



SELCO CREDIT UNION CASE STUDY

SELCO doubles its digital app rating and deepens member relationships after partnering with Lumin Digital

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SELCO Community Credit Union's mission is rooted in empowerment—to improve members' social and economic position. That mission drives everything the organization does, from its digital banking strategy to financial wellness education, community giving, and tools that deepen member relationships.

"Our tagline is 'Live a Good Life,' and we take that to heart," said Jen Shefner, AVP of Digital Services at SELCO. "Whatever a good life means to you, we want to help get you there." SELCO invests heavily in personalized service, offering tailored accounts and educational resources for every need and financial stage—from those just starting out to those getting back on track.

"By giving our members choices, we meet them where they are, with what they need at that time," said Jacob Berns, SELCO's Senior Communications and Marketing Manager. "That's something our members truly value,



We knew we needed to transform to attract and retain members the way we envisioned.



Jen Shefner
AVP of Digital Services, SELCO

Organization SELCO Community Credit Union	Founded 1936
Headquarters Springfield, OR	Members 150,000+
Assets \$2.7B	Branches 15

Community Involvement

Each year, SELCO partners with dozens of community-minded organizations to make a lasting impact on a local level—through sponsorships, student and educator support, volunteerism, and team-member donation matching.

Website

selco.org

and it's reflected in member surveys and our NPS" (net promoter score).

"Our goal is to be a trustworthy partner that people can rely on," Jen added. "Based on our most recent brand awareness and perception studies, we perform better than our peers in offering personalized and sincere service."

Why change was critical for efficiency, morale, and the member experience

The perception of SELCO's digital banking services wasn't always so positive. By 2022, the credit union's legacy digital experience was outdated and fragmented. Members were divided between two platforms—one for consumer accounts and another for businesses with cash management needs.

"The majority of our members were on a platform that was going to be discontinued," said Jen. "Aside from that, the legacy code made enhancements to the user experience challenging. We also supported a separate business platform which was plagued with a lot of functional issues and uneven vendor support. Eventually, we stopped selling the business platform because we weren't happy with what was being provided to our members."

There were broader challenges, too. "The slow pace of change impacted morale and efficiency," Jen continued. "We were spending a lot of time and effort advocating for platform enhancements, which impacted our capacity to innovate."

The system was hosted on-premises, adding IT and security overhead. Major upgrades occurred just once a year—each requiring extensive downtime and testing.

"We did have an SDK (software development kit) and were able to add some new features here and there," said Jen, "but it felt like we were keeping pace as opposed to offering the extras that create a memorable experience."

Nor was there parity across the online and mobile platforms; the functionality, look, and feel were different.

"The system also lacked the tools we needed to properly target and communicate with our members digitally, which represented a lot of lost opportunities since our members interact with digital banking more than any other channel," Jen said. "We knew we needed to transform to attract and retain members the way we envisioned."



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AVP of Digital Services, SELCO

An elevated member experience with a responsive partner

After a thorough vendor analysis, SELCO determined that Lumin Digital was the partner best aligned with its goal to create an exceptional user experience via six digital strategies for both consumer and business members:

- Omnichannel delivery
- Journey mapping
- Deep integrations
- Mobile-first design
- Extensibility via SDK and APIs
- Leveraging member data

The move to Lumin delivered critical functionality:

- Previously account-centric, SELCO now offers members a 360° view of their entire relationship with a single login.
- The mobile and online experiences are now equivalent—imperative for a member base with an 84%+ preference for mobile logins.
- Card management is now seamlessly integrated in the banking platform and includes card activation, PIN changes, travel notices, Visa® fraud alerts, advanced Visa® card controls and alerts, and the ability to order a replacement card or report a lost or stolen card.

"We previously had a separate card management app, but since we moved to integrated card management, we've seen a huge increase in card control registration and adoption—a 471% increase over the first 2 years. More than 23% of all cardholders are registered for card controls," said Jen. "We wanted a partner that shared our philosophy that a consistent, integrated approach would be the best user experience. And with Lumin, we've proven that."

Additionally, "our app ratings have soared," Jen said. "We were previously averaging around 2.4 across platforms. Today we're consistently at 4.8."

Innovation and growth powered by SDK

SELCO has used Lumin's SDK to extend the platform, solve pain points, and deliver member value.

