FINALYTICS.AI

The 2026 Credit Union Digital Experience Report

The **annual deep dive** into the **largest Credit Unions in America,** to analyze digital experiences **across the industry.**

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About Us

Based in the San Francisco Bay Area, Finalytics.ai is led by a team of experts in the fields of retail banking, fintech, digital experience design, and web analytics.

Our platform, Finalytics.ai, is purpose-built for credit unions, bringing the personalized service members expect in-branch into the digital experience.

To achieve this, we leverage an AI personalization strategy to help credit unions unlock the value of visitor behavior data, transaction data, and 2nd/3rd party data across channels to better understand and serve members.

As human interaction in-branch declines year over year, digital commands an ever-expanding share of the consumer touch. The Finalytics.ai platform doesn't just collect member data and share it back. The platform helps credit unions continue to do what they've always done best: providing relationship-based and high-touch service experiences.

Contact Us:

How does your CU compare? Contact us at Finalytics.ai

01
Introduction

Introduction

Inside This Report

Inside you will find a snapshot of key industry trends, as well as a heuristic review and ranking of the user experience of the largest 100 credit unions in the United States.

Change is in The Air

Almost 20% of the Top 100 credit unions we reviewed have redesigned their sites since our last report. This includes 10 of the top 25 largest credit unions.

Given all the thought and effort that goes into redesigning a site, it's surprising that only about half the redesigned sites improved their scores from the previous version. This suggests many organizations are investing in redesigns without anchoring those efforts in a cohesive digital growth strategy. A more modern or "new and improved" look and feel doesn't automatically translate to a better user experience or performance. The best sites in our evaluation are those that score consistently high across multiple dimensions.

Despite the industry buzz around AI—especially for personalization and search—fewer than a quarter of sites showed any meaningful signs of personalization, and only one site was explicitly using AI to power its own search. A handful of credit unions also demonstrated some integration between chatbot content and search, but adoption remains early.

Check out our Trends & Insights section for a deeper dive into the emerging technologies and strategies shaping the future of the industry.

Want to Learn More? Visit Finalytics.ai

Finalytics.ai takes an annual deep dive into the largest credit unions in America to analyze digital experiences across the industry.



1 Navy Federal CU **194.18 B**
2 State Employees' CU **56.79 B**
3 SchoolsFirst FCU **34.41 B**
4 Pentagon FCU (PenFed) **29.35 B**
5 Boeing Employees' CU (BECU) **28.90 B**
6 America First CU **23.32 B**
7 Mountain America CU **21.75 B**
8 The Golden 1 CU **21.08 B**
9 Alliant CU **20.32 B**
10 Suncoast CU **19.06 B**
11 Randolph-Brooks FCU (RBFCU) **18.91 B**
12 First Technology FCU **16.87 B**
13 Lake Michigan CU **15.21 B**
14 Security Service FCU **14.14 B**
15 FourLeaf FCU **14.06 B**
16 VyStar CU **13.90 B**
17 Idaho Central CU **13.9 B**
18 Global CU **13.04 B**
19 Digital FCU (DCU) **12.86 B**
20 GreenState CU **10.84 B**
21 United Nations FCU **10.14 B**
22 Teachers FCU **9.90 B**
23 ESL FCU **9.90 B**
24 Police & Fire FCU **9.80 B**
25 Logix FCU **9.73 B**
26 Eastman CU **9.72 B**
27 Ent CU **9.71 B**
28 Redwood CU **9.68 B**
29 OnPoint Community CU **9.62 B**
30 Patelco CU **9.52 B**
31 Wings CU **9.39 B**
32 Wright-Patt CU **9.38 B**
33 San Diego County CU **9.26 B**
34 American Airlines CU **9.24 B**
35 Desert Financial CU **9.17 B**
36 Broadview FCU **9.02 B**
37 Pennsylvania State Employees CU **9.00 B**
38 Star One CU **8.98 B**
39 Space Coast CU **8.91 B**
40 Delta Community CU **8.84 B**
41 MIDFLORIDA CU **8.77 B**
42 Bellco CU **8.51 B**
43 Veridian CU **8.37 B**
44 Redstone FCU **8.28 B**
45 Members 1st FCU **8.26 B**
46 Michigan State University FCU **8.24 B**
47 Citizens Equity First CU **8.07 B**
48 Summit CU **7.96 B**
49 Hudson Valley CU **7.95 B**
50 Landmark CU **7.32 B**
51 Virginia CU **7.13 B**
52 Mission Fed CU **6.98 B**
53 DFCU Financial **6.288 B**
54 Bank Fund Staff FCU **6.78 B**
55 Kinecta FCU **6.52 B**
56 Citadel CU **6.50 B**
57 Gesa CU **6.41 B**
58 Spokane Teachers CU **6.39 B**
59 Wescom Central CU **6.36 B**
60 Service FCU **6.30 B**
61 Community First CU **6.27 B**
62 Baxter CU **6.24 B**
63 University of Wisconsin CU **6.17 B**
64 Tinker FCU **6.17 B**
65 Coastal FCU **5.83 B**
66 Genisys CU **5.80 B**
67 Royal CU **5.71 B**
68 State Employees CU of Maryland **5.69 B**
69 NASA FCU **5.67 B**
70 TruStone Financial **5.67 B**
71 Langley FCU **5.61 B**
72 Everwise CU **5.54 B**
73 CommunityAmerica CU **5.44 B**
74 Travis CU **5.42 B**
75 Apple FCU **5.33 B**
76 California CU **5.25 B**
77 Truliant FCU **5.21 B**
78 Visions FCU **5.20 B**
79 American Heritage CU **5.17 B**
80 Educational Employees CU **5.11 B**
81 State Farm FCU **5.10 B**
82 Fairwinds CU **5.10 B**
83 Washington State Employees CU **5.09 B**
84 Keesler CU **5.07 B**
85 Chevron FCU **5.04 B**
86 Founders FCU **4.99 B**
87 Knoxville TVA Employees CU **4.97 B**
88 Texas Dow Employees CU **4.90 B**
89 Canvas CU **4.87 B**
90 Nusenda CU **4.83 B**
91 FirstCommunity CU **4.78 B**
92 Tower FCU **4.76 B**
93 Robins Financial CU **4.72 B**
94 Affinity Plus FCU **4.70 B**
95 Municipal CU **4.68 B**
96 Rally CU **4.66 B**
97 Ascend FCU **4.62 B**
98 Stanford FCU **4.55B**
99 ORNL FCU **4.54 B**
100 Technology CU **4.53 B**

