Union Savings Bank Uses AI to Reduce Churn, Grow Deposits and Increase Customer Lifetime Value

Celent Solution Brief examines how USB's deployment of NGDATA AI Hub identifies 74% of likely churners and achieves 79% next-best-product accuracy to help retain and deepen customer relationships

NEW YORK — August 26, 2026 — NGDATA today highlighted a new Celent Solution Brief examining how Union Savings Bank (USB) is using NGDATA AI Hub to reduce customer attrition, protect and grow deposits, and increase Customer Lifetime Value (CLTV) by activating the customer data already within its existing infrastructure.

The independent report, "Targeted Customer Engagement in Retail Banking," profiles USB, a $3.3 billion community bank based in Danbury, Connecticut. Celent examines how USB uses NGDATA's Intelligent Engagement Platform (IEP) and AI Hub to identify relationships at risk, understand the factors driving that risk, and engage customers proactively — without replacing its core banking platform, building a data lake, or disrupting existing systems.

> *"NGDATA's AI capabilities have significantly enhanced our customer intelligence. Their predictive models help us identify retention opportunities and uncover the next best products for our customers, allowing us to deepen relationships through more personalized and timely engagement."*
> **— Frank Sottosanti, SVP, Director of Brand & Innovation, Union Savings Bank**

While most financial service providers are using AI for operational efficiencies, USB is using AI to drive deposits and increase CLTV.

USB's approach connects prediction with action. The attrition model identifies customers at risk of leaving based on early warning signals. When a risk signal is detected, the platform can launch a targeted customer journey with personalized retention or promotional outreach designed to address the underlying cause and re-engage the customer.

From Predicting Churn to Strengthening the Relationship

According to the Celent Solution Brief, USB has achieved:

- 74% churn catch rate.
- 79% Top-3 next-best-product recommendation for retention accuracy.
- 90% retention from targeted Certificate of Deposit renewal campaigns.

Together, the capabilities address the banker's practical question: How to identify who is at risk and once you know a customer relationship is at risk, what should you do next? AI Hub helps identify both the risk and the relevant next action, giving USB the opportunity to intervene before the relationship is lost and to better anticipate the customer's financial needs.

Existing Data, Activated Within Existing Infrastructure

NGDATA's Intelligent Engagement Platform sits within a financial institution's existing infrastructure to activate customer, account, product, and transaction data. AI Hub applies predictive models to that activated data, while customer interactions and measured outcomes continuously inform subsequent predictions and actions.

> *"The firm's Intelligent Engagement Platform allows community and regional financial institutions to 'leapfrog' up to the capabilities of much larger banks," wrote Michael Bernard, Principal Banking Analyst at Celent, in the Solution Brief.*

Celent notes that USB's approach combines rich data, proactive churn detection and explainable AI to deliver personalized customer journeys and empower the bank's digital product and marketing teams to act decisively. The platform also explains the factors behind each churn prediction in plain language, helping teams understand why a customer is at risk rather than simply receiving a score.

> *"Community and regional financial institutions already have decades of customer and transaction data that can help them compete on relationships, not just products," said Doug Gross, Chief Executive Officer of NGDATA. "The opportunity is to activate that data so teams can anticipate financial needs, advise proactively and engage customers before the relationship is at risk. Union Savings Bank demonstrates what that looks like in production — measurable intelligence that helps strengthen the trusted relationships customers expect from their financial institution."*

The full Celent Solution Brief, "Targeted Customer Engagement in Retail Banking," details USB's deployment and the broader opportunity for community and regional financial institutions to use existing customer data, AI and intelligent engagement to improve retention, relationship growth and Customer Lifetime Value.

The Solution Briefing can be downloaded on www.NGDATA.com

About Union Savings Bank

Established in 1866 and headquartered in Danbury, Conn., Union Savings Bank is a +$3 billion mutual bank dedicated to being the bank of choice. As a full-service financial institution, Union Savings Bank provides provides financial services to individuals, businesses, not-for-profit organizations, and government entities through its commercial, residential and consumer lending, corporate services, retail banking and wealth management divisions. Please visit www.unionsavings.com for more information; the bank can also be found on LinkedIn and Facebook. Member FDIC. Equal Housing Lender.

About Celent

Celent is a research and advisory firm that helps financial institutions navigate business and technology transformation. We combine deep industry expertise, in-depth research, and practical consulting to support strategic decisions and drive innovation. With a global team of experienced analysts and a rich database of best practices and solutions, we deliver objective insights that help firms operate more effectively and stay ahead of change. Celent is part of GlobalData, the intelligence and productivity platform.

About NGDATA

NGDATA helps financial institutions activate the customer data already within their existing infrastructure and transform it into immediately usable intelligence. Its Intelligent Engagement Platform and AI Hub help institutions identify relationships at risk, anticipate financial needs and engage customers proactively at the moments that matter.

Media Contacts

Allie Bruhn
Advisory Technologies
847-309-5552
allie.bruhn@advisorytechnologies.com

Thomas Graham
Crosswind Media
512-537-1414
media@crosswindpr.com