

Numerica Credit Union removes friction to help members save nearly \$500,000

Innovative Micro-Savings Integration Earns Numerica the Barrier Breaker Cobalt Award



Numerica Credit Union

Address

14610 E Sprague Ave
Spokane Valley, WA 99216

Phone

800-433-1837

Website

numericacu.com

Assets

Over \$1B

Accountholders

175,000+

Founded

1937

Software Solutions

Symitar®, SymXchange™



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.

“I saved \$2,000 and didn’t even know it,” shares one member of Numerica Credit Union.

That quiet revelation represents the ultimate victory over one of the most persistent barriers to financial health: the mental strain and friction of traditional saving.

Guided by their core purpose of enhancing lives, fulfilling dreams, and building communities, Numerica Credit Union recognized that most members genuinely want to save more, but rigid budgets, manual transfers, and fragmented personal financial management tools often lead to low engagement and high abandonment.

“Even recurring transfers, while helpful, still rely on members proactively setting them up and managing them over time,” explains KayCee Murray, Chief Technology Officer. “We saw an opportunity to create a simpler and more engaging path to progress.” Rather than asking members to change their habits, the credit union decided to transform how saving happens altogether.

To eliminate this barrier, Numerica launched DreamUp, an intuitive digital tool that allows members to set personalized savings goals and use behavior-based prompts to save automatically through small, everyday actions.

pioneer spirit meets core integration

As the very first United States financial institution to introduce this European-developed fintech solution into a credit union environment, Numerica had to navigate complex banking infrastructure, regulatory standards, and global partner coordination.

To pull off this groundbreaking launch, Numerica turned to the flexibility and stability of their Jack Henry® core. Using Symitar and SymXchange as the integration foundation, the credit union established real-time connectivity between their core processing system, digital banking platform, and the new savings engine.



“We saw an opportunity to create a simpler and more engaging path to progress.”

KayCee Murray

Chief Technology Officer

This multi-system integration required close collaboration across teams spanning four countries to align technical frameworks, data flows, and member experience expectations. “To address this, we leveraged Symitar and SymXchange as the foundation for a complex, multi-system integration,” says Murray.

“This enabled real-time connectivity between our core processing system, digital banking platform, and the fintech solution,” Murray adds.

Tearing Down Barriers and Outperforming Expectations

By embedding micro-savings directly into everyday digital banking, Numerica changed saving from a daunting chore into an experience that happens naturally alongside normal activity.

The results of removing this barrier were immediate and dramatic. In the first six months after launch, members saved nearly \$500,000 toward goals like emergency funds, down payments, and car purchases, with adoption tracking 30% ahead of first-year projections. This digital innovation directly complements Numerica’s broader community mission, which includes philanthropy through Numerica CARES for Kids and Numerica Heroes Fund, distributing \$532,000 in local grants, and providing financial education to area high school students.

“The qualitative benefits are just as meaningful,” notes Murray.

“Members have shared comments such as, ‘I saved \$2,000 and didn’t even know it,’ and ‘I’ve already saved \$5,000!’ These responses reflect more than balances.” Murray continues, “They represent confidence, reduced financial stress, and momentum toward life goals that may have previously felt out of reach.”

This outstanding commitment to removing obstacles to member wellness earned Numerica Credit Union The Barrier Breaker Cobalt Award.

“Our approach changed saving from a daunting task into an experience that happens naturally alongside everyday banking activity,” says Murray. “When financial wellness tools are simple and relevant, members engage.”



“This project demonstrates how Jack Henry technology can be leveraged to create meaningful outcomes, not just efficient transactions.”

KayCee Murray

Chief Technology Officer

On the technology, Murray describes, “This project demonstrates how Jack Henry technology can be leveraged to create meaningful outcomes, not just efficient transactions. By combining Symitar and SymXchange with innovative fintech capabilities, we delivered a practical solution that helps members build healthier habits, stronger balances, and brighter financial futures.”

About the Jack Henry Cobalt Awards

The annual Jack Henry Cobalt Awards celebrate financial institutions and fintechs dedicated to community impact, technological innovation, and improving the financial health of their accountholders.

The Barrier Breaker award specifically recognizes financial institutions who tear down obstacles to financial wellness by leveraging Jack Henry solutions to empower their communities. Entrants in this category demonstrate a deep understanding of accountholders’ challenges and deliver practical tools that give people the financial freedom to move forward.

elevate your members’ financial health

[Give your team](#) the core processing flexibility and integration tools to turn everyday banking into effortless financial progress.

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