

Case Study

Financial Institutions



ONTARIO SHORES

FEDERAL CREDIT UNION

THE CLIENT

Ontario Shores Federal Credit Union

Ontario Shores Federal Credit Union was struggling with a website that was not user-friendly and in need of a revamp. OSCU came to Phu Concepts with two main concerns:

- 1.Brand
- 2.Online Presence

Here's how we helped them



ONTARIO SHORES
FEDERAL CREDIT UNION

CHALLENGE & SOLUTION

The rebranding effort encompassed a refreshed logo, a modernized color palette, and a cohesive visual language that conveyed trust, reliability, and innovation. Our marketing team developed a comprehensive brand guidelines document to ensure consistent implementation across all touchpoints, from signage to digital platforms.

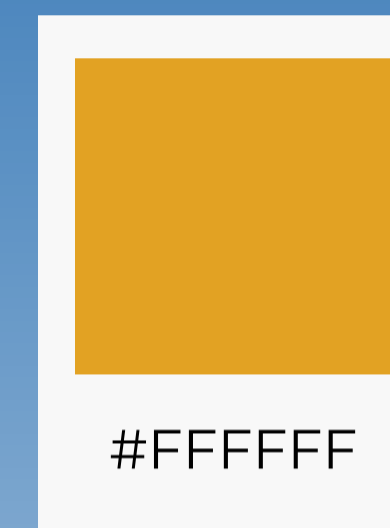
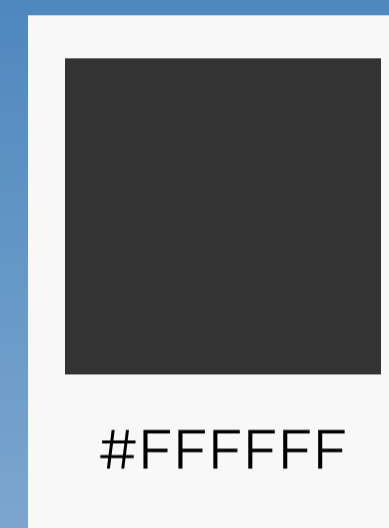
The successful rebranding initiative positioned Ontario Shores Federal Credit Union as a

contemporary and trustworthy financial institution, resulting in increased brand recognition and member engagement.



ONTARIO SHORES
FEDERAL CREDIT UNION

COLOURS



FONT

OSWALD

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890!@£\$%^&

MOOD BOARD



Results & Metrics

Brand Recognition: 20% increase

Increase in brand awareness and recognition through surveys, market research, or social media sentiment analysis.

Social Media Engagement: 10% increase

Higher engagement metrics on social media platforms (likes, shares, comments, followers) reflecting increased interest and positive reception.

Customer Acquisition: 12% increase

Uptick in new customer or member acquisition post-rebrand, demonstrating the effectiveness of attracting a wider audience.

Conversion Rates: 23% increase

Improvement in conversion rates, converting website visitors into customers, leads, or other desired actions.

Results & Metrics

Brand Sentiment: 56% increase

Monitoring changes in brand sentiment through social media mentions, reviews, and feedback.

Employee Morale: 19% increase

Assessing employee satisfaction and morale post-rebrand, impacting internal stakeholders positively.

Market Share Growth: 5% increase

Tracking market share growth or increased penetration in the target market.

Financial Performance: 10% increase

Correlating the rebrand with financial performance metrics such as revenue growth, profit margins, and return on investment (ROI).