* Source: NCUA, September 2025.

Want to Learn More? Visit Finalytics.ai

Our Approach

This report primarily focuses on each credit union's public-facing marketing website. By concentrating on asset size, we were able to evaluate institutions with the greatest available resources. We also assessed key aspects of the broader digital experience, including online account origination, SEO, and web analytics.

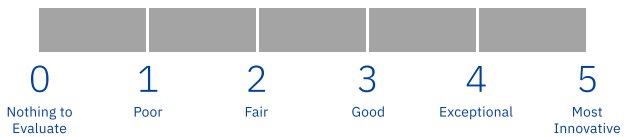
What We Reviewed

See the individual sections for details on the criteria for each category.

- User Experience
- Analytics & SEO
- Key Features & Functionality
- Visual Design & Branding
- Content
- Digital Marketing
- Security & Privacy

RATING SYSTEM

A rating of 3 is considered good: the site is meeting basic standards for best practices. 4s are extremely rare and reserved for sites that exceed expectations. 5s are reserved for outstanding innovators. Few of the sites we evaluated reached that level.



METHODOLOGY

We assembled an inter-disciplinary team in UX, Design, Content, and Analytics to conduct a heuristic evaluation of each credit union's site. We scored them according to best practices in the categories listed at left. These scores include both quantitative and qualitative criteria and reflect our analysis of the sites during a specific snapshot in time*. In reviewing the sites, we aimed to be honest, fair, and consistent.

* Other opinions may vary, and we understand that organizations continuously update their sites, and may have already evolved since our evaluation.

