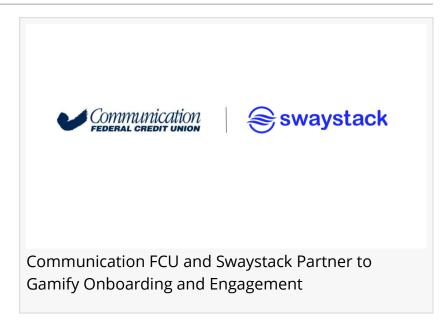


From Welcome to Wallet: Communication Federal Credit Union Taps Swaystack to Secure Primacy

MIAMI, FL, UNITED STATES, October 9, 2025 /EINPresswire.com/ -- Swaystack today announced a partnership with Communication Federal Credit Union (Communication FCU) that brings disciplined, data-driven onboarding directly inside Communication FCU's Alkami digital banking experience. The program is designed to turn new and indirect relationships into active, engaged members by guiding them through high-value actions from the first login. Communication FCU serves more than 120,000 members across



Oklahoma and Kansas through 22 branches and is widely recognized for stability and community commitment. Extending that mission into early-lifecycle digital behaviors aligns member outcomes with relationship value.



Every digital interaction is a chance to make banking more personal and intuitive. It's about smarter personalization that drives adoption, strengthens relationships, and delivers measurable growth."

Laszlo Tallai, SVP of Growth & Innovation at Communication FCU

Communication FCU is applying an e-commerce mindset to community finance by turning onboarding into a managed path rather than a set of disconnected steps. From indirect members entering digital banking to checking account holders setting up direct deposit and card usage, each member follows one coherent journey. Behind the scenes, four to eight actionable signals per member flow are continuously transmitted from the warehouse into Alkami, assembling the right audiences and prompting the next best action without the need for manual lists. The objective is to deliver momentum that members can feel and results that leadership can measure, including funded-account rate, direct-deposit

penetration, storefront engagement, and card usage, all in the same growth dashboard they

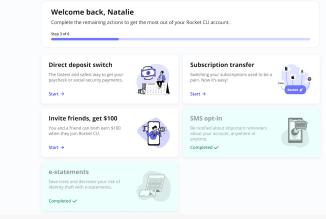
already review.

"Every digital interaction is a chance to make banking more personal and intuitive," said Laszlo Tallai, SVP of Growth & Innovation at Communication FCU. "Coming from an e-commerce background, I've seen how we can leverage data to anticipate needs, remove friction, and build loyalty from the very first visit. With Swaystack, we're bringing that same approach to member journeys whether a member starts with a loan or a checking account - by guiding them from login to funding, encouraging digital engagement, and cross-selling products and services in a seamless way. It's about smarter personalization that drives adoption, strengthens relationships, and delivers measurable growth."

"Primacy is earned when the first mile is choreographed," said Har Rai Khalsa, CEO and Co-Founder of Swaystack. "Define the behaviors that matter, make them the default path in digital banking, and measure the lift with



Har Rai and Simran are second- time founders who share a passion for helping banks and credit unions compete with megabank and neobank technology.



Gamify onboarding to win primary financial institution and top of wallet status.

discipline. Communication FCU is bringing that operating model to life with e-commerce rigor and community purpose, and our platform provides the spine that makes it flexible at scale."

The roadmap extends this data-to-action workflow across additional product onramps and reengagement plays, providing Communication FCU with a consistent framework to compress time to primacy, reduce dormancy, and deliver member-first offers that convert within digital channels.

About Swaystack

Swaystack, a personalized engagement platform, is spearheaded by second-time founders who share a passion for helping banks and credit unions compete with megabank and neobank technology. Har Rai Khalsa began his career as a lender in 2007, co-founded MK Decision in 2015 to help banks and credit unions compete with digital account opening, which was acquired by

Alkami in 2021. Simran Singh Co-founded Zogo in 2018. As the CTO of Zogo, he helped 250+ financial institutions gamify financial education to over 1.1 million users. Simran and Har Rai have a collective 20+ years in fintech and have served over 300+ financial institutions with the companies they've built.

About Communication Federal Credit Union (Communication FCU)
Communication Federal Credit Union, originally Pioneer Bell Credit Union, was founded in 1939 by employees of Southwestern Bell Telephone in downtown Oklahoma City.
Today, Communication Federal is a full-service credit union with almost 300 employees and 22 branches in Oklahoma and Kansas, serving more than 120,000 members nationwide.

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