

UK Credit Union Partners with Swaystack to Strengthen Onboarding, Activation, and Digital Growth

MIAMI, FL, UNITED STATES, April 29, 2026 /EINPresswire.com/ -- [Swaystack](#) today announced a partnership with [UK Credit Union \(UKCU\)](#) to address early-stage engagement and activation challenges in digital banking. As a Q2 client, UKCU selected Swaystack to close the gaps between account opening, adoption, and engagement by guiding members through key actions that support direct deposit, debit card adoption, and long-term relationship value.



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Like many credit unions, UKCU identified that access alone was not enough to drive outcomes. Accounts were opening successfully, but early behaviors such as direct deposit enrollment, digital wallet usage, e-statement adoption, and product discovery were inconsistent. These early gaps limited both member experience and downstream growth.

“

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Eddie Sorrell, Chief Information Officer

Swaystack helps institutions address this challenge by embedding guided onboarding and activation directly into digital banking, enabling UKCU to target the right members, deliver relevant prompts and offers, and support progression at moments when intent is highest.

“After account opening, too much responsibility falls on the member,” said Eddie Sorrell, Chief Information Officer at University of Kentucky Federal Credit Union. “If funding doesn't happen, if direct deposit never gets set up, or if

digital tools go unused, that shows up later as service cost, missed opportunity, and weaker relationships. We wanted to address that gap early, while members are still engaged, instead of

trying to fix it months down the line.”

Through the partnership, UKCU is elevating several areas of its digital engagement strategy, including direct deposit switch adoption, targeted product promotion, and cross-sell opportunities via a digital product storefront and loan origination. The credit union is also using Swaystack to support retargeting efforts that reinforce early actions, improve e-statement enrollment, and foster consistent member interaction.

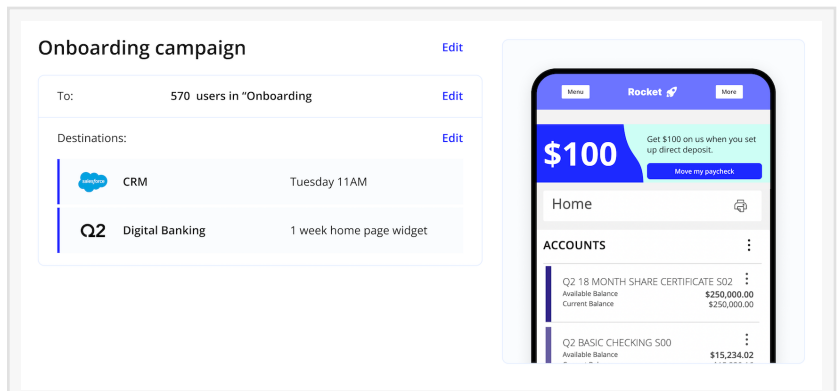
These capabilities allow UKCU to move beyond one-time campaigns and toward a more consistent, behavior-driven approach to activation and growth.

“Credit unions are being asked to compete with experiences built for far more scale and far fewer constraints,” said Har Rai Khalsa, Co-Founder and CEO of Swaystack. “That pressure often appears after the account is opened, when members are left to manage critical early steps on their own. UKCU chose to take responsibility for that moment. By guiding early engagement, they are protecting the credit union model and strengthening long-term member relationships.”

With branches limited role in early engagement, the first weeks after account opening now carry structural importance. This partnership reflects UKCU’s decision to address that reality directly by strengthening how members are supported from the start.

To learn more about how Swaystack helps banks and credit unions turn onboarding into a driver of activation and growth, visit swaystack.com or schedule a [discovery conversation](#).

About UK Credit Union



Tell your story through a single platform that can display content on all your channels.



Switch direct deposit

- 1 Find your employer
- 2 Sign in to your account
- 3 Confirm pay distribution

Earn the direct deposit relationship by helping your consumers switch accounts with their payroll provider.

At the UK Credit Union, we live and breathe a powerful credit union principle: people helping people. Here, you're not a customer. You're a valued member of our community, a community where your financial needs and aspirations matter.

UK Credit Union is a not-for-profit financial cooperative based in Lexington, Kentucky. Our profits don't flow to stockholders, as they do with a bank, but are returned to our members in the form of better rates and services. Our sole purpose is to serve your financial needs by offering quality products and services while maintaining a financially sound institution.

About Swaystack

Banks and credit unions turn new accounts into active, primary relationships with Swaystack, a digital onboarding and engagement platform. Using gamified journeys inside digital banking and across email and SMS, financial institutions leverage Swaystack to guide new account holders to take the actions that matter most, like funding, switching direct deposit, and adopting new products.

Founded by fintech veterans Har Rai Khalsa and Simran Singh, Swaystack builds on a proven track record of helping banks and credit unions compete with modern digital experiences. Har Rai previously co-founded MK Decision, acquired by Alkami in 2021, while Simran co-founded Zogo, where he helped more than 250 financial institutions gamify financial education for over 1.1 million users.

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Har Rai and Simran on a mission to personalize engagement for community banks.

A promotional graphic for Swaystack. It features the Swaystack logo (a blue circle with a white 'S' and the word 'swaystack' in blue) in the top left. The main text reads: "20 Financial Institutions Choose Swaystack to Turn New Accounts into Funded, Primary Relationships". To the right of the text are three circular images: the top-left shows a man pointing at a whiteboard with financial charts; the top-right shows Har Rai and Simran Singh from the main image; the bottom-right shows a group of people sitting around a table in a meeting. A blue curved line graphic is on the right side of the graphic.

Swaystack Reaches 20 Clients Amid Growing Focus on Funding, Direct Deposit, and Net Customer Retention

This press release can be viewed online at: <https://www.einpresswire.com/article/908518728>

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