How does your CU compare? Contact us at Finalytics.ai

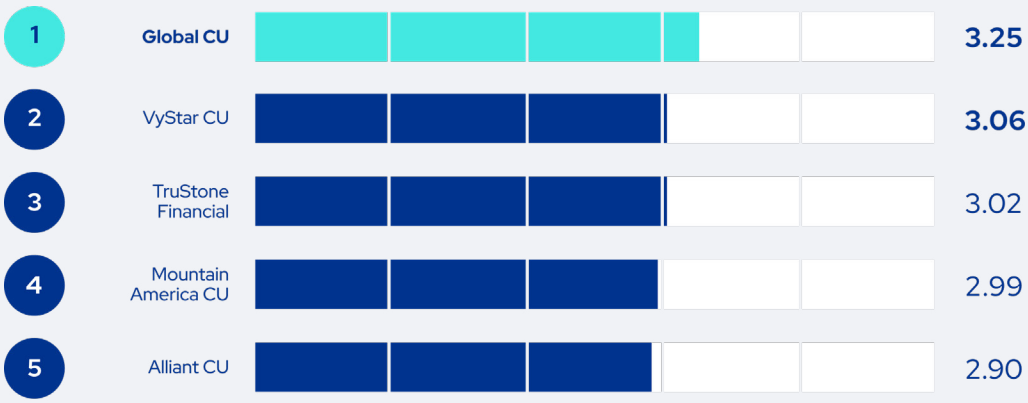
02

Results & Findings

Overall Digital Experience Winners

The following credit unions achieved the highest average scores across categories, earning their place as digital experience leaders.

Overall, they demonstrate a strong commitment to their members by providing them the experience, features, and aesthetic they deserve.



Note that CUs with tied scores are listed alphabetically.

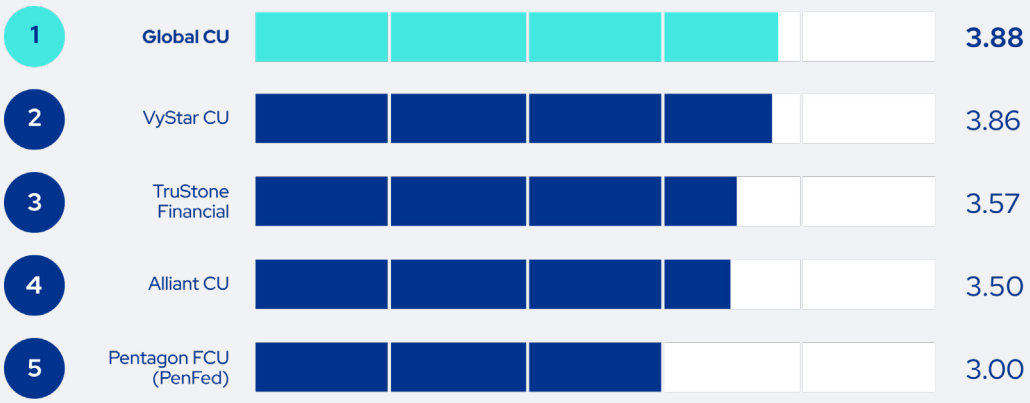
6 Navy Federal CU **2.83**
7 PenFed CU **2.72**
8 Suncoast CU **2.67**
9 Redwood CU **2.60**
10 America First CU **2.58**
11 State Employees' CU **2.54**
12 Desert Financial CU **2.51**
13 Ascend FCU **2.50**
14 FourLeaf FCU **2.48**
15 Patelco CU **2.48**
16 Idaho Central CU **2.47**
17 California CU **2.45**
18 GreenState CU **2.45**
19 Citadel CU **2.44**
20 OnPoint Community CU **2.43**
21 Mission Fed CU **2.42**
22 Keesler FCU **2.40**
23 CommunityAmerica CU **2.39**
24 Texas Dow Employees CU **2.39**
25 Virginia CU **2.38**

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User Experience

The average UX score was 2.44 – leaving a lot of room for improvement compared to the UX category leaders.

Good UX is invisible. Users should be able to quickly complete their tasks and find what they need without noticing the interface—and do it from any device.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Responsive display
- Site architecture
- Navigation
- Friction
- Scannability
- Layout and organization
- Calls to action/Customer journey
- Micro-interactions



Click Here! Generic CTAs are Hurting Your Conversion

Research shows that people scan pages more than they read them, often using headings and links to decide if they're in the right place. Unfortunately, many credit unions continue to over-rely on generic calls to action such as "learn more" and "click here." This language doesn't help the user understand what will happen or where they will go if they click on a button.

To save users time and improve your conversion, credit unions need to give more thought to the CTA copy. Better yet, A/B test different language to see which words perform the best.

Best practices for writing CTAs:

1. Keep it short
2. Start with an active verb (Ex: Apply)
3. Inspire a sense of urgency with words like "Now" or "Today"
4. Be specific: include language that describes the target content (Ex: "Apply for a Car Loan" or "Read Our Car Buying Guide")



Is AI the Future of Site Search?

As AI makes inroads on traditional search engines, most credit unions offer only a rudimentary, out-of-the-box experience. We catalogued the top search features and found that only 36 sites are even using autosuggest from the header search field.

Having a robust search tool is essential to a good user experience, because some users prefer search over navigation, while others turn to it as a last resort.

