



LANGLEY FEDERAL CREDIT UNION CASE STUDY

Winning wallets: How Langley gains primacy with always-on digital banking

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Langley Federal Credit Union's mission is to improve members' lives by helping them save, borrow, and spend wisely. Founded in Virginia in 1936, Langley is one of the hundred largest credit unions in the United States, with about \$5.5 billion in assets and 20 branches.

The credit union is proud to serve its communities through charitable giving, particularly around education and health initiatives. In 2024, the combined efforts of Langley Federal Credit Union and the Langley for Families Foundation amounted to nearly \$1.9 million in donations to 175 unique charitable organizations.

The 395,000+ members of Langley Federal Credit Union appreciate its local presence and its efforts to make their lives easier by reducing fees and increasing the number and types of transactions that can be completed online. But it took a move to a new digital banking platform to realize all the benefits that Langley's team envisioned for its members.

Trust undermined by old technology

Langley's old digital banking platform was plagued by reliability issues, manifesting in frequent outages and loss of functionality that disrupted users' access to essential services. Updates to the system posed significant challenges, often resulting in errors that detracted from the user experience. As Lauren Banks, Langley's Digital Product Manager, noted: "The complexity of maintaining stability while rolling out updates was a major hurdle. We struggled to deliver error-free upgrades, which undermined confidence in the platform."

Security was another critical concern. As cyber criminals became more sophisticated, the platform failed to keep pace with their increasing activity.

This vulnerability exposed users to potential threats and risked compromising sensitive information. Michelle Case, VP of Digital Channels at Langley, remarked: "Our security measures were not evolving fast enough to counteract the growing threats in the digital landscape. It was imperative to enhance our defenses to safeguard our users."

Functionality gaps further hindered the platform's competitiveness. Unlike other digital banking solutions, Langley's platform lacked advanced features such as the ability to build custom experiences via an SDK (software development kit), card control capabilities, and the option to update personal information directly within the platform. These deficiencies limited user engagement and satisfaction, making it difficult for Langley to match the offerings of their competitors.

These issues culminated in low member satisfaction, reflected in app store ratings that consistently fell below 4 out of 5 stars, whereas most competitors boasted ratings of 4.5 out of 5. This disparity highlighted the need for a more robust, secure, and functional platform to meet user expectations and maintain competitiveness in the market. Addressing these challenges was critical to restoring trust and enhancing the overall digital banking experience for Langley's members.

Moving to a reliable, customizable platform

Langley elected to move to Lumin Digital's 100% cloud-native platform with its weekly updates, 99.999% uptime, and SDK that would allow their own developers to build personalized applications. Langley's goals were to eliminate downtime and create a more welcoming and robust self-service environment that would encourage more members to bank online. They also liked the options and integrations Lumin offered with other fintech partners, as well as the customizable, user-friendly UI.

"We were looking for a responsive team," Lauren said. "In our previous environment, when a support ticket was opened, it would be open for a significant period of time."

An added benefit was that their project manager from the former vendor was moving to Lumin. “Having someone knowledgeable about where you’re coming from and where you’re going—it doesn’t get any better than that,” said Lauren.

Enabling banking on the go with innovative new options

Since Langley’s conversion to Lumin, member satisfaction has increased, resulting in app store ratings of 4.9 out of 5 stars.

“We receive constant communication and support from Lumin’s teams,” said Lauren. “They met what they said they were going to do in terms of uptime. And our developers have built some really great new products and conversion tools with the SDK, helping everything to be more self-serve.”

For example, members can now personalize their accounts with MyDesign checking products, which allow them to choose one free option or go “all in” with all features for a small monthly fee. Members can convert from a previous checking product to the MyDesign product online.

Another new offering is Spend ‘n’ Save, which turns a member’s debit card into a savings tool by rounding up any debit card purchase to the nearest dollar and transferring the difference to the member’s savings account.

Langley offers a cashback credit card that provides rewards in different categories each month. Previously the credit union had to send an email to their database but now members can go directly into digital banking to enroll in their category for the month.

“We are able to implement many more enhancements in a more timely fashion now because we’re not spending so much time working on outages,” said Lauren.

Langley has also leveraged some of Lumin’s partnerships with other organizations such as BioCatch, which offers real-time protection from fraud and financial crime for financial institutions. And now, nearly 200,000 members actively use the digital banking platform, meaning they log in at least once every 30 days.



Members who have been here for years and years have watched this credit union grow, especially in terms of digital functionality. I think it’s very meaningful growth to them because they are likely to feel they can do more at Langley Federal Credit Union versus wherever else they may have an account. They’re able to give primacy to Langley and make it first in their wallet because we give them the flexibility and functionality they need to conduct their financial business.

Michelle Case

VP of Digital Channels, Langley Federal Credit Union

Take Action

“We are always looking for a partner that’s going to grow with us,” said Michelle. “The industry is always changing and Lumin is abreast of those changes. Lumin already knows what’s coming and is telling us about it before we’re asking for it.”

Learn more about how Lumin Digital can help your institution evolve without limits.

Partner with our industry-leading team to accelerate growth, improve efficiency, gain a competitive advantage, and maximize your impact.