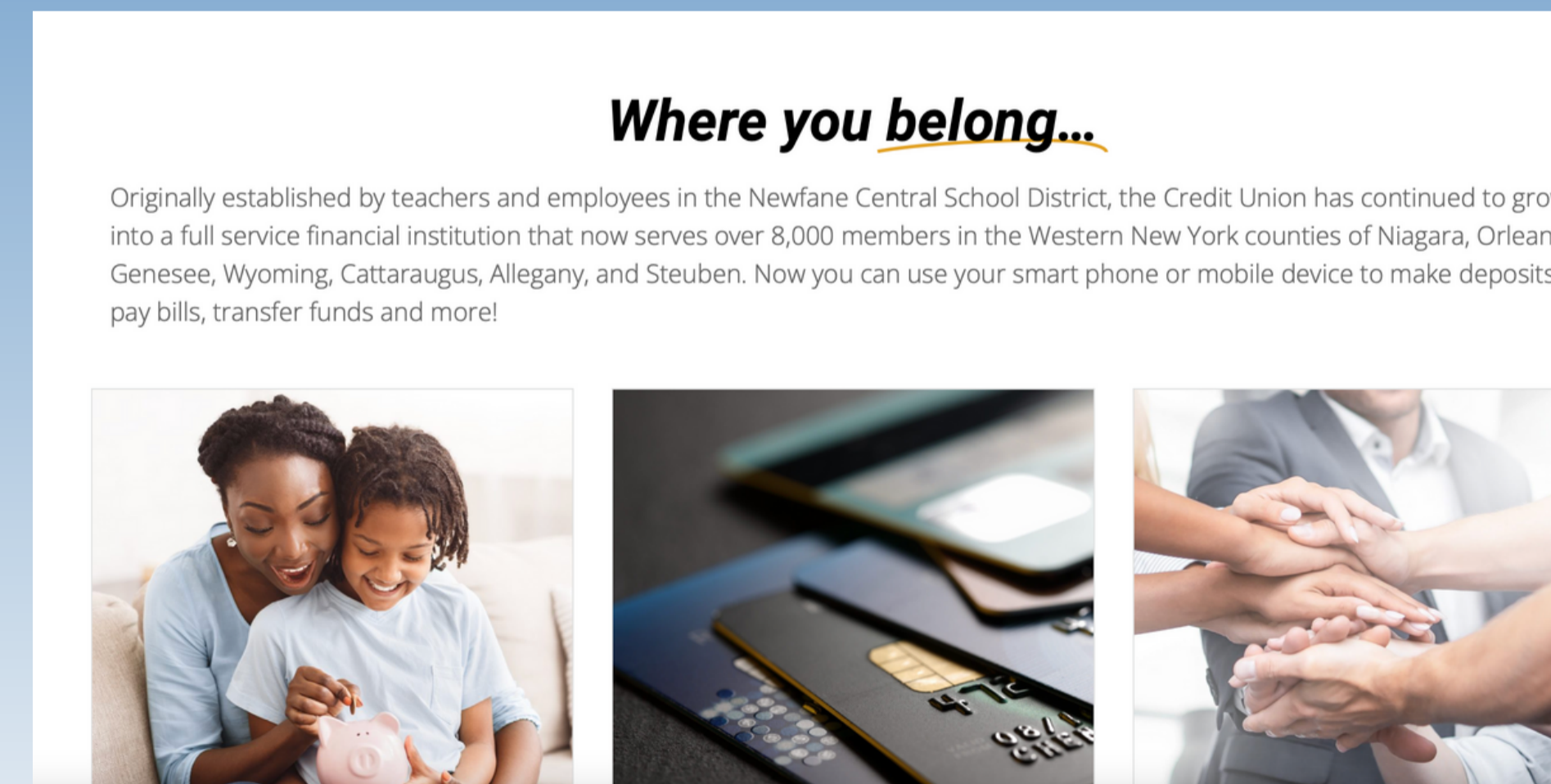
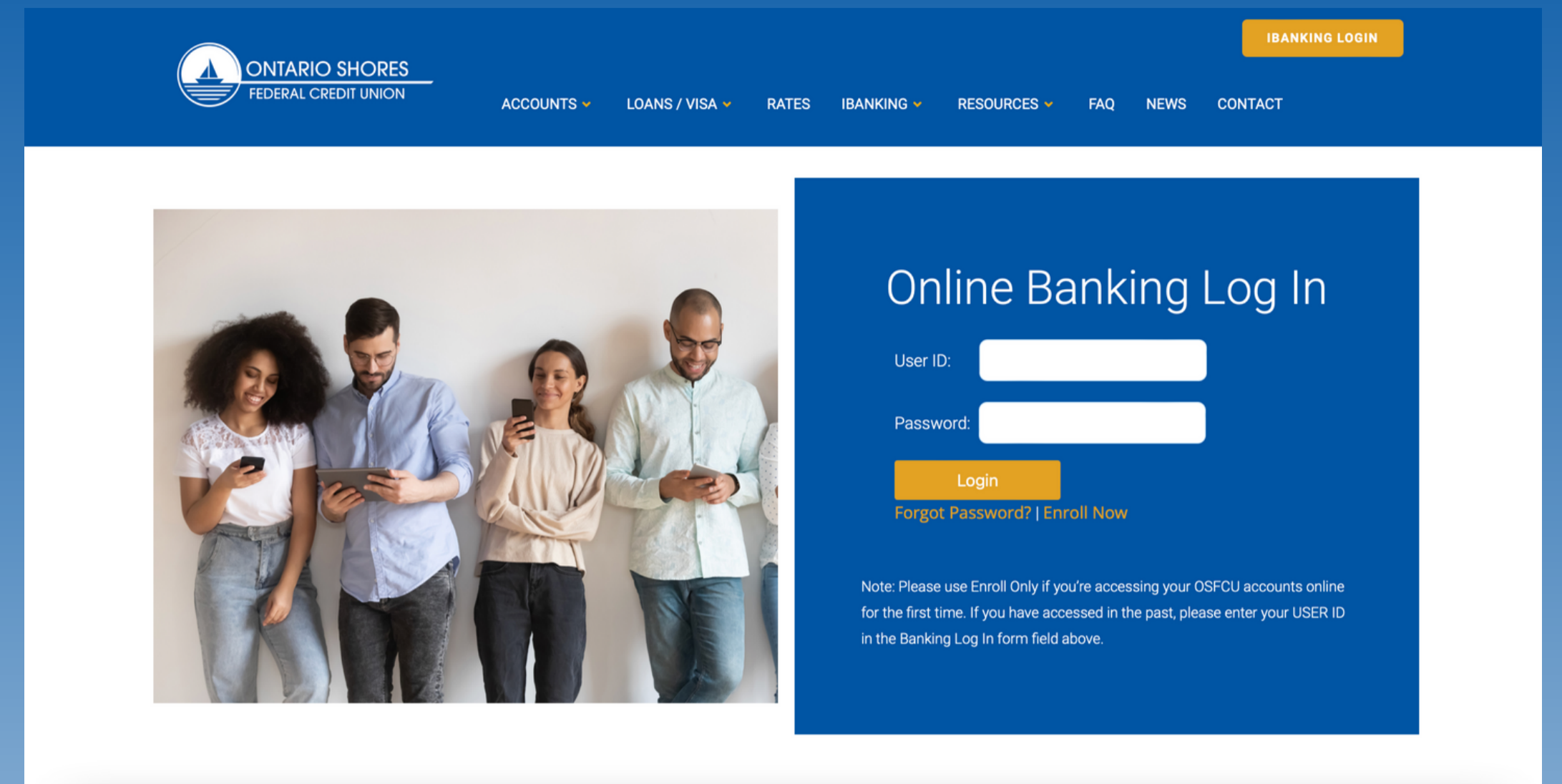
Brand Loyalty and Retention: 5% increase