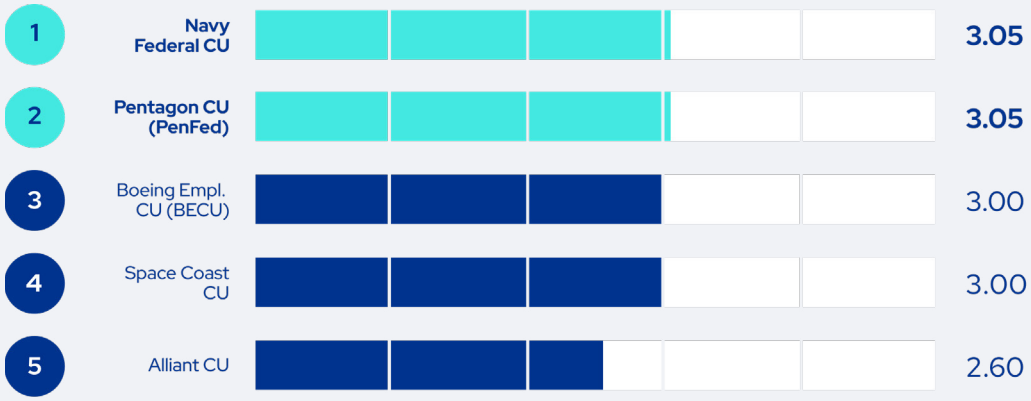
So far, very few sites are using either AI and/or Chatbots as part of their search experience. We expect that to change as more CMS, chat, and search platforms offer AI tools.

Search Feature	**Sites**
Autosuggest	36
Filters or Categories in Results	24
Most Popular Links in Search Pop-up	21
Results Organized by Type (e.g., All, Products, FAQs)	13
Results in Pop-up	8
Chat Search	3
AI Search	1

Web Analytics & SEO

All Credit Unions surveyed apply a combination of Google Analytics, ad tracking, retargeting tracking and more to gain a complete understanding of user behavior.

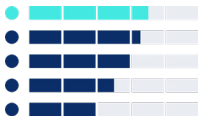
Following these best practices can significantly impact a user's ability to find and use a site, and to increase engagement and time on site.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Domain authority
- Page load times (desktop and mobile)
- Development best practices
- WCAG accessibility standards
- SEO best practices



Domain Authority and AI

Domain Authority scores predict a site's rank in traditional search, but also matter for AI. Sites with higher scores are more likely to have their content featured in AI summaries.

Almost 90% of the credit unions we scored fell solidly in the "Average/ Moderate" category. It's worth the effort to move up in the ranks because more users, especially younger ones, are relying on AI search tools.

MOZ Domain Authority[1]	**Score**	**Sites**
Excellent	60+	4
Good	50 - 60	5
Average/Moderate	30 - 50	89
Low (new or less established sites)	< 30	2



Performance Scores Show that Credit Unions Are Not Mobile First

Almost 80% of credit union sites scored "Poor" for Mobile page speed. Fast loading times are crucial for mobile, where users tend to have a more impatient mindset. Network issues can hurt performance, but credit unions need to optimize for speed because slower sites have higher bounce rates.

Tips for optimizing for mobile:

- Reduce image and video file sizes
- Optimize CSS, HTML, and Javascrip for faster rendering
- Improve server response time
- Follow the suggestions from Google PageSpeed Insights and similar performance tools

Desktop Speed[2]	**Score**	**Sites**
Good	90-100	3
Needs Improvement	50-89	64
Poor	0-49	33

Mobile Speed[2]	**Score**	**Sites**
Good	90-100	1
Needs Improvement	50-89	20
Poor	0-49	79

Sources:

