

Delta Community Credit Union guides members to financial freedom



Delta Community Credit Union

Address

3250 Riverwood Parkway
Atlanta, Georgia

Phone

404-715-4725

Website

deltacommunitycu.com

Assets

\$8.9B

Accountholders

519,000

Founded

1940

Software Solutions

Symitar®



Cobalt Award Winner: The Barrier Breaker

The Cobalt Awards program focuses on celebrating outstanding achievements in financial institution and fintech performance, dedication to people and communities, and a passion for innovation and reducing the barriers to financial health. Learn more about submission categories (The Changemaker, The Barrier Breaker, and The Integrator) and annual prizes at jackhenry.com/cobalt-awards.

For many, the path to financial health can feel overwhelming. Debt, uncertainty, and a lack of clear direction often stand in the way.

Delta Community Credit Union – an Atlanta-based credit union founded in 1940 – champions a core belief: that a simple roadmap, realistic goals, and a supportive guide can help anyone navigate their financial journey. It's this commitment to enhancing the financial well-being of their members that earned them a Jack Henry Cobalt Award in the Barrier Breaker category, recognizing their innovative approach to financial inclusion and the profound impact they have had on their members and community.

Delta Community has long stood as a beacon of financial empowerment, rooted in a profound understanding of their members' lives.

They know that real impact comes from direct, meaningful support – and from smart technology that makes that support possible.

the heart of the mission: financial education

“Recognizing a widespread need for accessible financial education in the metro Atlanta area, we established our Financial Education Center (FEC) in 2016,” explains Reina Jones, Assistant Vice President of Community Development at Delta Community.

This isn't just another program.

The FEC is a commitment to empowering individuals with essential knowledge and practical skills. “Initially, the FEC [program] offered a small core of workshop topics along with access to individual coaching through BALANCE,” Jones continues. “As we used Symitar to generate automated email lists for workshop invitations, we began examining member profile data more closely to identify potential barriers to their financial well-being. By analyzing product usage, transaction behaviors, credit scores, balances, and overall financial activity, we found specific knowledge gaps and financial challenges facing our members.”



“[The Financial Education Center program] helped me understand how manageable my debt could be with the proper roadmap, realistic targets, and support system.”

Delta Community Member

To truly address these barriers, Delta Community knew they needed to expand.

“We expanded our educational resources by developing additional workshop topics, worksheets, coaching opportunities, online learning modules, and instructional videos,” Jones remarks. “These resources were grouped into comprehensive monthly series: Saving & Budgeting, Credit and Borrowing, Retirement & Investing, Home Buying, Car Buying, Insurance, Safety & Security, Financial Hardships, Family & Life Stages, and Youth & Teens. Membership segments were identified whose perceived needs, based on profile data, were most likely to align with a designated series, allowing us to target them with timely and effective resources.”

Symitar: Powering Personalized Progress

At the core of this impactful work is Symitar, Delta Community’s foundational banking platform for over 30 years.

Delta Community’s frontline staff uses Symitar to see a complete picture of their members’ financial lives. This isn’t just about seeing basic account details – it’s about having deep insights. For example, they look at comprehensive account overviews using I Screen, assess credit profile quality and product eligibility with ACS (Account Cross Sell), and check loan and share balances with VOD (Verification of Deposit). They also review overdraft history and fees using Fee.Waive, which helps identify members who would benefit most from BALANCE coaching. For investment guidance, they rely on Invest.New data. Symitar also gives them standard and custom fields tailored to their needs, along with key details captured in member notes.

“Symitar has served as our primary banking system for over 30 years, offering data-driven insights into our members’ financial behaviors, needs, and challenges,” notes Jones. “These insights enable us to deliver timely financial education and personalized recommendations.”

Consider the impact of this approach with the Credit & Borrowing series from July 2024:

- 842 people registered for five workshops
- 95% of attendees said they were very likely to recommend the workshops



“They know that **real impact comes from direct, meaningful support** – and from smart technology that makes that support possible.”

Reina Jones

Assistant Vice President of Community Development at Delta Community

- 98% reported increased confidence in developing good financial habits
- 62 individual coaching sessions were conducted
- Four financial tips videos garnered a total of 4,070 views

Symitar also provides critical data for Delta Community’s Business Intelligence (BI) reporting. This reporting allows the credit union to precisely measure the tangible impacts of the FEC program

Specifically, credit score data is captured using Tracking Record 44 (Custom Fields). Loan and share balances, along with attendee profile data (e.g., tenure, age, geography), are extracted daily from Symitar and integrated into external BI software via an FEC analysis report. Tracking Record 72 contains information about previously attended FEC events.

Members who participated in the Credit & Borrowing series saw real improvements within six months:

- An average increase of 26 points in their credit score
- An average debt reduction of \$1,035
- An average increase in deposits of \$194

Attendees of the Home Buying series saw their credit scores improve by an average of 24 points; and during the Youth & Teens series, 35 new youth savings accounts were opened. The benefits go on and on.

a helping hand, always ready

Delta Community’s commitment extends far beyond their branches – reaching deep into the fabric of the community.

“Delta Community connects meaningfully with our community through multiple programs that are specifically designed to enhance and uplift financial well-being,” says Jones.

Their FEC program stands as a testament to this, having empowered over 60,000 individuals through more than 1,800 workshops, 15,000 personalized coaching sessions, and hundreds of videos and digital resources.



“[Symitar’s] insights enable us to deliver timely financial education and personalized recommendations.”

Reina Jones

Assistant Vice President of Community Development at Delta Community

The credit union’s impact has grown even wider in recent years.

“In 2024, we deepened our community engagement by collaborating with 56 local businesses, schools, and nonprofit organizations to deliver customized financial education workshops to diverse audiences,” Jones highlights. This meant tailoring programs to meet specific needs, whether for employees at large corporations or students in local schools. “We partnered with organizations such as Delta Air Lines, Cox Communications, Jackson Healthcare, and Spelman College, tailoring programs to address employee-specific financial needs.”

Their wide-ranging efforts in youth education, scholarship programs, and community collaborations further demonstrate Delta Community’s unwavering commitment to fostering financial well-being for all ages and stages of life.

Delta Community: A Model of Impact

Delta Community demonstrates what’s possible when a deep understanding of human needs meets powerful technology.

They’re building a community where financial freedom is within reach for everyone. Their Jack Henry Cobalt Barrier Breaker Award is a testament to innovative spirit and the profound, tangible difference they make in the financial health of their members and the broader community they serve.

build stronger communities

[Learn more](#) about proven technology you can use to make a difference in your community and guide your accountholders to greater financial well-being.

For more information about Jack Henry, visit jackhenry.com.