



PACIFIC SERVICE
CREDIT UNION

PACIFIC SERVICE CREDIT UNION CASE STUDY

From fragmented experience to enterprise-grade digital banking with Lumin Digital

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What began as a credit union for Pacific Gas & Electric employees in 1936 has grown into something far greater. Pacific Service Credit Union is a full-service financial institution with more than \$1.3 billion in assets, serving nearly 70,000 members in 12 counties. For the past 11 years, the San Francisco Business Times has recognized Pacific Service CU as a Top Corporate Philanthropist—giving more than 2% of net earnings back to charitable causes. Michelle Shelor has been with Pacific Service CU for 16 years and currently serves as Chief Experience Officer.

Her role extends across the enterprise, with a focus on the end-to-end member journey and creating a consistent experience across channels and departments. Her oversight includes branches, the contact center, digital banking, account services, and cards and payments, giving her visibility into the member experience across many of the credit union's primary member-facing touchpoints.



Digital banking is our number one delivery channel, so it plays a critical role in the overall member experience. We want members to be able to do everything in the palm of their hands, fast and efficiently.



Michelle Shelor
Chief Experience Officer
Pacific Service Credit Union

Organization

Pacific Service
Credit Union

Founded

1936

Headquarters

Concord, CA

Members

69,792

Assets

\$1.3B

Branches

6 in Northern
California

Community Involvement

For 10 consecutive years, PSCU has been ranked by the San Francisco Business Times for corporate philanthropy—one of only a handful of companies donating more than 2% of net earnings to charities in the communities they serve.

Website

pacificservice.org

"My role is to look at the member journey across the entire organization—across channels, departments, and every interaction—and make sure we're creating a consistent experience," Michelle said. "That means identifying friction, bringing the right teams together to solve it, and making it easier for members to do business with us. And because you can't create a great member experience without a great employee experience, we're equally focused on making it easier for employees to serve our members."

"Digital banking is our number one delivery channel, so it plays a critical role in the overall member experience," Michelle continued. "We want members to be able to do everything in the palm of their hands, fast and efficiently."

The focus on both member and employee experience also shapes how Pacific Service CU approaches technology: investing in platforms and partnerships that reduce friction, create capacity, and give them the agility to meet changing member expectations.

When the platform stopped keeping pace

Over time, Pacific Service CU's digital strategy and member expectations began to outpace what the existing platform could efficiently support.

"The challenge was the pace," Michelle said. "A single enhancement could require months of regression testing. By the time we were ready to deliver something new, member expectations and the market had often already moved forward."

The limitations were visible in the member experience. Mobile and online banking lacked critical parity, and the Android experience generated a disproportionate share of digital banking complaints to the contact center. At the same time, enhancement timelines made it increasingly difficult to respond quickly to changing member expectations.

"Every roadmap conversation came with a lengthy timeline," Michelle said. "By the time capabilities arrived, they were considered table stakes instead of differentiators. We needed a platform and a partner that could evolve with us and at the pace our members expected."

The impact extended beyond the member experience. Significant employee and technology resources were dedicated to maintaining the platform, regression testing, and supporting enhancements. That limited the capacity to focus on other strategic priorities and opportunities to improve the member experience.

"For us, innovation isn't just about moving fast; it has to work and deliver the experience we promise and have committed to our members," Michelle said. "When we launch a capability, it needs to be ready for our members and employees. We were looking for a partner and platform that could give us speed and confidence, and had the ability to grow with us for the next decade."



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Moving from an on-premises environment to a cloud-native platform represented a significant shift in Pacific Service CU's technology strategy. But the opportunity was bigger than a change in infrastructure. It created a path toward greater agility, scalability, and capacity. Most importantly, it created a path towards a digital platform that could evolve alongside the credit union's growth strategy.

Choosing a strategic partner, not just a platform

Pacific Service CU evaluated multiple platforms through a formal RFP process that included extensive due diligence. In an industry as connected as credit unions, peer experience also provided an important perspective.

"Formal references are important, but peer conversations give you another level of insight," Michelle said. "This industry is small—you know who is on which platform and whether they'd make the same choice again. We reached out across our network, and the feedback on Lumin was consistently positive."

“What stood out was the consistency of what we heard about Lumin—from the technology and speed of innovation to the experience of working with them as a partner,” Michelle said. “That consistency, combined with our own due diligence, gave us confidence that Lumin aligned with where Pacific Service CU was headed.”

Three things stood out: Lumin’s cloud-native architecture, its continuous delivery model with weekly releases, and an approach to partnership that went beyond a traditional vendor relationship.

“We wanted a partner who would be proactive, not just responsive,” Michelle said. “Lumin wasn’t just a vendor decision. It was a strategic partnership decision. We wanted a platform and a partner that understood where we were going, could evolve with us, and would continue to bring new ideas and opportunities to the table. That’s what we saw in Lumin, and our experience since then has reinforced that decision.”



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An implementation that exceeded expectations

Pacific Service CU and Lumin worked closely throughout the implementation, with clear roles, strong communication and thorough planning.

“We had a strong implementation plan,” Michelle said. “Everybody knew their role, we communicated well, and there was strong alignment between our team and Lumin throughout the process.”

On launch day, the credit union had a full triage room staffed and ready. Lumin had prepared the team for a potential spike in call volume, and both teams were on standby.

“We were ready for launch day,” Michelle said. “The entire team was together in one room, ready to respond. Lumin had been transparent about what to expect, and we felt both prepared and supported. By the end of the day, there was nothing to triage.”

