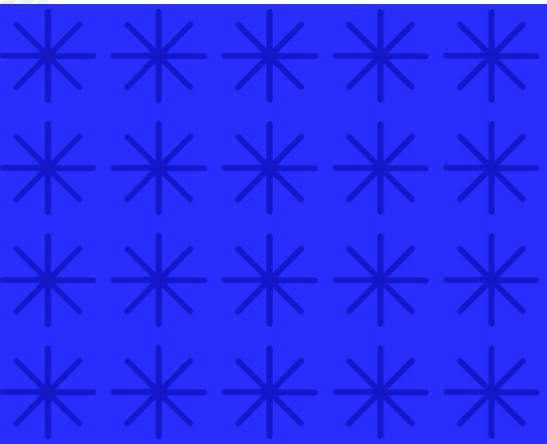




Critical Mass Insights

Helping America's
most influential voices

know what to say to America.

Using Audio to Raise Awareness & Interest in Credit Unions

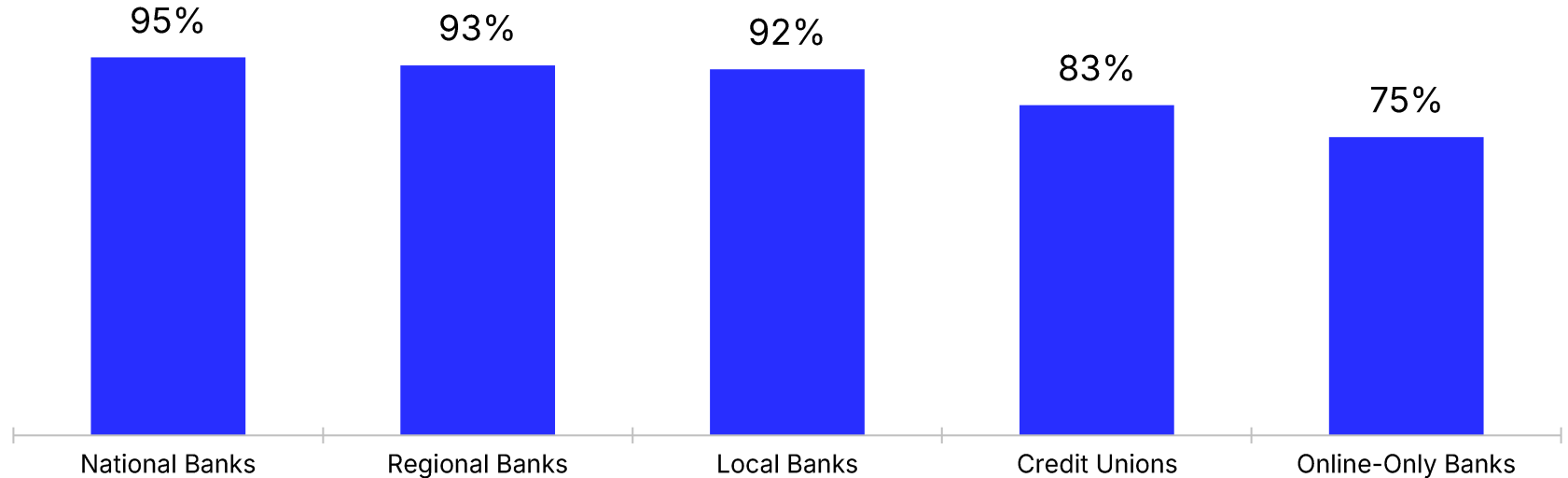
June 2026

Key Highlights from Study

- A variety of factors affect people's decisions on financial institutions, but trust is the most important, with all respondents agreeing that this affects their decision.
- Those experiencing life events are more likely to consider changing financial institutions and are more likely to be considering credit unions, making this audience key prospects.
- Radio and podcast hosts offer the trust needed to connect with credit union prospects.
 - These media are trusted more than social and digital advertising.
 - Those experiencing life events are 45% more likely to trust favorite radio hosts and 38% more likely to trust favorite podcast hosts for recommendations about financial matters/ institutions.
- Consumers are likely to be making decisions about where to stop while in the car – an environment dominated by radio.

