basis.	❏ Real-time pipeline dashboards flag stalled opportunities and underperforming areas automatically; leaders know exactly where to intervene before deals are lost.

SECTION 4 SCORE

Add your four scores above and record your total.

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05 CRM & data unification

How effectively does your institution connect its systems to serve members better?

The foundation that all four other dimensions rest on is data – specifically, whether the right data is in the hands of the right people at the right time. For most credit unions, the data already exists. It lives in the core banking system, in marketing tools, in the LOS, in call center logs. The problem isn't data scarcity. It's data fragmentation. A unified platform that connects these sources – and turns them into guided action for frontline teams – is the difference between a CRM your people use and a CRM they work around.

WHAT "LEADING" LOOKS LIKE: CRM & DATA UNIFICATION

- Core banking, CRM, and marketing are fully integrated – every team member works from the same real-time member picture.
- Frontline staff open the CRM because it tells them something useful, not because they're required to log activity.
- AI generates a prioritized daily action list for every rep – specific members, specific reasons, specific next steps.
- Adoption is tracked and managed as a performance metric, not assumed.
- SugarAI connects to Symitar, DNA, and 180+ other systems – so integration is a starting point, not a multi-year IT project.

> "U.S. credit unions are working to reignite growth, deepen engagement, and increase competitiveness amid shifting preferences and economic headwinds."
>
> — **SOURCE: MEMBER MOMENTUM IS AT A CROSSROADS – SHERRY VIRDEN CALLAHAN & ASSOCIATES**
> https://sugarai.com/industries/credit-unions

SECTION 5: CRM & data unification

STATEMENT / BEHAVIOR	1 REACTIVE	2 DEVELOPING	3 PROFICIENT	4 LEADING
Our CRM reflects a complete, real-time picture of each member relationship – products held, recent interactions, open cases, and next best actions.	❏ Our CRM is primarily a contact database; it does not reflect the full member relationship.	❏ Some member data is in the CRM but it is incomplete and requires reps to check other systems for context.	❏ The CRM holds most member relationship data and is reasonably current; most reps use it daily.	❏ The CRM is the single source of truth for every member relationship; it reflects real-time data from core and is enriched with AI-driven next best action guidance.
Our core banking system, CRM, and marketing platform are connected and share data without manual intervention.	❏ Systems are completely siloed; data sharing requires manual exports, re-entry, or IT requests.	❏ Some integrations exist but they are partial, delayed (batch sync), or require frequent manual reconciliation.	❏ Core and CRM are integrated; most key data flows automatically with limited manual intervention.	❏ Core, CRM, marketing, and LOS are fully integrated with real-time bi-directional data flow; all systems reflect the same member reality.
CRM adoption among frontline staff – branch staff, loan officers, and contact center teams – is high and consistent.	❏ CRM adoption is low; most frontline staff do not use it regularly or consider it useful for their day-to-day work.	❏ Adoption is inconsistent; some teams use it well and others largely ignore it.	❏ Most frontline staff use the CRM regularly; adoption is monitored and low performers are coached.	❏ CRM adoption is near-universal; staff use it because it genuinely helps them do their jobs better, not because they are required to.
Our CRM helps frontline staff prioritize their day – surfacing who to contact, why, and what to say – rather than just recording what already happened.	❏ The CRM is used primarily for logging completed activities; it provides no forward-looking guidance.	❏ Some reporting and dashboards provide direction, but reps largely determine their own priorities.	❏ Reps have access to dashboards and prioritization tools; managers set priorities in regular team meetings.	❏ AI surfaces a daily prioritized action list for every rep – specific members, specific reasons, specific recommended actions – each time they log in.

SECTION 5 SCORE

Add your four scores above and record your total.

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YOUR RESULTS

Score summary & growth readiness tier

Growth in the credit union industry is no longer a given. Membership numbers are declining at many long-standing institutions, new member acquisition is getting harder in a crowded market, and the cost of serving members is rising – all while fintechs and large banks compete with frictionless digital experiences.

The credit unions pulling ahead in 2026 have two things in common: they are getting better at retaining the members they have by deepening those relationships with precision and timing, and they are finding new ways to grow membership through smarter, more targeted outreach. Retain. Grow. In that order.

DIMENSION	MAX	YOUR SCORE
01 Member growth & acquisition maturity	16	....
02 Cross-sell & wallet share effectiveness	16	....
03 Member engagement & retention	16	....
04 Loan origination (LOS) efficiency	16	....
05 CRM & data unification	16	....
TOTAL SCORE	**80**	.... **/ 80**

What your score means

20–34 REACTIVE

Your institution is largely reactive across the five growth dimensions.

Member data is fragmented, campaigns are generic, and your CRM is primarily a logging tool rather than a guidance system. The gap between where you are and where your competitors are heading is widening. The good news: this tier typically represents the highest ROI from targeted investment in data unification and marketing automation.

35–49 DEVELOPINGS

Some processes are in place but they are inconsistent, siloed, or manual.

You have the foundations of a member engagement strategy, but execution depends too heavily on individual rep initiative. Cross-sell and retention processes are defined but not automated. Your biggest opportunity is connecting the dots between your systems so the right actions surface without requiring your team to find them manually.

50–64 PROFICIENT

Your institution is operationally consistent across most dimensions.

You have defined processes, connected systems, and measurable outcomes. The gap to leading is moving from process-driven to intelligence-driven – replacing manual review and scheduled outreach with AI-surfaced priorities and automated workflows that act on member signals in real time.

65–80 LEADING

Your institution is operating with precision across the five growth dimensions.

Member data is unified, outreach is automated and personalized, and your frontline teams start every day knowing exactly where to focus. You are protecting your member base and growing wallet share simultaneously – the retain-and-grow flywheel is running. Maintain momentum by continuously optimizing your AI-driven insights and expanding automation to new workflows.

ABOUT SUGARAI

The Precision Selling platform for credit unions

SugarAI goes beyond traditional CRM to power member-first, AI-enabled [TW1.1]selling. Our Precision Selling Platform helps credit union teams win and grow the member relationships that matter most – by uncovering risk, revealing expansion opportunities, and guiding every next interaction for relationship-driven institutions.

Sugar Sell · Sugar Market · Sugar Serve

180+ Core & ERP Integrations

Ready to see what your score looks like in the platform?

Book a 30-minute personalized demo with our credit union team. Bring your scorecard – we'll show you exactly how other institutions in your tier closed the gap.

Book a Demo
sugarai.com/request-demo

See the Platform
sugarai.com/resources/crm-platform-demo

Talk to a Specialist
sugarai.com/industries/credit-unions

What to do with your score

Your scorecard results are most valuable as a conversation starter, not just a benchmark. Here's how to use them:

1 Identify your lowest-scoring dimension

That's your highest-leverage opportunity. A single dimension score of 4–8 typically represents a gap that's costing you measurable member revenue.

2 Share with your leadership team

Walk through the scoring criteria for your lowest two dimensions in your next executive or board strategy session. It reframes the technology conversation around specific member and revenue outcomes.

3 Talk to a SugarAI specialist

We'll map your specific score against what credit unions in your asset tier typically look like – and show you what closing the gap looks like in practice, with a core integration you already run.

SugarAI

Unlock sales potential

About SugarAI

SugarAI goes beyond traditional CRM to power account-first, AI-driven selling. Our Precision Selling platform helps sellers win and grow the accounts that matter most by uncovering hidden risk, revealing expansion opportunities, and guiding every next move for complex, relationship-driven businesses.

Learn more at www.sugarai.com