



SESLOC CREDIT UNION CASE STUDY

# **SESLOC and Lumin Digital: Building a top-tier digital banking experience where users are engaged, not just enrolled**

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SESLOC Credit Union has served California's Central Coast for more than 80 years, built on education, community impact, and trust. Holly Brown, who has worked for SESLOC for 12 years and is currently Chief Experience Officer, oversees marketing, financial education, community engagement, and the overall user experience across every touchpoint. For Holly and SESLOC, digital banking has never been a technology silo.

"Digital banking isn't just a 'technology project' for us," she said. "We see it as a foundational component of delivering on our mission and vision."

## Working with a platform that couldn't keep up with SESLOC's ambition

SESLOC has a history of investing ahead: new headquarters in 2014, a core conversion in 2017, and a new digital banking platform in 2018. For a time, the setup worked, but it wasn't helping SESLOC move forward.

"Our prior provider did infrequent updates, and when they did, the releases required significant testing and often broke other parts of the application," Holly said. Over five years, the platform delivered roughly two major updates. Then COVID happened and made the gap between SESLOC's goals and the status quo impossible to ignore, especially as digital demand surged.

The SDK was limited, personalization was constrained, and the roadmap felt dictated, especially since SESLOC wasn't just benchmarking against peer credit unions.

"We don't just try to do what other larger credit unions are doing and build our roadmaps around them," Holly

### Organization

SESLOC Credit Union

### Founded

1942

### Headquarters

San Luis Obispo, CA

### Members

55,000

### Assets

\$1.2B

### Branches

6

## About SESLOC

Founded in 1942, SESLOC is a not-for-profit financial institution providing personal and business banking, commercial lending and investment services in central and coastal California. With assets of \$1.2 billion, their 190 employees serve 55,000 members at six full-service branch locations and via upgraded digital and remote banking platforms. Committed to improving the financial well-being of its members and community, SESLOC offers affordable and inclusive products, services and education programs to help build financial stability. They accept ITINs. For more information, please visit [www.sesloc.org](http://www.sesloc.org).

### Website

[sesloc.org](http://sesloc.org)

said. "Our goal is to get to an Amazon-like level of personalization. We know that's who our users are comparing us to."

Against that standard, it was time for a change.

## Looking under the hood

SESLOC ran a full RFP and talked to every major digital banking provider. Lumin was one of the newer names on the list.

“Five years ago, when we initially evaluated Lumin, we felt some risk at the idea of being a fairly early client,” she said. “But when we looked under the hood, we saw how different the infrastructure was and the flexibility of the architecture.”

The modular architecture meant changes to one area wouldn't cascade into others. True SDK capability would let SESLOC build toward the personalization they'd been chasing. Integration with CRM and their data warehouse rounded out the picture. And the weekly release schedule, initially a concern, promised continuous improvement without the regression marathons they'd endured.

“We chose Lumin because we needed a digital banking partner that was modern, capable of integrating CRM, and that provided us with the ability to create a digital experience on par with what our users expect from the likes of Amazon, Chime, and the big banks,” Holly said.

## “Smoothest implementation ever”

SESLOC's experience with their previous vendor had set a low bar for implementations. Lumin cleared it by a wide margin.

“Our implementation far exceeded our expectations in terms of how smooth and successful it went,” Holly said. “We can't speak highly enough of the Lumin team and their attentiveness, care, and thoroughness during the implementation project. It went as well as we could have imagined.”

On time, on budget, and without the surprises SESLOC had come to expect from platform conversions, Holly called it the smoothest implementation she'd ever seen.

## Results that show up in the numbers—and on social media

SESLOC measures success across engagement, efficiency, growth, and satisfaction, not just usage. The numbers have responded across all four.

**App store ratings jumped from 4.3 to 4.8+.** Users noticed the difference immediately, as measured not only by ratings but by user reviews:

### Love it! ★★★★★

Financial dashboard is wonderful. I love the app. Moving away from San Luis Obispo, I am confident I can still use the best bank I have ever used.

### The SESLOC app ★★★★★

I love banking over the phone. SESLOC's app makes it very easy and it has been trouble-free. I recommend SESLOC and the app to anyone who is looking for a new financial institution.

### The BEST banking services ★★★★★

Having a local bank with all the services of big banks is worth having. Great app too! Easy and convenient!

### Excellent ★★★★★

I have several apps for banking and investments. This one is fast to find what I need to reconcile accounts and transfer between them, and I can zip between accounts quickly.

### Digital banking transactions increased 35%.

Users aren't just enrolled; they're engaged.

### Enhancements ship in weeks, not years.

“Enhancements and new integrations are much quicker to implement with Lumin compared to our prior provider,” Holly said. “Projects with our old provider could sometimes take a year. With Lumin, our roadmap is no longer constrained by long delivery or lead times.”

### Users are recommending SESLOC on social media.

Holly's team spotted SESLOC being recommended on a Reddit thread, with users pointing to the digital experience as a differentiator.

“For the first time ever, we have seen social media mentions from users recommending SESLOC and referencing digital banking capabilities as a reason why,” she said.



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**Holly Brown**  
Chief Experience Officer  
SESLOC Credit Union

**Security and compliance improved.** The platform provides real-time device and activity tracking, giving SESLOC significantly better audit trails for handling user fraud concerns and legal compliance requests.

**Weekly releases went from concern to competitive advantage.** “Before experiencing Lumin’s weekly releases, we thought they might be too good to be true,” Holly said. “The transparency Lumin demonstrates on their weekly demos, the regression testing they do, and their quality deployments have created a situation where we need to test significantly less than before. This frees us up to be more proactive in how we approach improving our digital banking experience.”

## Employee excitement

The shift hasn’t been limited to the user experience. When SESLOC posted a new digital experience specialist role, internal interest was high—a signal Holly reads as validation.

“Our employees and users are excited about digital banking now,” she said. “This wasn’t the case before. Employees are excited about joining the growing digital banking team at SESLOC. These are great signs that we are moving in the direction we had planned.”

## Building what’s next

SESLOC served as a beta client for several of Lumin’s AI-powered features, including Target Manager, Secure Forms, and Secure Messaging.

“We’ve participated in beta AI features that will drive more efficiency in the platform, and we’ve been pleased to see Lumin investing in this space,” Holly said. She values that Lumin is building AI for the administrative side of the platform, not just the user-facing side.

SESLOC’s ambition hasn’t changed: Amazon-level personalization delivered with community focus. The difference is that technology is no longer the bottleneck.

“Lumin has enabled us to compete at this level, while also offering the community and user-minded focus that we are known for,” Holly said. “Our biggest constraint is no longer the technology. It’s now on us to execute according to our vision, which is a welcome and exciting change.”



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**Holly Brown**  
Chief Experience Officer  
SESLOC Credit Union

## A partnership, not a contract

“Our relationship with Lumin feels like a true partnership,” Holly said. “We can feel the openness, responsiveness, and a shared interest in long-term success, not just contractual delivery.”



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### **Holly Brown**

Chief Experience Officer  
SESLOC Credit Union

**4.3 → 4.8**

app store rating improvement

**12-14 months → weeks**

enhancement delivery timeline

**~2 releases in  
5 years → weekly**

platform update frequency

**Beta client**

for Lumin AI features:  
Target Manager, Secure  
Forms, Secure Messaging

**35%**

increase in digital  
banking transactions

**First-ever social  
media mentions**

Users recommending SESLOC for its  
digital banking experience

