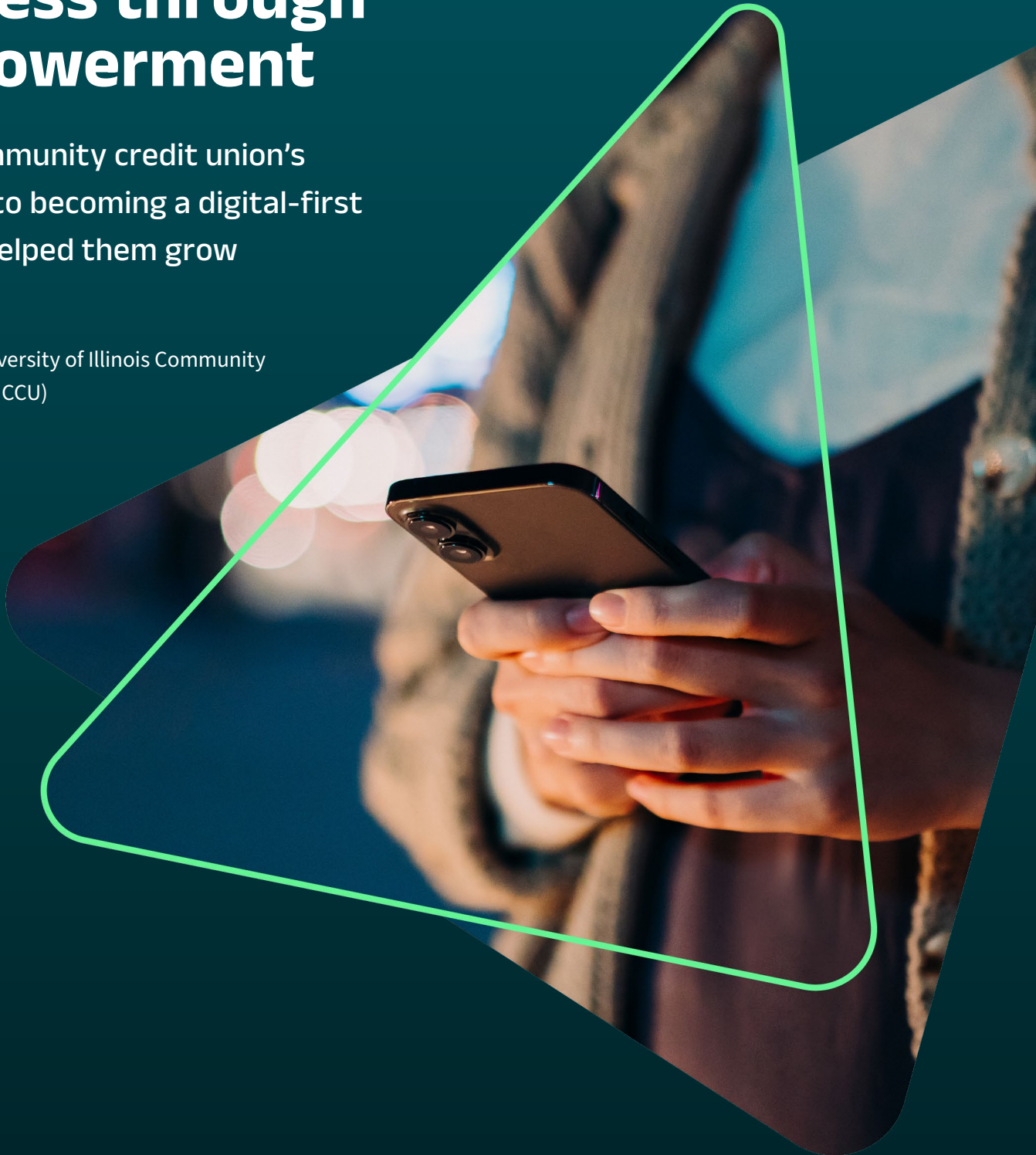




# Success through empowerment

How a community credit union's approach to becoming a digital-first provider helped them grow

Case study: University of Illinois Community Credit Union (UICCU)



## University of Illinois Community Credit Union (UICCU)



We had the opportunity to speak with Sarah Bradley, Director of Digital Transformation at the University of Illinois Community Credit Union, to understand more about their approach and how that's led to their substantial success today.

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**Founded**  
1932

**Headquarters**  
Champaign, Illinois

**Current Market**  
Individuals and businesses through seven local branches across 10 counties in Central Illinois.

**Mission**  
Do more good for the people we serve. Our membership, our community, and our team. To assist our members in the management of their financial well-being by providing loans, savings accounts, and other financial services in a friendly and professional manner.

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“Do more good’ is our rallying cry, and it’s apparent in everything we do.”

**Sarah Bradley**  
Director of Digital Transformation at UICCU

## Key Challenges

**Digital transformation has been daunting, ongoing, and challenging for many banks and credit unions.**

The University of Illinois Community Credit Union (UICCU) is a \$650 million community financial institution and an anchor to the college community. Its roots go back nearly 100 years, but it has always been ahead of its time in providing excellent services to its members.

