



LOS ANGELES FEDERAL CREDIT UNION CASE STUDY

LAFCU enables mobile-first digital engagement with Lumin Digital

Los Angeles Federal Credit Union enables mobile-first digital engagement with Lumin Digital

Los Angeles Federal Credit Union (LAFCU) serves more than 75,000 members in the communities of the Greater Los Angeles Metropolitan area. Since its founding in 1936, LAFCU's mission has been rooted in financial empowerment, personal service, and community development. Known for its friendly and welcoming staff, LAFCU provides full-service financial offerings with a commitment to digital transformation and access for all.

"LAFCU is one of the most diverse and inclusive workforces I've ever been part of," said Brian Gregory, SVP & COO. "Our team reflects the communities we serve and that's a real strength for us."



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Anabel Ortiz
AVP of Digital Experience, LAFCU

Organization

Los Angeles Federal Credit Union (LAFCU)

Founded

1936

Headquarters

Glendale, CA

Members

75,000+

Assets

\$1.2B+

Branches

8

Community Involvement

In 2006, LAFCU established the Los Angeles Charitable Association (LACA), a 501(c)3 charity that supports other selected nonprofits through charitable giving and volunteerism.

LAFCU has also been certified as a Great Place to Work.®

Website

lafcu.org

Contending with big banks, fintechs, and outdated systems

By 2020, LAFCU was ready to evolve its digital capabilities. Members expected seamless, mobile-first interactions, but the credit union's legacy platform offered a fragmented experience—different features across desktop and mobile, uneven branding, and

costly dual-system maintenance. Internal teams were burdened by the need to support and train around two distinct platforms.

“It was like supporting two completely different systems,” said Anabel Ortiz, AVP of Digital Experience. “We needed consistency. We needed a seamless experience for our members, regardless of how they chose to interact with us.”

Moreover, as member expectations grew—driven by mainstream mobile apps as well as financial competitors—LAFCU recognized the pressure to remain competitive. From 24/7 service to digital card controls and secure messaging, modern capabilities were table stakes.

“We would request changes,” said Brian. “They were always on the product roadmap, but the pace of change was measured in years.”

LAFCU sought these game-changing features in its new digital banking platform:

- Card controls to block/unblock cards, set alerts, and set travel notices
- Self-service for secured forms and workflows
- Secure chat functionality within the digital banking channel
- New P2P solution through Zelle
- Better marketing opportunities and a way to make relationship rewards more visible
- Open new shares directly from digital banking to the core
- Online statements available within mobile, not just desktop

Choosing the right partner: A decision based on both platform and partnership model

After narrowing the shortlist to three technology providers, LAFCU selected Lumin Digital for its forward-thinking platform and standout reputation with clients.

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Brian Gregory
SVP & COO, LAFCU

they raved not only about the partnership but the implementations spoke volumes. Upgrading the digital experience could be the biggest friction our members will ever face with us. It can be tempting to stick with the current situation, even when it’s not ideal, because of the risk of disruption and damage to our reputation. But what we heard from Lumin clients convinced us we could transform with confidence.”

The difference-maker for Brian was people. “We talked to references from both Lumin and another vendor we were considering,” he said. “The clients...loved Lumin’s people and culture and organization. When we considered the fact that we were looking for a 10-to 20-year partnership, Lumin was clearly the better fit.”

A successful rollout, powered by partnership

The implementation process exceeded expectations. With diligent pre-launch preparation and a structured friends-and-family pilot, LAFUCU went live with minimal disruption.

"We kept waiting for something to go wrong—but it never did," Anabel said. "It was one of the easiest rollouts I've ever done, and I've done a lot of them."

Even third-party hiccups were resolved quickly. "We had a few kinks related to bill pay through a third-party system. Lumin stepped up and worked with the vendor to get those issues resolved," Anabel said.

Measurable results and digital momentum

Since launch, LAFUCU has seen a complete transformation in how members interact digitally:

- 88% of digital sessions are now on mobile
- 37% of members use the mobile app monthly or more
- Inquiries via web forms and email via a third-party platform have declined steadily, from 3,000+ in 2021 to 1,100 in 2025. Secure in-app messaging in Lumin's platform has topped 8,000 inquiries for each of the last two years since launch.

"Our NPS and satisfaction scores skyrocketed after launch. Even our survey vendor asked who we were using, because we were outperforming peers," said Anabel, who now serves on Lumin's Design Advisory Group.

"We're competing against big banks that can easily outpace a smaller organization like ours," said Brian, who joined Lumin's Customer Advisory Board in 2025. "We don't have comparable budgets, hours, and resources to devote to technology. Finding Lumin as a partner has really allowed us to leverage their expertise and punch above our weight class."



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Elevating service through AI and digital branching

To better serve remote members, LAFUCU introduced a fully remote "digital branch" in early 2022, focused on loans and new memberships. The digital branch handles hundreds of applications monthly, delivering fast, personal service through chat, text, and secure messaging—and phone support where needed.

The credit union also implemented two AI-powered systems:

- Angie, a member-facing virtual assistant via a third-party vendor
- Merlin, an employee-facing self-service knowledge management resource

"We have branches throughout greater Los Angeles, but we recognize a couple of things," said Brian. "First, nobody wants to sit in freeway traffic in L.A. Second, a lot of younger members don't feel the need to walk into a branch. They're used to being able to do everything over their mobile phone. So, the combination of Lumin with our Digital Branch provides a high level of personal service no matter how they engage with us."

Looking ahead: Personalization, payments, and financial wellness

LAFCU has plans to further enhance its member experience. Future initiatives include:

- Custom digital experiences tailored for youth, seniors, and business members
- Real-time payments using FedNow and other faster payment rails
- AI-powered member support integrated into mobile and online banking
- Financial wellness tools and education, especially for underserved and younger demographics

“We’ve always been strong in person, and now we can match that service digitally,” said Brian. “With upgrades measured in weeks instead of years, we can quickly respond to but also anticipate changing member needs and expectations.”

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.

88%

sessions now on mobile

37%

members use the mobile app monthly or more

8,000+

secure in-app messages per year since launch + steadily declining inquiries via web forms and email through a third-party platform

