

CASE STUDY

Service 1st Federal Credit Union

Location: Pennsylvania | Membership Size: 47,000+ | Website: <https://service1.org>

EXECUTIVE SUMMARY

Service 1st Federal Credit Union experienced significant growth and industry recognition in 2024, outperforming peers in key financial metrics. By leveraging MemberXP's platform for member feedback and continuous improvement, the credit union maintained a member-first approach and commitment to service excellence. This dedication helped secure multiple first-place awards for member satisfaction, including Overall Member Experience, Member Advocacy, as well as for Mobile App and Online Banking Experiences.

OBJECTIVES

- Deliver Exceptional Service:** Enhance every interaction, from in-branch visits to digital engagement.
 - Outperform Peers:** Achieve superior asset growth, loan performance, and membership expansion.
- Promote Financial Wellness:** Support members through every stage of life.
 - Achieve Industry Recognition:** Secure top positions in national member experience awards and recognition

SOLUTION

Member Experience Enhancement:
Leveraged MemberXP's platform for surveys and feedback, along with a mystery shopping program, to identify service gaps and drive targeted improvements.

Digital Excellence: Enhanced mobile and online banking platforms for secure, user-friendly experiences that align with members' evolving needs.

Staff Training & Culture Development:
Focused training on member empathy and transparency, embedding these values into daily operations.

Data-Driven Growth Strategies: Used insights from MemberXP to optimize lending, and membership initiatives.

THE RESULTS

NET WORTH GROWTH	LOAN GROWTH	MEMBERSHIP GROWTH	NEW VEHICLE LOAN GROWTH
+11.54%	+9.30%	+16.17%	+17.80%
6.39% ABOVE PEERS	6.33% ABOVE PEERS	14.03% ABOVE PEERS	24.10% ABOVE PEERS

PEER AVERAGES CALCULATED USING NCUA CALL REPORT DATA (2023-2024).

SUMMARY OF LEARNINGS

Service 1st Federal Credit Union has partnered with MemberXP since 2017, leveraging surveys, transaction feedback, and the mystery shopping program to enhance service delivery. These initiatives have directly contributed to a significant increase in membership and substantial loan and asset growth.

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|  Culture Drives Outcomes:
A culture of appreciation and advocacy translates directly into higher member satisfaction and loyalty. |  Data is the Growth Engine:
Consistent measurement against peer benchmarks helps guide strategy and uncover high-impact opportunities. |
|  Digital Experience is a Competitive Advantage:
Superior mobile and online platforms are essential to maintaining strong member engagement and winning industry accolades in today's tech-first world. |  Recognition Fuels Performance:
Public acknowledgment of staff excellence reinforces desired behaviors and builds a service-first mindset. |

A LEADER IN MEMBER EXPERIENCE

MemberXP's annual "Best of the Best" awards honor credit unions that consistently deliver exceptional member experiences and exemplify outstanding leadership in the financial services sector. In 2025, Service 1st Federal Credit Union proudly received five prestigious awards, grounded in insights derived from over 2.6 million data points and reflecting the experiences of approximately 8.6 million credit union members nationwide.



- **Best Overall Member Experience**
- **Best New Member Experience**
- **Best Mobile App Experience**
- **Best Online Banking Experience**
- **Most Reliable Staff**

“At Service 1st, feedback isn’t just heard—it’s celebrated. We view member input as essential to our growth and success. By fostering a culture of openness and responsiveness, we continuously adapt our services to meet the needs of our members.”

Karen Wood,
Chief Experience Officer

Talk with a Navari Specialist

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