In 2000, UICCU began offering online banking, enabling members across the country and around the world to access and manage their accounts easily. In 2019, they decided that providing online banking services wasn't enough. They wanted to be a digital-first provider.

UICCU serves various members, ranging from university students and faculty to consumers and everyone in between. To meet member expectations, they needed a platform that "provided frictionless user experiences and one that [their] team was proud to promote."

## Solutions

**UICCU realized that its digital success hinged on their technology platform and how their team approached transformation.**

UICCU embarked on a partnership with Lumin Digital in 2019. The choice to collaborate with Lumin was driven by their desire to provide the absolute best experience for their members in their commitment to becoming a digital-first provider. However, the journey towards growth and success was more complex than implementing a new platform.

Recognizing the need for substantial change in their culture and approach, UICCU took an innovative step by establishing a dedicated digital department in 2020. This department played a pivotal role in driving the necessary transformations within the organization while also focusing on empowering members through a new era of digital banking experiences.

## Starting from Within: Culture-Driven Focus

**UICCU leveraged Lumin's platform to transform its organization from within.**

Before the switch to Lumin, staff members were hesitant to encourage members to use the old online banking platform due to its limitations and difficulties. However, with Lumin's intuitive design, their team now felt excited and proud to showcase this new platform. This change in attitude marked a complete 180-degree transformation from a hesitant-ridden approach to an enthusiastic promotion of the improved digital banking experience.

**Creating an open feedback culture:** UICCU encourages staff members to submit ideas and suggestions for platform enhancements. Lumin has helped bring many of these ideas to reality. This approach fosters a culture of collaboration and ownership among staff members, who actively shape the digital banking experience.

**Empowering staff:** UICCU continues to invest in staff training and education to ensure they understand the inner workings of Lumin's platform. This empowers staff members with the knowledge and confidence to promote and assist members in utilizing the platform's features.



**"We wanted to be a leading digital-first provider, period...we wanted to be at the forefront. A critical mistake that many credit unions make is that no one in their organization really owns the digital experience for the organization or its members. We wanted to avoid this pitfall by creating a team to assume responsibility and be the point people for this journey."**

**Sarah Bradley**

Director of Digital Transformation at UICCU

# Results

UICCU's commitment to its members and the success they found by switching to Lumin's digital banking platform enabled them to achieve significant growth compared to similarly sized institutions over the same period of time.

**20% +**

exceeded their new checking account goal in the first year

**38%**

increase in checking accounts opened online

**42%**

checking accounts opened online completed via Lumin Digital Open Shares in the first year

**57%**

increase in mobile check deposits within 6 months of launch

**85%**

of logins are now mobile

**4.8**

app store ratings went from 3.0 to 4.8 out of 5.0 within six months of deploying Lumin's platform (average between Android and iOS)

## Putting Users First: Member-Driven Focus

**Lumin's platform enables UICCU to create better user experiences for all.**

Previously, UICCU had been more reactive in their approach to members' digital needs. However, with the implementation of the Lumin platform, the focus shifted towards empowering members to take control of their financial well-being.

**Empowering users:** Before Lumin's platform, members struggled with digital adoption due to the system's difficulty and lack of user-friendliness. A critical requirement for UICCU fulfilled by Lumin was a consistent look across desktop, tablet, and mobile devices. This similar look and feel has helped simplify the member experience and increased acceptance and utilization. Lumin's platform made it easier for members to navigate and use the digital banking features, empowering them to take control of their financial transactions independently.

**Providing the right resources:** UICCU implemented initiatives to educate and empower their members in managing their financial health. These programs give members the necessary knowledge and tools to make informed financial decisions and achieve their goals.

They created the No Judgement Zone Financial Wellness Program to connect members in our community with financial wellness resources and education by offering free Live webinars, Money Minute radio segments, newsletters, and free financial wellness tools.

**Providing regular communication:** To continue the focus on member empowerment, UICCU regularly sends digital enhancement all-staff emails highlighting new features and improvements that Lumin brings. This regular communication ensured that staff stayed informed about updates and enhancements, enabling them to make the most of the digital banking experience.

## A Platform That Will Scale

With a better digital banking platform comes more opportunities not only for UICCU's members, but for the credit union's business. Since adopting Lumin's digital banking platform, UICCU has acquired additional independent branches. The acquired financial institutions have thrived in the culture that UICCU has created around being a digital-first provider, as well as the benefits that come with being on Lumin's digital banking platform.

At the end of the day, success boils down to **how you approach the challenge—and who you approach it with.**



**“Lumin is a wonderful strategic partner for us. We were the sixth credit union to go live on Lumin's platform, and that has given us an incredible, lasting working partnership over the years. Our Lumin partner feels like a true extension of our team, and our digital successes today can be attributed to our great partnership.”**

**Sarah Bradley**

Director of Digital Transformation at UICCU



