

# A SLEEPING SUPERPOWER

Unlocking a Dormant Financial Wellness Partnership to Fulfill a Mission

## Case Study

## Abstract

Financial literacy and wellness are major focuses for University Credit Union, but they struggled to deploy all the resources available to them. A deeper partnership with GreenPath Financial Wellness helped transform their membership journey and deliver better outcomes.

University Credit Union was born in 1951 in Royce Hall at UCLA, with a mandate to give the university's employees a financial advantage.

In the following 75 years, their membership has expanded to serve other west-coast universities and athletic conferences. Their mission has also expanded to cover education, advocacy, and innovation in financial wellness.

There was just one problem: members were regularly reaching a point of financial desperation with limited options, and staff felt powerless to intervene. Despite partnering with GreenPath back in late 2022, UCU had multiple vendors and no real plan to deploy the financial wellness resources.



► **Headquarters:** Los Angeles, CA

► **Assets:** \$1.2B

► **Membership:** 55,000

► **Branches:** 6

The organization knew that major change was needed and started adjusting, but the results weren't immediate or obvious.

Enter Michael Murdoch: a credit union marketing veteran who saw issues with the member experience and knew that more could be done to fulfill the mission. He joined UCU as the Associate Vice President of Marketing in 2024 and began working across departments to close the gaps. The leadership team gave him a year to show improvement.

**“We talk a lot about financial well being in our industry - it's in almost every credit union's mission statement. We had an existing financial wellness program and we'd been working with GreenPath before, but I felt like we had a gap between intention and execution.”**

**Michael Murdoch** | Vice President, Marketing

# The Machine in the Garage

Because UCU had already partnered with GreenPath, **the biggest challenge for Michael was overcoming institutional inertia**, not generating buy-in. After assessing the various vendors that UCU was using to provide financial wellness support, Michael realized that GreenPath was being underused.

He also saw the situation as an urgent problem for the brand: a credit union committed to serving higher education should deliver a peerless financial education experience for its membership. **A unified member journey with an explicit financial education component** was an absolute must-have initiative for Michael's team. They also needed to maintain full control of the member relationship.

"We had an awesome machine sitting in the garage that we just weren't using... Don't just let financial well-being be part of your mission statement and GreenPath be in the shed. "All I needed to do was a little digging, a little dusting off."

## Confusion & Consequences

In practice, members didn't see UCU as a resource they could draw on when navigating financial stress or difficulty. As a result, they would wait too long. Staff were also recommending GreenPath, but without sufficient understanding and personal conviction.

The member journey was fragmented and hitting a major roadblock: members saw offers of financial wellness support and debt remediation as **consequences for poor behavior instead of holistic solutions** to an urgent problem.

Members didn't see UCU as their advocate and partner. If Michael and his team were going to enhance the credit union's brand and deliver on their mandate from the board, a lot of things needed to change.

## THE BIGGEST CHALLENGE FOR MICHAEL WAS OVERCOMING INSTITUTIONAL INERTIA

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***"Members were either self-navigating their complex situations, or they were reaching out to us too late when options were already limited."***

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# Delivering on More Than a Mandate

Within six months of Michael presenting his plan to the leadership team, the **staff were already seeing early results** and finding a groove. The challenges they faced weren't the product of negligence, just the quiet institutional friction of misaligned teams and underutilized tools.

Today, every UCU employee is required to complete their credit union financial counseling certification. Once certified, they **train on GreenPath's offerings** to better assess member finances and make thoughtful recommendations.

Although the changes are part of a recent, cross department initiative, the operational shift has been undeniable. Early results are strong and expected to grow. UCU's mandate to deliver exceptional financial education, advocacy and innovation is getting **fully integrated into the member experience**.

## By the Relationships

The UCU team began to notice a shift in activity on their social media and Google reviews. Rather than members just complaining about issues, they began to voice their appreciation for the way UCU had helped them. UCU created an internal communication channel where staff could share member stories of improved financial wellness. This channel has helped validate UCU's re-engagement with financial wellness as a benefit, rather than a last resort.

Due to the renewed emphasis on financial education, one of UCU's representatives (aka champions) happened to notice that a member visiting the UCLA branch was in a financially fragile place due to certain debt payments. The champion recommended looking at debt remediation options, and the result was dramatic.

As of 2026

## By the Numbers

The UCU team was able to implement all of their first phase goals within 6 months, including eliminating 1 redundant vendor, saving an estimated \$120,000 annually.

48 UCU members have engaged with GreenPath for counseling. The top reasons for a call are: eliminating high credit card debt and credit report review.

7 members have enrolled in a Debt Management Program.

The member came back later to share how their credit score had increased, and they were even able to make rent because of the support UCU provided.



*We have all these great tools, and now [people are] using them, staff feel more confident using them and sharing them. Teams started to feel like they finally had somewhere meaningful to send members who needed more than what we could offer.*

“

*One of my favorite parts about working with GreenPath: it was already there, and all I needed to do was a little digging, a little dusting off, and then branding and member behavior work—and we were feeling pretty good about it pretty fast.*

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## Explore A Partnership with GreenPath Financial Wellness

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