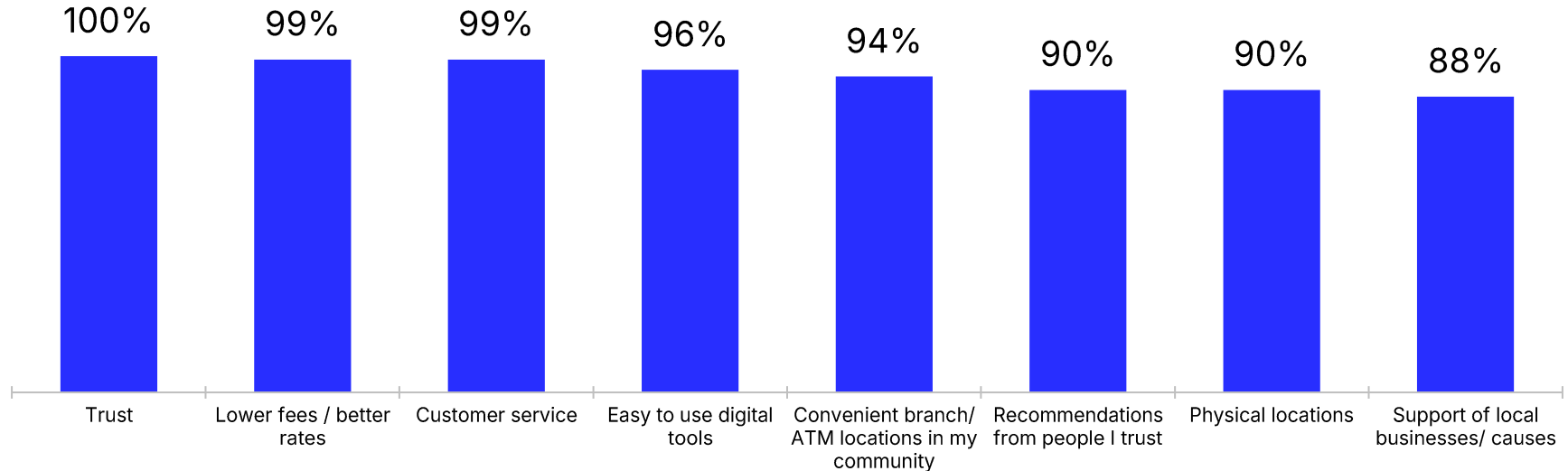
4 In 5 Are Familiar With Credit Unions But There Is Room To Grow Compared To The Competition

Familiarity With Financial Institutions



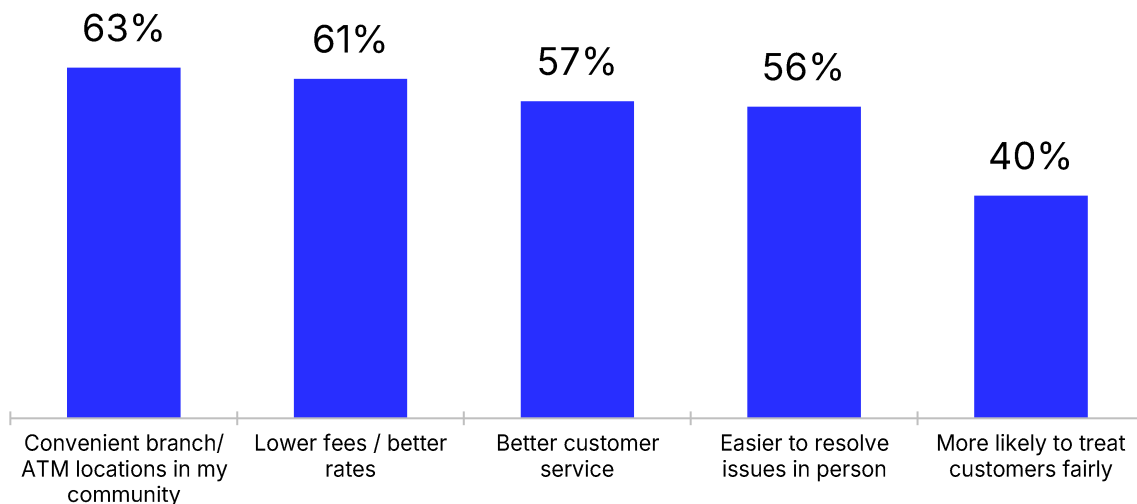
Trust Is Key, With All Respondents Agreeing It Is Important In Their Decisions On Financial Institutions

Important Factors When Selecting A Financial Institution



Credit Unions Are More Likely To Be Considered Among Those Looking For Convenience, Cost Efficiency, And Customer Service; However, There Is Room To Grow Trust