Call volume spiked briefly—mostly members adjusting to the new interface—and dissipated within a week.

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smooth,” Michelle said. “We’ve been through a lot of conversions over the years, and this was one of the most seamless.”

Pacific Service CU had significant customization with its prior provider, and not all of it translated immediately. But those gaps were anticipated, planned for, and resolved post-launch with Lumin’s support.

“As with any major conversion, we had things to work through after launch, and Lumin was there to work through them with us,” Michelle said.

The move from large, infrequent releases to Lumin’s continuous delivery model was also a change for Pacific Service CU.

“The weekly release cadence was new for us,” Michelle said. “But we quickly saw the value. Most updates deploy seamlessly, and we still have time to test changes that require our attention.”

That shift changed how the team thinks about enhancements.

“The difference is really in our ability to move faster,” Michelle said. “Enhancements deploy every Wednesday. What used to require months of preparation now happens continuously, without disruption. We can respond to our members as their needs evolve and continue improving the experience along the way.”

Where engagement becomes enterprise value

Pacific Service CU currently maintains an industry-leading 4.8-star iOS app rating, and a 4.9-star Android app rating.

“Having a consistent experience across iOS and Android has been important for us,” Michelle said. “It gives our members the same quality of experience regardless of how they choose to access us, and it has also helped reduce digital banking-related calls to our contact center.”

The shift to mobile-only digital banking has accelerated steadily. In January 2024, 56% of active digital banking users accessed their accounts



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exclusively through the mobile app. By January 2025, that figure reached 61%. By January 2026, it was 67%. Among Gen Z users, mobile-only usage is nearly 90%, and 80% among Millennials.

That engagement also translates into deeper member relationships. Members who maintain at least a checking relationship and log in a minimum of five times per month have a 95.5% annual retention rate. The most engaged digital banking users—roughly 10% of the active base—average 4.0 accounts, \$66,000 in balances, a 66% lending rate, and 33 logins per month.

“Conventional wisdom says call volume grows with membership,” Michelle said. “We’ve grown membership and digital engagement while holding contact center volume flat. Members are resolving more on their own, which is both a better experience and a more efficient operating model.”

Operational capacity redirected toward growth

The shift in how employees spend their time has been one of the most meaningful outcomes.

"Our teams have shifted from lengthy regression testing and maintenance cycles to a more forward-looking focus on continuously improving the member experience," Michelle said. "Instead of spending so much time reacting to issues, we have more capacity to enhance the experience and focus on higher-value work."

That capacity created opportunities across the organization. The account services team took on additional responsibilities, including online account opening, allowing the contact center to increase its focus on first-contact resolution. Technology resources have also been redirected toward strategic priorities including bot technology, cloud migration, infrastructure optimization, and emerging AI capabilities.

"We didn't reduce headcount—we reinvested capacity," Michelle said. "That's really the value for us. When technology requires less time to maintain, we can redirect that capacity toward improving the member experience, exploring technologies like bots and AI, advancing new capabilities, and supporting the credit union's growth."

The impact is also visible in how employees talk about digital banking with members.



Our teams are genuinely proud of the platform they're recommending. They know it performs, they trust it, and that confidence shows up in every member interaction.

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A partnership oriented toward shared outcomes

"What stands out about Lumin is how well they understand our strategy and where we're headed," Michelle said. "Our account executive brings that context into the conversation and is proactive about identifying opportunities that align with our priorities. We don't have to constantly initiate the conversation—that partnership goes both ways."

The relationship also extends beyond digital banking. Lumin engages with teams across Pacific Service CU, including marketing, lending, and business intelligence, and proactively brings forward fintech partnerships and emerging capabilities that align with the credit union's priorities.

"We don't look at our strategic partners as simply technology providers," Michelle said. "We want partners who understand what we're trying to accomplish, bring ideas to the table, and help us think about what's next. Lumin has become part of those broader conversations because digital touches nearly every aspect of the member experience."



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Looking ahead: An integrated, enterprise-wide experience model

Pacific Service CU is focused on organic member and deposit growth, deeper engagement, and expanding wallet share through an enterprise-wide experience model that connects digital, branch, and contact center experiences across the member journey.

Looking ahead, Pacific Service CU will focus on using technology and data to make the member experience more personalized, intuitive, and self-service where appropriate. Priorities include deeper personalization and data-driven engagement, expanded self-service for fraud, disputes and servicing, and stronger integration between digital and human-assisted channels. AI is also beginning to play a role in the contact center, with additional opportunities across digital interactions.

For Michelle, a strong digital experience isn't simply a differentiator anymore—it's an expectation and an important part of building and maintaining the member relationship.

4.8 stars

industry-leading
mobile app rating

56% → 67%

mobile-only digital banking
users (Jan '24 to Jan '26)

95.5%

annual retention rate
for engaged users

\$66K

avg. balance for
highly engaged digital
banking users

90%

of Gen Z users
banking exclusively
on mobile

Flat call volume

despite membership
growth—digital
absorbing demand

6 months → weekly

release cycles, from prior
vendor to Lumin

3 FTE → 1-2

testers needed for digital
banking updates

"A 4.8-star rating doesn't initiate a membership conversation," she said. "But it validates one. When prospective members encounter our brand in the community and then find the digital experience matches our credit union's reputation, there's no friction in that decision.

"We don't think about digital as a standalone experience," she added. "It's the connective tissue that helps our strategy show up consistently across the member journey. Ultimately, every investment we make in technology, operations, or growth should make it easier for members to do business with us and easier for our employees to serve them. That's how we create an experience that supports deeper relationships and long-term growth."

