



## CITADEL CREDIT UNION CASE STUDY

**30% growth in digital  
cross-sell and 20-point  
increase in NPS with  
Lumin Digital**

## Citadel Credit Union: 30% growth in digital cross-sell and 20-point increase in NPS with Lumin Digital

Citadel Credit Union is a not-for-profit, member owned financial institution serving more than 260,000 members across the Greater Philadelphia area. With nearly 90 years of history, Citadel is grounded in its mission to build financial strength for members, businesses, and local communities. Offering a full suite of banking, investment, and insurance services, Citadel combines personalized service with competitive rates and low or no fees. Known for its stability and forward-thinking approach, Citadel continues to evolve its member experience through accessible, convenient, and innovative solutions.

In 2024, Citadel assembled a new leadership team to gear up for a future filled with strategic growth, community engagement, and operational excellence. Courtney Rowan, Citadel's Chief Digital and Transformation Officer, oversees three pillars: digital transformation, omni-channel account opening, and online and mobile banking.



**Giving back to our community is  
a catalyst for everything we do.  
Members and their needs always  
come first.**



**Courtney Rowan**

Chief Digital & Transformation Officer  
Citadel Credit Union

### Organization

Citadel Credit Union

### Founded

1937

### Headquarters

Exton, PA

### Members

260,000+

### Assets

\$6B+

### Branches

24 in Southeastern  
Pennsylvania

### Community Involvement

Citadel Cares, a corporate giving program, supports non-profits and causes across the region through employee volunteerism, charitable donations, and the development of new programs and job opportunities. The core pillars of Citadel Cares are Financial Literacy, Education, Community & Economic Development, and Health & Wellness.

### Website

[citadelbanking.com](https://citadelbanking.com)

## Competing with national banks and neobanks while facing technology debt

Giving members the easy and intuitive digital experience they expected had become challenging. Citadel was contending with both big banks and neobanks—those operating 100% online with no branches and lower overhead. Courtney and her team knew Citadel's many offerings and community focus were appealing

strengths but that a member's ability to do everything they needed online was often the deciding factor in where they banked.

Citadel's previous banking platform struggled to keep pace with these expectations. Long development queues that did not adhere to promised timelines, poor integration of third-party solutions, and support tickets that went unresolved without status updates all created a disjointed user experience and internal frustration. Members frequently asked for features such as digital card issuance and real-time push provisioning that Citadel couldn't deliver fast enough.

"We realized that our previous platform no longer supported what we consider table-stakes digital experiences and that became the catalyst to rethink our strategy after 11 years," said Courtney.

"When you're changing your online and mobile banking platforms, the stakes are high. It affects every member. We knew the transformation had to be seamless and the improvements so clear that members would instantly understand why we made the move."

## Choosing a future-ready digital partner

Citadel selected Lumin Digital to take its digital banking capabilities into the future based on three major strengths that Lumin demonstrated:

### A future-ready technology stack

- Cloud-native infrastructure and use of microservices
- Superior scalability and agility
- Weekly releases with no downtime
- Extreme ease of integrating third-party applications, many of whom Citadel was already working with, and bringing more to the market every week, including BioCatch, SavvyMoney, Larky, and Pinwheel

### A superior user experience

- Much faster responses
- More modern and intuitive look and feel
- Customizable dashboards using tiles
- Separate views for business and consumer accounts

### Better capabilities

- Integrated card controls with digital issuance
- Real-time posting for remote deposit capture
- Push notifications
- Marketing capabilities: placement of landing page content and the ability to automatically place members in a prospect funnel if they click a call to action

## A "shocking" implementation

Despite initial skepticism, Citadel completed the Lumin implementation within eight months—on time and on budget. The structured process, transparency around scope changes, and project rigor contributed to a rapid timeline that shocked Courtney.

"When Lumin said the implementation would only take six to eight months, I laughed," she said. "Our last platform conversion took 16 months. But Lumin brought a clear, proven process that helped us prioritize, move quickly, and stay focused. There were no gaps, no errors—it was the smoothest rollout I've been part of in my 26 years in the credit union industry. I was genuinely shocked, but in the best way possible."



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### Courtney Rowan

Chief Digital & Transformation Officer  
Citadel Credit Union

## The outcome: Immediate gains and long-term value

Partnering with Lumin resulted in speedy, measurable gains:

- +20-point increase in Net Promoter Score (NPS) from 2024 to Q1 of 2025—far exceeding expectations and despite launching BillPay at the same time
- A much faster bounce back up in NPS after the initial, expected dip due to asking members to learn a new system
- +30% growth in digital cross-sell solutions year-over-year due to persistent, native content placements and deep linking.
- 84% chatbot containment rate, significantly above the 70% industry average of the percentage of customer interactions a chatbot can successfully resolve without needing to escalate to a human agent
- Decrease in call center volume, driven by the improved UX and in-app service tools like the chatbot
- High member engagement, with average users logging in at least once daily

Beyond all those gains, Courtney also commented on the modern look and feel of the system.

“The modern design, especially the dashboard and tiles, was something we’d been waiting on for years with our previous provider,” she said. “It was always ‘on the roadmap,’ but never came to fruition. With Lumin, that interface was native to the platform. It resolved a long-standing pain point for us on day one.”

## Looking ahead: Personalization, SDK innovation, and business growth

Citadel's digital transformation is far from over. The next phase includes:

- Launching a customer data platform (CDP) to deepen personalization, using Lumin Analytics as an input to the “brain”
- Expanding SDK (Lumin's software development kit) usage for custom feature development
- Growing Citadel's digital business banking experience through services like rounding up savings for donations and financial wellness tools
- Exploring AI-driven digital onboarding and conversational engagement
- Leveraging Lumin's future marketing enhancements



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Chief Digital & Transformation Officer  
Citadel Credit Union

Partnering with Lumin on its digital-first strategies will help Citadel expand its membership and community reach. By focusing on strengthening the digital experience, Citadel aims to serve members in new geographies, even in places without physical branches, through a seamless and personal dashboard.

## Take Action

Learn 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.

**30%**

Growth in digital cross-sell solutions

**20 points**

Increase in Net Promoter Score (NPS)

**84%**

Chatbot containment rate

**1x/day**

Average logins per member