Measuring customer loyalty and retention rates to assess the impact on existing relationships.

CHALLENGE & SOLUTION

The existing website lacked user-friendly navigation, modern aesthetics, and the necessary features to cater to evolving member needs. Our goal was to create a responsive and intuitive website that not only served existing members efficiently but also attracted new ones.

To address these challenges, our web development team conducted a comprehensive audit of the existing website, identifying pain points and opportunities for improvement. We collaborated closely with Ontario Shores FCU to understand their specific goals, user demographics, and desired functionalities.



Results & Metrics

Website Traffic: 29% increase

Enhancements in website design and user experience leading to a 29% increase in overall website traffic, as measured through tools like Google Analytics.

User Engagement Improvement: 15%

Implementation of a more intuitive and user-friendly interface resulting in a 15% increase in user engagement metrics such as page views, time spent on site, and interaction with key elements.

Conversion Rate Growth: 16%

A streamlined and improved website design contributing to a 16% increase in conversion rates, measured by the percentage of visitors completing desired actions.

Mobile Responsiveness Boost: 12%

Optimizing the website for mobile devices, leading to a 12% increase in mobile traffic and improved user experience on smartphones and tablets.

Results & Metrics

Bounce Rate Reduction by 15%

Implementing design changes that result in a 15% reduction in the bounce rate, indicating that visitors are finding the content more relevant and engaging.

Online Account Registrations: 12% increase

Improving the online account registration process, leading to a 12% increase in the number of users creating accounts on the website.

Average Session Duration: 10% increase

Positive changes in website design contributing to a 10% increase in average session duration, indicating that users are spending more time exploring the site.

iBanking

Easy, safe and secure – how banking should be!

[Become a member today!](#)



Welcome

User ID

Forgot Password? [Enroll Now](#)

[LOG IN](#)

[Feature Announcements](#) [New iBanking Login Information!](#) [Learn More](#)

Today's Rates

News and Updates

[View All](#)

New to iBanking?

[View All](#)

Oct 27 If this is your first time logging in since 10/28/14, your username will remain the...

[Learn More](#)

Oct 24 In today's high tech world, we are able to do things more quickly and conveniently...

[Learn More](#)

Oct 24 Don't forget that Christmas Club Accounts will close on October 28th – expect to receive...

[Learn More](#)



Register now! All of the same great services without the drive!

[Read More](#)

[HELOC](#) | Rates as low as **4.50% APR**

[AUTO](#) | Rates as low as **1.99% APR**

[CREDIT CARD](#) | **8.90% APR**

[MORTGAGES](#) | Adjustable rates as low as **3.50% APR**

Save Smarter
View our saving program



Apply
Credit card or loan application



Membership
Reap all the benefits of being a member



Resources

[Resources](#)

[Education](#)

Calculators

This is only an estimate. You will need to speak to a Ontario Shores FCU representative for accurate quotes and payment options. The information supplied by these calculators is from sources and based on calculations that we believe to be reliable, but no guarantee, explicit or implied, is made regarding their accuracy or applicability to your specific circumstances.

Loan Calculator

Loan Amount	No. of Payments	Rates	Payment
897.99	12	4.25	\$96.25
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Error: Your Loan Amount has to be greater than your No. of Payments. Please re-enter correct amount.

[Calculate](#)

Save Smarter
View our saving program



Apply
Credit card or loan application



Membership
Reap all the benefits of being a member



[Disclosures](#) [v](#)

[Member Forms](#) [v](#)



Case Study

Financial Institutions

THE CLIENT SPX Federal Credit Union

SPX, a client of PHU Concepts, faced significant challenges with their existing website.

The website was not user-friendly, lacking in aesthetics, and failed to provide a positive user experience. Visitors found it difficult to navigate, hindering engagement and potentially driving away potential customers. Additionally, SPX identified a need for a complete rebranding to stay competitive in their market.



The Challenge

The challenges for SPX were twofold.

First, the existing website did not align with modern user expectations, leading to a potential loss of business opportunities.

Second the need for a comprehensive rebranding meant crafting an entirely new brand identity that resonated with their target audience while maintaining continuity with their established brand presence.

The Solution

Phu Concepts devised a solution to address SPX's challenges. The team undertook a thorough analysis of user experience on the existing website, identifying pain points and areas for improvement.

A new website interface was designed, prioritizing user-friendliness and aesthetics to enhance engagement.