Top Reasons For Considering A Local Bank Or Credit Union



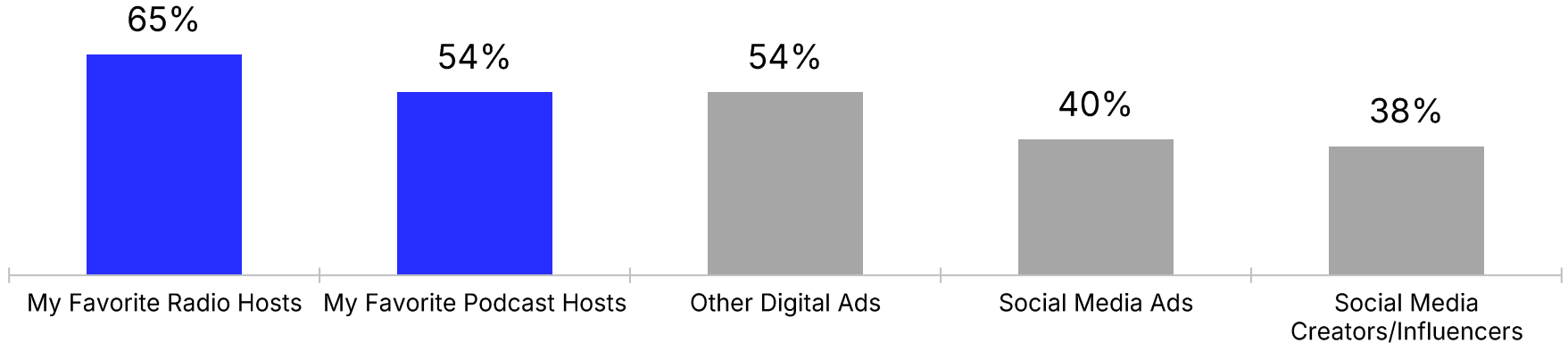
Less than

A Third

cited trusting local banks / credit unions more than large banks as a reason for considering.

Radio And Podcasts Hosts Are Seen As More Trustworthy Compared To Digital Media

Trust In Recommendations About Financial Institutions From Different Media



People Experiencing Life Events Are Key Prospects For Credit Unions

2 in 3

of those experiencing life events are likely to begin using a new financial institution or change a financial institution – **21% higher** than overall respondents

90%

of those experiencing life events are likely to consider a credit union – **12% higher** than overall respondents

Those experiencing life events are

34%

more likely than overall respondents to consider using a local bank or credit union because they trust them more than big banks

Community, One Of The Key Characteristics Of Credit Unions, Is Important To Those Experiencing Life Events

9 in 10

of those experiencing life events agree that it's important that their financial institution is actively involved in their local community

7 in 10

of those experiencing life events prefer recommendations that feel local and relevant to their community – **15% higher** than overall respondents

Radio And Podcast Hosts Offer The High Degree Of Trust Needed To Connect With Credit Union Prospects

100%

of respondents experiencing life events agree that trust is important when selecting a financial institution

Respondents experiencing life events are

45%

more likely to agree that they trust their favorite radio hosts for recommendations about financial matters/institutions.

Respondents experiencing life events are

38%

more likely to agree that they trust their favorite podcast hosts for recommendations about financial matters/ institutions.

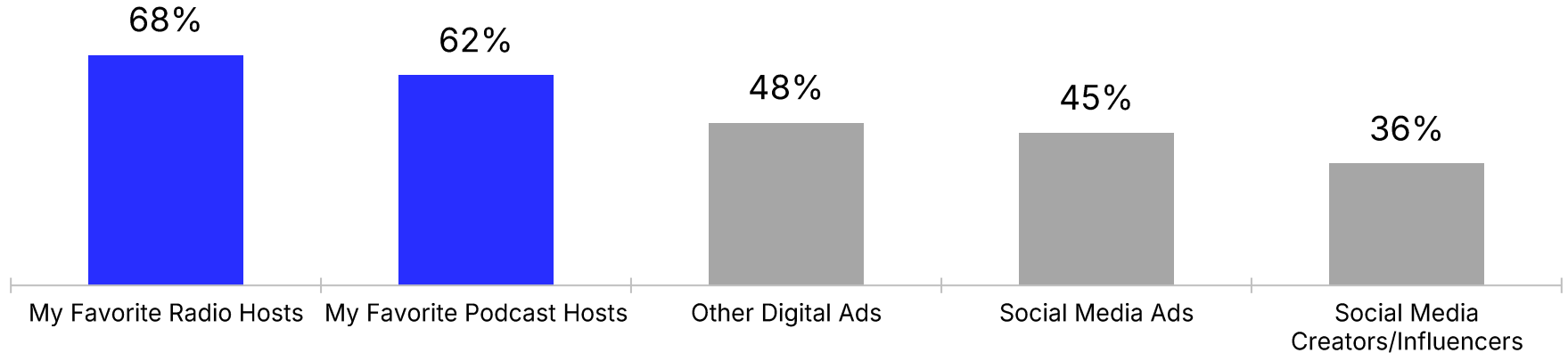
Respondents experiencing life events are

35%

more likely to agree that they are more open to financial brands/services they hear about from hosts that they trust.

Radio And Podcasts Hosts Are Seen As More Trustworthy Compared To Digital Media Among These Prospects

Trust In Recommendations About Financial Institutions From Different Media
Among Those Experiencing Life Events



Credit Union Prospects Are Likely To Be Influenced By Ads In The Car, Where Radio Dominates

Respondents who would consider a credit union are

18%

more likely to stop somewhere if they hear about it while in their car.

AM/FM Radio

83%

% Share of Time Spent With Ad-Supported Audio
IN-VEHICLE

7%

Podcasts

6%

Streaming Music

4%

SiriusXM

THANKS FOR WORKING WITH



For additional insights and information, please contact:

Lainie Fertick

President, Critical Mass Insights

| c 513-373-5113

METHODOLOGY

DATES OF FIELDING: May 2026

N=517 Adults 18+ Radio Listeners with HHI \$50K – \$150K

Respondents weighted to reflect total population of the target audience