

**Credit Union
Case Study**

JOHNS HOPKINS
FEDERAL CREDIT UNION

Built by and for the Hopkins community



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● ABOUT THE CUSTOMER

Johns Hopkins Federal Credit Union (JHFCU), headquartered in Baltimore, Maryland, is a mid-sized credit union with over \$600 million in assets under management. Since its modest beginnings in 1971 with just \$6 million in assets, JHFCU has grown to become one of the largest credit unions in Maryland, now serving over 43,000 members.

JHFCU offers a full suite of traditional credit union services and has established a strong footprint in the region. In line with its mission to deliver competitive and high-quality financial services, JHFCU has recently expanded its focus on member financial well-being by introducing financial coaching services. This new initiative is designed to proactively engage members, monitor their financial health, and provide personalized guidance and planning. The program aims to help members set, track, and achieve financial goals while fostering long-term financial stability.

● THE OPPORTUNITY

Financial Coaching at JHFCU – Enabling Member Success Through No-Code Orchestration

JHFCU's new financial coaching initiative offers a strategic opportunity to deepen member relationships by understanding their financial health and guiding them toward stability and goal achievement. This program not only enhances member engagement but also opens doors for diversifying core offerings and demonstrate their commitment to financial wellbeing in the community.

Leveraging a no-code platform to orchestrate the coaching journey allows JHFCU to introduce structure and consistency through guided workflows, prompts, and built-in checks and balances. As the practice is still evolving, the platform serves as both a framework and an enabler—standardizing best practices while remaining flexible.

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The member's financial journey becomes the core of engagement, documented within the platform. Coaches can track progress on key metrics such as:

- FICO score trends
- Liabilities over time
- Goals achieved
- Key Financial Health Indicators

The platform can also define and manage activities with due dates, integrate data from various sources, and notify coaches of updates and new leads. When properly designed and implemented, it becomes both the blueprint and the engine for delivering impactful, scalable financial coaching—growing in tandem with the program itself.

THE CHALLENGE

While JHFCU's financial coaching program presents a strategic opportunity to engage members more deeply, the same elements that make it valuable also introduce operational challenges. Currently, processes rely heavily on spreadsheets, manual communication, and scattered data storage. Transitioning to a no-code platform can streamline and scale these efforts—but only by addressing key pain points in the automation journey.

- 1. Tracking Financial Health Over Time:** How can key financial indicators like FICO scores be captured periodically and visualized to observe trends?
- 2. Tying Journeys to Member Profiles:** How do we orchestrate personalized coaching journeys that link back to individual member records stored in the legacy core system?
- 3. Defining the Coaching Journey from Scratch:** As this process is being automated for the first time, what are the essential activities, milestones, and checkpoints that define a standard coaching path?

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4. Sequencing Unknowns in First-Time Automation: Introducing automation from the ground up involves new workflows and unknowns. These need to be tackled sequentially, with a feedback loop built into the design.

5. Managing Member Interactions and Data Collection: Communications with members, as well as the collection of income, spend, and liability data, must be systematized and stored within the platform for ongoing tracking.

6. Coach Visibility and Communication: Financial coaches need timely updates and alerts to stay informed throughout the coaching lifecycle.

7. Coordinating Two Parallel Lifecycles: The **Lead** lifecycle and the **Financial Journey** lifecycle operate on different timelines and objectives. Each must be orchestrated independently but in sync, ensuring smooth handoffs and visibility.

● THE SOLUTION

Several rounds of discussions were conducted with JHFCU to understand their intended financial coaching workflows, data requirements, and automation goals. It became clear that to effectively scale this emerging practice, a structured and automated process was needed—starting with lead capture and continuing through ongoing member engagement and data tracking.

The vision required a robust no-code automation platform capable of adapting as the business evolved. **Creatio** emerged as the ideal fit, offering:

- An intuitive, modern UI
- Rapid configuration and deployment
- A powerful process automation engine
- Strong reporting capabilities

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Creatio's flexibility allowed seamless integration of out-of-the-box features with custom-built functionalities tailored to JHFCU's needs. Key solution components included:

- Automated **lead capture** and **lead lifecycle management**
- **Member profile creation** from qualified leads
- **Financial score calculation** and trend tracking
- **Budget** and **spend tracking** logic
- A custom **TransUnion connector** to fetch real-time FICO scores, liabilities, and reports across the member journey

Together, these capabilities laid the foundation for a scalable, structured, and insight-driven financial coaching platform—built to evolve with JHFCU's member-first vision.

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