



CASE STUDY

Transforming Banking with Data & Analytics



MEMBERS 1st
FEDERAL CREDIT UNION



HEADQUARTERS
Enola, PA



INDUSTRY
Banking

Consumers have more choices than ever, and financial institutions face increasing pressure to deliver personalized, convenient experiences to their members. Members 1st Federal Credit Union (Members 1st), headquartered in Enola, Pennsylvania, has always put technological innovation at the heart of its business. In an industry where data is key to providing members with value-added services, Members 1st has a rich history of innovation, having built its own online banking platform 16 years ago. **With a growing membership base, the credit union recognized that a modernized data infrastructure would support its strategic objectives and enhance the customer experience.**

Accelerating Cloud Adoption

Members 1st Federal Credit Union (Members 1st) is accelerating its digital transformation with an innovative data solution that informs business decision-making and fosters a personalized member experience. With a 75-year history of technology innovation, Members 1st currently serves more than 600,000 members in its nearly 60 branches throughout the US state of Pennsylvania and nationwide through its robust digital banking platform. The credit union collaborated with Microsoft partner 3Cloud to build its M1-360 platform in the Microsoft Azure ecosystem, consolidating over 20 terabytes of data and streamlining business operations. This ambitious effort to reconfigure Members 1st's data architecture is helping the credit union enhance its member experience with personalized outreach and communications.

Members 1st was eager to use data to offer its members a more personalized experience and inform business decision-making. However, the credit union's legacy IT infrastructure, comprising on-premises SQL servers and multiple software services, made it difficult for the business to aggregate and analyze data for strategic initiatives and customized member support.



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The credit union had migrated some of its infrastructure to the cloud, but it decided to accelerate its cloud adoption and create an internal data lake. Members 1st looked for a vendor with deep cloud expertise to work alongside it throughout this digital transformation. A longtime Microsoft shop, the credit union found Microsoft partner 3Cloud, which has extensive experience with Azure. “We wanted a vendor that would work alongside us in a collaborative, agile way,” says Anita McAllister, Vice President of Data & Analytics at Members 1st. “3Cloud became an extension of our own team, and we were able to learn from their technical expertise.”

“We strive to focus on our members’ goals & treat them like people instead of account numbers. We wanted to use our powerful data to deliver what each member needs.”

- Karen Roland, Members 1st
Chief Marketing Officer

Reshaping Architecture for 15+ Data Sources

Members 1st faced a significant challenge: incorporating data from over 15 disparate sources into a cohesive, scalable framework. Recognizing the need for a robust solution, it partnered with 3Cloud to harness the power of Azure. Members 1st and 3Cloud combined Azure SQL, Azure Data Factory, and Azure Databricks to extract, log, and centralize enterprise-wide data into a cutting-edge data lakehouse, the M1-360 platform. **“The M1-360 platform pulls everything into a central place and gives us the horsepower to work for the business,”** says Greg Lowe, Data Architect at Members 1st.

“These reports used to be done manually, sometimes only monthly because they were so intensive. Now, business units run reports daily, & it frees up our data analysts to do more analytic work.”

- Greg Lowe, Members 1st
Data Architect

With this foundation, Members 1st became an early adopter of Microsoft Fabric, a complete data analytics platform with AI-driven capabilities that blended seamlessly with its M1-360 solution built on Azure services. M1-360 empowers the credit union to derive valuable data insights for more informed decision-making. Data analysts at Members 1st can create customized reports for business units that update daily in Fabric’s secure OneLake environment.

Members 1st also worked closely with 3Cloud to use the credit union’s metadata to automate processes and support continuous integration/continuous delivery (CI/CD). This approach ensures that code changes are automatically deployed. The company also established rules to govern its IT environment and remain compliant with regional regulations and industry standards.



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Reducing Machine Learning Model Run Time with 20TB of Data

Members 1st has improved its business agility by building a modern, flexible data platform that delivers timely data insights to facilitate executive decision-making. M1-360 contains over 20 terabytes of data and refreshes daily in less than two hours. Machine learning models that took 36 hours to run can now be done in three to four hours, a reduction of about 89%. When the credit union needs to update integrations with its customer relationship management software, it now takes 30 to 40 minutes, compared to three to four hours previously.

One early use case supported a quarterly credit card marketing campaign. The marketing and data teams collaborated to build a machine learning model that calculated which members were most likely to respond positively to an offer. Rather than calling members at random, Members 1st reached out to a select group, and sales teams were more successful. The marketing team now has more granular insights into how well a campaign is performing, and audience segmentation has also improved, providing members with more personalized advertising.

89% Reduction in time running machine learning models

Data refreshes in a matter of **HOURS** instead of **DAYS**

“With advanced data analytics, we saw a 30.4% lift over conventional campaigns, issuing 3,634 new cards with a total limit of \$27.9M. This demonstrates the strength of our data-driven strategy in elevating marketing performance & personalizing member experiences.”

- Anita McAllister, Members 1st
VP, Data & Analytics

Thinking Big, Starting Small

During this strategic initiative, Members 1st has focused on delivering small wins along the multi-year journey while keeping its strategic vision in sight.

As the credit union continues innovating to support its long-term goals, it is excited to elevate its member experience with personalized services and offers. McAllister shares **“With 3Cloud’s expertise and Azure’s capabilities, we transformed our data infrastructure and enhanced member experiences. This journey highlights how a data-driven approach and strong collaboration can unlock innovation.”**

“Think big, but work small. We still have small features we’re improving, but we have the right platform & tools to accommodate new capabilities.”

- Greg Lowe, Members 1st
Data Architect

Your next Azure engagement may be eligible for Microsoft funding

Accelerate Your Azure Journey with 3Cloud

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