Results

The result was a transformed online presence for SPX – a website that not only met user expectations but exceeded them, fostering positive interactions. This in turn garnered:

- **20% Boost in Customer Acquisition**
- **23% Increased Retention**
- **43% Loyalty Increase**

Key Goals and Metrics



The Solution

In parallel, Phu Concepts embarked on a rebranding journey, creating a fresh and compelling brand identity for SPX. This involved conceptualizing a new logo, defining color schemes, and establishing a cohesive visual language. The aim was to present SPX in a contemporary light, ensuring that the brand resonated with its target audience.

Results

The rebranding efforts successfully positioned SPX as a modern and relatable brand in their industry, contributing to increased brand recognition and customer engagement. SPX Credit Union saw:

15% Increase of Member Satisfaction

20% Increase of Brand Awareness

47% Increase of Online Engagement

2.7% Increase in Market Share

Phu Concepts' comprehensive approach not only addressed the initial challenges but also set SPX on a trajectory for sustained success in the competitive digital landscape.

Coming soon



Let your fingers do the banking

Introducing our new Mobile App! Stay tuned for more info...

NEW FALL CD RATES

.45% APY 6 MONTHS	.65% APY 12 MONTHS	.90% APY 24 MONTHS
1.60% APY 36 MONTHS	1.80% APY 48 MONTHS	2.00% APY 60 MONTHS

2998 Chili Avenue
Rochester, NY 14624
Tel:(585)247-0724
www.spxfcu.org

Member Name



Save **half** on Mortgage Closing Cost!

- 1/2 of the origination fee
- 1/2 of the appraisal
- 1/2 of the underwriting fee
- 1/2 of the attorney cost
- 1/2 off the recording fees
- 1/2 of the mortgage tax

CLOSING COST

Mortgage	Current	You Save
\$100,000	\$2090.00	\$1045.00*
\$150,000	\$2465.00	\$1232.50*
\$200,000	\$2840.00	\$1420.00*

*Title insurance, if necessary, is not included in this estimate. Borrower must keep the loan for 3 years or repay discount.

Ask our Product Manager for more details!

NCUA **MEMBER LENDER** 2998 Chili Avenue Rochester, NY 14624
Tel: 585-247-0724 Fax: 585-247-0729
www.spxfcu.org

We're Here For You

Benefits of being a Member at SPX Federal Credit Union:

- We are owned and operated exclusively by our members.
- Our earnings are returned back to our members in the form of lower rates and fees.
- We are invested in our community. We live nearby!
- All credit unions work together in a large co-op network of nearly 30,000 ATMs and over 5,000 service centers nationwide.

Who Can Join

We are a faith-based credit union. You may join SPXFCU if you belong to:

- One of the many churches in our field of membership
- St. Pius X School
- Door of Hope Club
- Aquinas Institute
- Roberts Wesleyan College
- Hope Hall School
- Priests and Pastoral Administrators of the Diocese of Rochester
- Or an immediate family member

You can receive more information by calling an SPX representative at 585-247-0724 or by visiting us online at www.spxfcu.org.

SPXFCU is chartered, insured and supervised by the National Credit Union Administration (NCUA), an agency of the United States Government. Your funds on deposit are insured through the NCUA, up to a maximum of \$250,000.

ADDITIONAL ACCOUNTS

I would like additional information on these accounts/services with SPXFCU:

- Accounts**
- Savings (\$5.00 minimum)
 - Checking
 - Money Market Account
 - Share Certificate
 - Traditional IRA
 - Roth IRA
 - Coverdell Education Savings Account
 - Holiday Account
 - Secondary Savings Account
 - Youth Account
- Services**
- Debit Card
 - Order Checks
 - Direct Deposit
 - Online Banking
- Financial Products**
- VISA Credit Card
 - Student Loan
 - Automobile Loan
 - Recreational Vehicle
 - Mortgage
 - Home Advantage LOC
 - Tax Advantage Loan
 - Overdraft Protection/Line of Credit Loan
 - Personal Loan



Membership Application



2998 Chili Ave. Rochester, NY 14624 | (585) 247-0724

SPX FEDERAL CREDIT UNION

[iBanking Login](#) [VISA](#)

Proudly serving our members

Accounts | Loans | Rates | iBanking | Mobile | Resources | FAQ's | News

Let your fingers do the banking
Introducing our new Mobile App

Access your accounts 24/7 wherever you are with SPXFCU Mobile Banking!

