



ASCEND FEDERAL CREDIT UNION CASE STUDY

Ascend Federal Credit Union reinvents its digital member experience with Lumin Digital

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Ascend Federal Credit Union serves more than 260,000 members across Tennessee—but for leaders like Nancy Bush, AVP of Digital Banking, the credit union’s identity goes far beyond numbers.

“We embody the credit union philosophy of people helping people,” Nancy said. “Service is at the heart of everything we do.”

That focus on service drives every decision Ascend makes—including transforming the digital banking experience to meet the expectations of today’s members.

Outgrowing a legacy platform as digital expectations rose

By 2020, Ascend faced the same pressures as financial institutions nationwide: members were no longer comparing their digital banking experience only to other credit unions. They were comparing it to frictionless consumer apps they used every day.

“You have fintechs and cash apps that are simple to use, and consumers remember the last best action they were able to perform,” said Josiah Leverich, SVP of Products. “Community banks don’t have the budgets for technology or innovation that big banks and fintechs do, but members still expect that same experience.”

Ascend’s legacy digital platform began to show limitations as member expectations evolved. Feature releases were typically on an annual cycle, and enhancements or fixes often followed longer timelines than the team preferred.

Members felt the impact as well. Routine tasks like managing cards required a separate app entirely, which was confusing and cumbersome.

Security was another area where Ascend saw room for improvement. The prior platform had more limited fraud mitigation tools, and the team sought a more proactive approach as digital risks increased.

Organization

Ascend Federal Credit Union

Founded

1951

Headquarters

Tullahoma, TN

Members

260,000+

Assets

\$4.5B+

Branches

27 throughout Middle Tennessee

Community Involvement

Ascend’s commitment to Middle Tennessee extends beyond traditional banking through investments in financial literacy and partnerships that strengthen the communities it serves.

Website

ascend.org

“Members expect digital banking to work seamlessly,” Nancy said. “When issues arose, we didn’t always have the ability to resolve them as quickly as we would have liked. That was difficult for our teams, who are deeply committed to member service. It ultimately reinforced our need for a more agile solution.”

Choosing Lumin for performance, partnership, and a mobile-first mindset

Ascend's leadership team knew that to compete and to deliver the experience members deserved, they needed a modern, mobile-first platform.

"You have to have a good digital experience," Josiah said. "We wanted something that would compete with the big banks. We looked at four other vendors and their platforms felt antiquated. I came from a large organization that had the number one mobile banking app in the world at that time. When everyone saw Lumin, we all said, 'That's the one that will compete'—from a look and feel standpoint, but also from a customization perspective."

"We found the strongest platform with the greatest ease of use," Nancy said. "Everything aligned with our goals—innovation, security, and user experience."

"We were able to bring other vendors into Lumin so members had one login—a single pane of glass," said Meleia Lewis, Project Manager. "They could log in once, see everything, and even block a card."

But just as important as functionality and UI/UX was the partnership experience, starting before the contract was signed.



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Josiah Leverich
SVP of Products



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Nancy Bush
AVP of Digital Banking

"Even before we were officially partners, the conversations felt collaborative," Josiah said. "Choosing Lumin was a great decision for us."

A smooth implementation that restored confidence and minimized member disruption

After challenges with previous conversions, Ascend approached the project with caution.

"There's always reputational risk," Nancy said. "Member disruption is real. That's why we took the search for a new vendor so seriously."

"We were told it would be a four- or five-month project, and Lumin hit it," Josiah said. "It was the smoothest conversion I've ever seen."

Even more transformative for staff was the new stability and reliability of the platform, both during the implementation and after.

"With our previous provider, updates were implemented on a fixed schedule, and testing options were limited,"

Nancy said. “That made it difficult to prepare for changes. The experience with Lumin has been much more collaborative and transparent, particularly around testing and release management.”

A transformed digital experience for everyone

Empowered employees across the organization

Under the previous platform, only Nancy’s team could resolve digital banking issues. Lumin’s administrative tools changed that.

“Branch personnel can now assist with online issues,” Nancy said. “It empowers everyone to assist members at a whole new level. Members no longer encounter wait times for resolution.”

Her team is now able to concentrate on deeper, more complex member needs rather than having to deal with basic account access issues.

“We can really focus on getting to the root of a member’s issue—for example, if they’ve encountered fraud,” Nancy continues. “We can give them that white glove service and help them through the process instead of rushing because there are so many other pressing problems.”

