



REDWOOD CREDIT UNION CASE STUDY

Redwood Credit Union builds a nationally ranked mobile and online banking experience with Lumin Digital

Redwood Credit Union builds a nationally ranked mobile and online banking experience with Lumin Digital

Redwood Credit Union (RCU) is the 28th largest credit union in the U.S. But for Tony Hildesheim, EVP & Chief Administrative Officer, the organization's size isn't the story—its impact is.

"Our purpose is to inspire hope and elevate the financial well-being of our community one person at a time through good times and bad," he said. "It's not about a mortgage or a credit card. It's about helping people live better lives. When you look at it that way, you build your digital experience differently."

Outgrowing a legacy platform as digital demand exploded

When Tony joined RCU in 2010, modernizing digital banking was a top priority.

"One of the first things I did was review our technology stack—and specifically how we were serving members digitally," Tony said. "Like many credit unions, we were doing a poor job. We set out to be digital-first and mobile-first, long before that idea was really in the vernacular."

In 2011, RCU bought the source code of its digital platform and built extensively on top of it. The approach worked—until success created scale constraints. "We went from 62,000 logins per month in 2010 to well over a million per month in 2015, and then approaching 3 million by 2022. The system wasn't keeping up with the load or the functionality we wanted to provide," Tony said.

RCU's north star was a member-centric experience. "We wanted a member to log in once and see everything—toggle between consumer and business accounts without multiple user IDs," Tony said. "We started a search for a new system."

Organization

Redwood Credit Union

Founded

1950

Headquarters

Santa Rosa, CA

Members

500,000+

Assets

\$9.5B

Branches

22

Community Involvement

The Redwood Credit Union Community Fund (RCUCF) has raised and distributed more than \$37.3 million since 2015 to empower local communities through financial education, disaster relief, housing, and community wellness initiatives.

Awards and Recognition

- SBA (Small Business Association) Preferred Lender
- One of America's Best Credit Unions – Newsweek, 2025
- Best Credit Union – Press Democrat readers' poll, every year
- Hall of Fame for Best Credit Union – NorthBay Biz
- Best Places to Work – 20th consecutive year, North Bay Business Journal
- 5-Star Bauer Rating – BauerFinancial.com
- Top Corporate Philanthropist – San Francisco Business Times

Website

redwoodcu.org

Choosing Lumin for performance, pace, and control

RCU evaluated the market, including staying the course or rebuilding again. “We did a significant amount of vetting,” Tony said. “We had the capability to build our own again—we’ve done it before. But I had no desire to be in that business. Do you want to build it from scratch, or do you want to partner with someone who shares your mindset? It made more sense to go with Lumin.”

What Lumin offered that resonated with RCU:

- **Performance & stability at scale.** “Performance was a huge concern,” Tony said. “Lumin’s modern stack and stability checked the box where our previous vendor struggled.”
- **Weekly releases vs. ‘big-bang’ upgrades.** “A lot of vendors do quarterly or even annual updates. That means regression testing marathons and waiting six months or a year for something you needed yesterday. With Lumin’s smaller, focused weekly updates, we stay in a continuous rhythm.”
- **SDK + APIs to keep control.** “With Lumin, I get the best of both worlds: a forward-thinking partner and the ability to customize through the SDK (software development kit) and APIs without giving up control.”
- **Member-centric UX for both consumer and business accounts.** “It’s exciting to modernize the experience and unify both sides. Log in once, toggle between consumer and business, manage both seamlessly—including secure sub-user controls for accountants.”
- **Partnership mindset.** “We push the Lumin team hard. They respond and come back with ideas of their own. It feels like we’re rowing in the same direction.”

Business banking gains steam, leveraging Redwood’s SBA leadership

RCU didn’t just unify business and consumer accounts; it built upon its established SBA lending to bolster business banking.

“We were already the number one SBA lender in the



Our business members see RCU as not just a banking provider but a true financial partner.



Tony Hildesheim

EVP & Chief Administrative Officer

North Bay,” said Tony. “When we launched our unified digital platform, we could leverage that authority. Our business members see RCU as not just a banking provider but a true financial partner.”

Through Lumin, members get the same seamless business experience as in consumer banking, with features like role-based sub-user access, ACH, wires, treasury services, positive pay, and full account toggling—all within the same login environment.

Innovation + rapid delivery = momentum

Since go-live, RCU has delivered approximately 150 enhancements in two years—some built by RCU in the SDK, others delivered by Lumin in the core product. “We’re excited about Lumin’s ability to support us with innovation because we are a forward-thinking credit union,” said Tony. “We like doing things that are a bit out of the box.”

RCU’s Total Member Experience (TME) program fuels momentum. “Team members submit approximately 300 TME ideas a year, and colleagues vote and comment. That’s how we delivered 150 changes in two years,” Tony said. “Credit union members also suggest ideas through NPS, app stores, even from tools that benchmark us globally, and our staff brings those directly into the queue.

“At the end of the day, what’s important is the ability to move fast to meet the evolving needs of members,”

he continued. “Speed of enhancement and speed at which experiences are delivered were big reasons we chose Lumin over all the other players. Smaller, focused updates keep us ahead.

“It’s ridiculous to think the goal is simply to have a system that’s up. That’s table stakes. People don’t log out saying, ‘The system was up.’ We want them to log out thinking, ‘I solved something important. I know what to do next.’ That’s what relevance looks like.”

RCU’s digital member experience is evaluated quarterly by iSky Research, a company that assesses banks and credit unions worldwide for functionality and delivery. As of last month, RCU ranked first in the U.S. for online browser banking and is consistently in the top five for mobile banking, effectively competing against even the largest financial institutions.

Additional results:

- 95% annual member retention rate
- 87% of members registered on the platform
- Nearly 5 million monthly digital retail sessions
- 85+ Net Promoter Score (NPS)
- 4.85+ app rating
- Transaction tagging + search allows adding a tag like “tax” that can be used for fast search results

“Whose hands are you putting your destiny in?” Tony asked. “It’s not just functionality—it’s cost, integration, forethought, and the ability to customize quickly. Lumin lets us move faster while keeping control.”



We want people to log out thinking, ‘I solved something important. I know what to do next.’ That’s what relevance looks like.

Tony Hildesheim

EVP & Chief Administrative Officer



What’s important is the ability to move fast to meet evolving needs. Speed of enhancement and speed at which experiences are delivered were big reasons we chose Lumin.

Tony Hildesheim

EVP & Chief Administrative Officer

Take Action

Want a member-centric digital experience that ships improvements weekly—without giving up control of your roadmap? Let’s talk.

#1 ranking

in the U.S. for online banking by iSky Research

95%

annual retention rate

Top 5

ranking by iSky for mobile banking

85+

NPS

150

enhancements in 2 years

4.85+

app rating