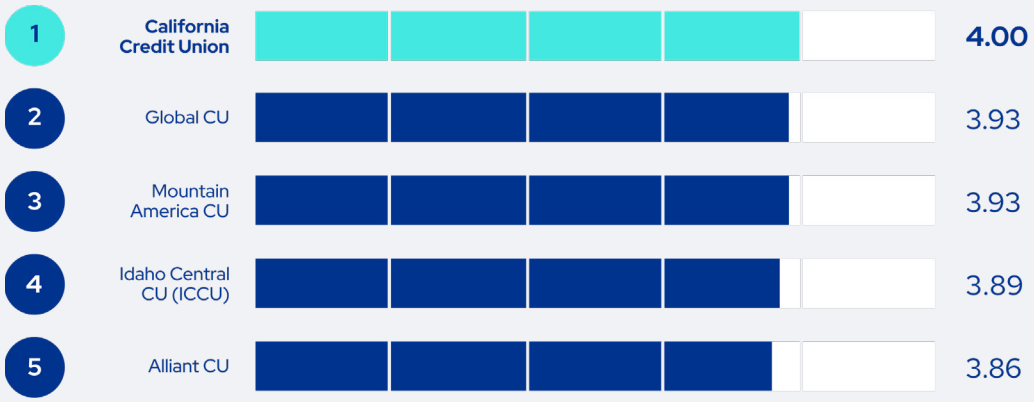
[1] MOZ Domain Authority

[2] Google PageSpeed Insights

Visual Design & Branding

Multiple credit unions underwent web site redesigns or facelifts this past year – modestly raising the group average score with a greater awareness of digital-optimized branding and user interfaces.

Despite seeing an improvement in the general quality of visual design, there was little evidence of consistent design systems, design library usage, or interactivity – which would have further improved scores.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Consistency & Design System
- Type
- Color
- Illustration & Infographics
- Iconography
- Imagery
- Animation & Interactive



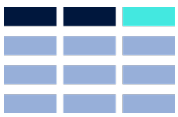
User-Focused Design

The many recent site redesigns and facelifts show a slow continued move away from established financial institution designs, toward a consumer-focused style more in line with ecommerce, fintechs, product-focused sites, and streaming/subscription services. The more obvious evidence of this: clear simplified messaging, uncomplicated navigation, stronger color palettes, and a reduction in visual clutter.



Visual Content

Where we're seeing *less* evidence of this move is in images, graphics and animation/interactivity. There is definite improvement in this area, but many sites don't take advantage of interactivity and animation, and some still rely on generic or inconsistent stock photography that can feel like an afterthought. Visual content as implemented by consumer-focued brands (interactive and illustrative content that is engaging and actionable; photographic imagery that feels authentic) helps communicate concepts and helps users visualize & evaluate information. Interactive and illustrative content that is engaging and actionable also serves to reinforce a brand.



Design Systems

An optimized site design can only do so much without a *design system*– a set of rules and standards created to maintain brand consistency and uniformity across an organization's entire online presence. Credit unions with good design systems in place benefit from much greater efficiency with site updates, marketing campaigns, and organizational changes. They also benefit from having a more consistent, clear, and streamlined brand experience.

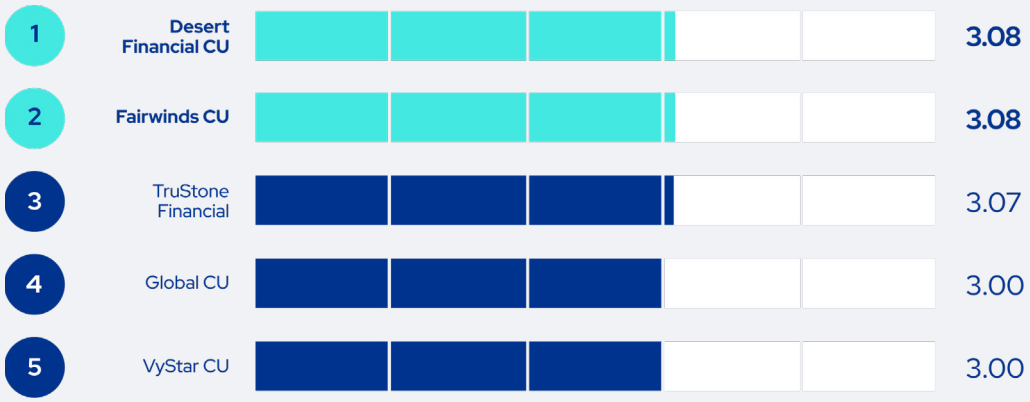
While we are seeing more credit unions moving the right direction with their visual design and user interface, we see fewer who are implementing or improving their design systems.

Learn more: *Establishing a Design System For High-Impact Performance Marketing Campaigns,* Forbes

Key Features & Functionality

Members expect their credit union to deliver a digital experience and tools comparable to the best app and fintech services they use.

We rate credit unions based on whether or not they provide the features that make their members' lives easier.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Online account origination and LOS
- Mobile check deposit
- Live chat
- Schedule an Appointment
- Find a branch/ATM
- Calculators
- Peer-to-peer payments
- Digital Wallet
- Bill Pay
- Product comparison
- Budgeting tools
- And more



Credit Unions Getting Chattier

More sites are adding chat services, now reaching two-thirds of credit unions we reviewed. This reflects digital users' increasing expectations that they can get instant answers 24/7.