A platform that supports continuous growth and innovation

With a modern digital foundation in place, Ascend has accelerated its product innovation.

“We redesigned our checking program and we’re revamping our credit card suite,” Josiah said. “We would have done these things either way, but now we have a good place for members to land and to interact with the new products. You can have the greatest products and hospitality, but if you don’t have a good user experience, you’re going to lose business.”

Meleia noted the ease of integrating new partners.

“We’re getting ready to integrate FINBOA with our Lumin platform,” she said. “That product will offer our members a way to file disputes online.”



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Nancy Bush

AVP of Digital Banking

Perhaps most transformative, Ascend can now configure and publish new products without relying on a vendor.

“In the past, adding a new product to digital banking required significant coordination and lead time,” Nancy said. “With Lumin, I can go in and add the product myself. I can put it in our UAT test environment. I so appreciate being able to handle that without having to engage Lumin directly. I can get it done without needing a high degree of technical knowledge. Lumin is so intuitive and easy to use.”

In the three years since moving to the Lumin platform, Ascend has improved its digital penetration, with active digital users increasing by 11% on overall growth of 6%. Crucially, nearly 75% of Ascend’s members use mobile only to access digital banking, and for Millennial and GenZ users, mobile-only use is approaching 90%.

A partnership that feels truly collaborative

For Ascend, the partnership with Lumin has been as valuable as the platform itself.

“If you’re trying to define partnership, you need a Lumin logo right next to it,” Nancy said. “We’ve never felt left behind because we’re constantly receiving updates. I know

who the product owners are at Lumin and have spoken to them many times. There's a level of direct access and collaboration we didn't previously experience that has strengthened our ability to move quickly and confidently."

"It's always a pleasant experience working with Lumin," Meleia said. "It's easy to get the right people on a call and work through questions together. From a project management standpoint, I work with lots of vendors and if they were all like Lumin, my job would be easier."

Josiah added, "Lumin has set a high bar for what we look for in a vendor partner. They've created a model we'd love to see more widely adopted."



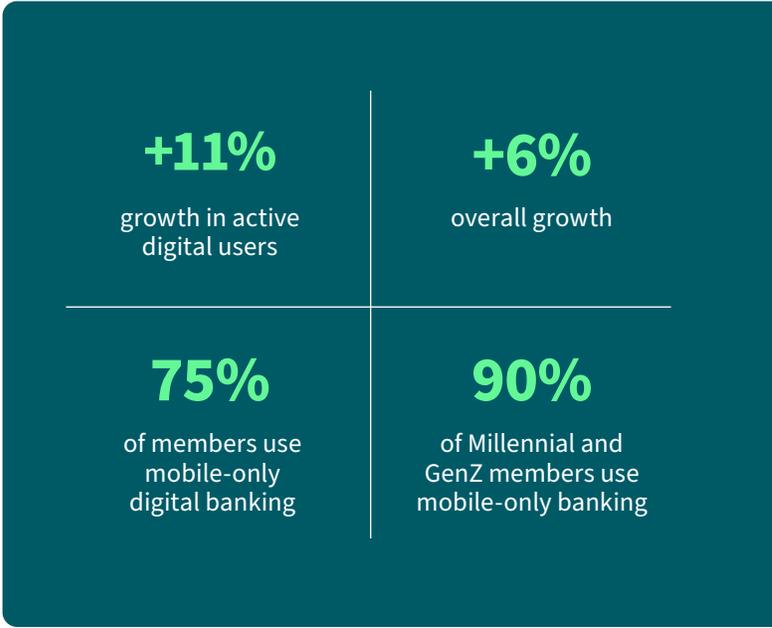
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Josiah Leverich
SVP of Products

Looking ahead: mobile-first, AI-driven, and personalization at scale

Ascend's digital roadmap continues to evolve, with a clear focus on mobile-first design, personalization, and new technologies. They are doing a gap analysis about where they stand today and where they plan to be in the future.

AI may also play an increasing role. The credit union is testing new applications and exploring how AI can improve service and operations. Additionally, Ascend is pursuing more dynamic, personalized controls.



"I would like to see transaction limits adjust based on member behavior," Josiah said. "Risk-based models will be key."

When asked what advice they'd give other credit unions considering Lumin, the team didn't hesitate.

"Anyone considering Lumin should take a close look," Nancy said. "For us, it was a transformative decision."

Take Action

Want a digital banking experience that empowers staff, delights members, and evolves weekly? Let's talk about how Lumin can help your credit union deliver exceptional service at scale.