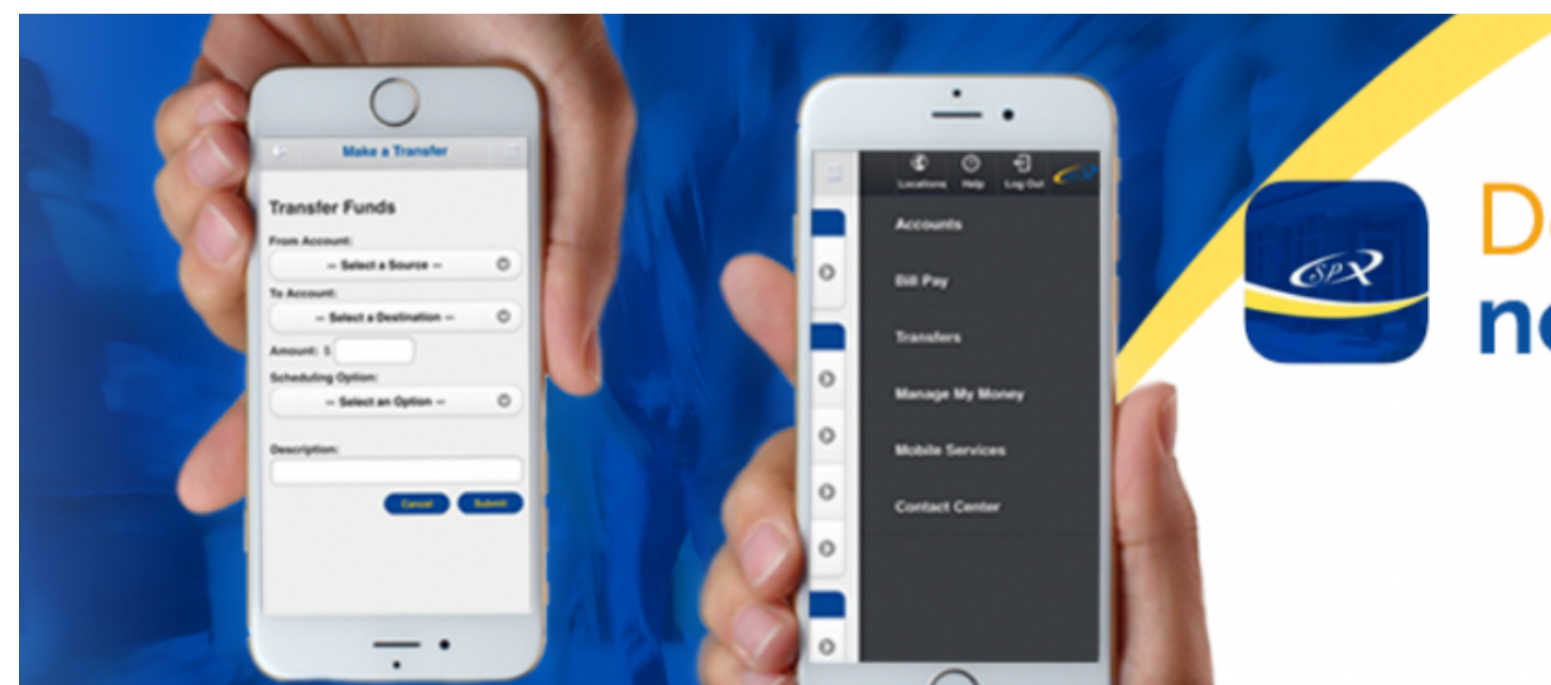


Sign up for free SPXFCU online access, then download our SPXFCU mobile app. This mobile app allows SPXFCU Members to check balances, pay bills, and make transfers.

Download our FREE App:



HOURS



Download our new mobile app!

Available on



Learn more