Examples include:

- **Automated, escalating alerts** about collateral protection insurance (CPI) for borrowers. SELCO used the Lumin SDK and State National API to create a page that displays insurance status and links users directly to the insurance partner's upload portal. Using Lumin's CMS tools, the credit union created automated campaigns that target borrowers and drive traffic to the new insurance page to take needed action. "Those campaigns have averaged a 76% conversion rate, and the enhancement has addressed an ongoing pain point for both members and team members," said Jen, as not providing the collateral insurance led to extra fees and increased customer service calls.
- **A self-serve sub-user OFAC (Office of Foreign Assets Control) screening** process for business users, built with Lumin and Bridger APIs, to meet compliance requirements.
- **Savings roundup and rewards progress trackers and widgets** that visually show members how close they are to earning bonuses.
- **A fraud text alert opt-in** tool which ensures



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members are quickly aware of suspicious card transactions via their preferred communication channel. "In the two weeks that followed the launch, more than 4,000 cardholders opted in for Visa® text alerts," Jen shared.

- **A transfer visibility enhancement** for scheduled ACH payments initiated outside digital banking. "One challenge for members was not being able to see all their scheduled payments in one place, which sometimes led to duplicate payments," said Jen. "We are now able to give members visibility into both the transfers they set up in digital banking and the ACH payments scheduled in our core system. That added transparency makes their experience much smoother."

Tangible improvements for members and staff

Lumin has empowered SELCO to innovate faster while reducing operational burden. "Upgrades used to be major work efforts. Now, weekly enhancements are continuous, intuitive, and non-disruptive for members," Jen said.

Where needed, SELCO supports each major change internally with job aids, internal training modules,

and a dedicated Microsoft Teams channel for rollout communications. “We used to spend time fighting fires and fixing bugs,” said Jen. “Now we invest that time in testing all the optional enhancements Lumin pushes out, as well as adding different custom enhancements. Managing change in a positive way is vital to us.

“I love the weekly demos,” she continued. “The release notes are helpful, but the ability to see a demo and ask questions is invaluable. The continual enhancements help us overcome one of our biggest challenges: meeting our members’ continually changing preferences and expectations.”

The shift to cloud-based infrastructure also improved uptime, freed the IT team from maintenance burdens, and strengthened security. “We’ve been able to rely on Lumin’s strong, modern security tools, including BioCatch (a Lumin partner specializing in behavioral intelligence to detect fraud), as well as push authentications and MFA (multifactor authentication),” said Jen. “We’ve made our platform more secure yet seamless.”

“The criticality of the security piece can’t be overstated,” added Jacob. “In all of our research, safety and security rise to the top as the main motivating factors in where people bank or deepen their financial relationships.”

For staff, centralized communications and better workflows reduced support needs and improved efficiency. “Timely communication was a challenge before. With a unified platform and more robust tools, it’s far easier to get in front of members with prompt and relevant messaging,” said Jacob.

Looking ahead: Deepening personalization and trust

SELCO’s digital team continues to prioritize personalized engagement through marketing tools and intelligent data use.

“We want to present information when it’s relevant and helpful for each individual,” Jen said. “Otherwise, members tune out or feel unknown.”



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One example is a customized Next Best Action banner targeting users with a newly issued card. “The communication meets a timely need for the members, and we’ve seen a 275% boost in card activation via digital banking in the 11 months since introducing the banner,” she said. “Once somebody starts using their card, they’re engaged. It’s better for them and better for us.”

Jacob emphasized the importance of an accessible platform: “Being able to provide digital banking in Spanish upholds our commitment to being a partner for every member of our community.”

Jen sees digital transformation as ongoing. “We’re focused on member growth and deepening relationships—not just more products, but deeper trust. Helping members improve their credit score or save better—that’s what drives us.”

The partnership with Lumin plays a key role. “Continuous innovation is one of the reasons I love working with Lumin,” she continued. “We interact with them more than any other vendor because it’s a critical partnership.”

And Lumin listens. “Lumin has applied our feedback and prioritized enhancements we’ve asked for. That ongoing responsiveness really matters.”



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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.

4.8

app rating post-Lumin launch vs 2.4 previously

275%

increase in digital card activation after rollout of Next Best Action banner

76%

conversion rate to CPI after automated reminders

471%

increase in card control registration and adoption over the first two years since integrating card management

E-statement

penetration has increased from 56% of all membership accounts to 64%