Service has always been a differentiator for credit unions. Live Chat helps organizations bring the great offline service they're known for into the digital experience. It also helps credit unions compete with the fintechs and large banks.

When we interview members about their chat usage, they frequently express frustration if they can't reach a human if the chatbot doesn't have the answer. Providing a path for users to chat or talk to a human helps maintain trust and satisfaction.

Benefits of chat:

- Empower users to self-serve common support issues
- Reduce call volume to the support team
- Integrated with applications, it can decrease abandonment
- Secure chat within digital banking provides personalized support while safeguarding members' privacy



Scheduling an Appointment Tools Help Close a Digital Gap

An omni-channel strategy enables users to begin a process or conversation in one channel and finish it in another. Most users do their initial research online, but may prefer a human touch when it comes to getting advice or completing a product journey. Scheduling tools provide a convenient way to connect users with the right representative.

75% of credit unions we reviewed now offer the ability for users to schedule an appointment. Ideally, the options should include both in-branch and remote video conferencing.

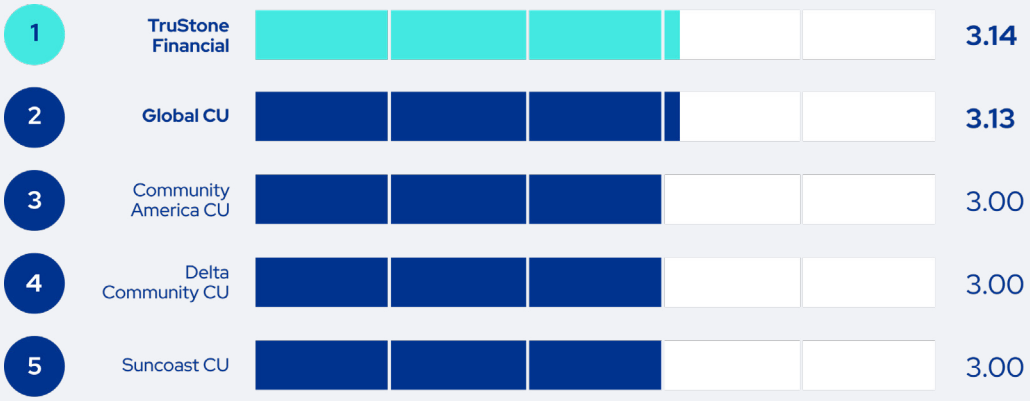
Benefits of scheduling an appointment:

- Empower the user to choose times that work for them
- Streamlines the booking process
- Automated notifications reduce the risk of no-shows

Content

Credit unions often talk about the importance of financial literacy to their mission, but fall short when it comes to providing original content that delivers on that promise.

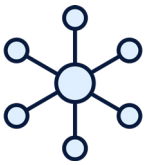
When evaluating a website's content, we assess the quality, depth, and variety of information provided—with particular attention to the homepage, product pages, and financial education.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Home page content quality and key tasks represented
- Product pages content quality, integration and cross-promotion
- Original financial education content
- Content hub
- Content density
- Content freshness
- Content variety
- Supporting content



Content Hubs for Hub-and-Spoke SEO

A well-designed content hub is more than a blog. It's a central place for users to find and explore a variety of content topics, types, and tools to advance their financial education. Organizing the content into a hub-and-spoke model, with topic "pillar" pages linking to their articles, helps establish the credit union as a subject-matter authority. Not only does this increase trust with members, but it also has an impact on SEO.

Creating original educational content based on keywords drives more users to the site. It's also important for engaging users at earlier steps of their journey. Not everyone that comes to the site is ready to apply. Having the right content can help credit unions stay top-of-mind and nurture leads to conversions.

Three-quarters of the credit unions surveyed had some kind of blog or hub for financial education. However, some of them have little content or even drive users off-site to third parties.



Homepage Carousels Hide Content and Don't Engage

Almost a third (31) of the credit unions we reviewed are still using carousels, also known as slideshows, at the top of their Homepage. The carousel seems like an obvious solution to a familiar marketing problem: how to get multiple messages and promotions above the fold?

Unfortunately, UX research shows that few users look beyond the first slide, and each subsequent slide gets less engagement than the one before. Instead of highlighting important content, carousels hide it because users rarely interact with its controls or pause their browsing to watch it play.

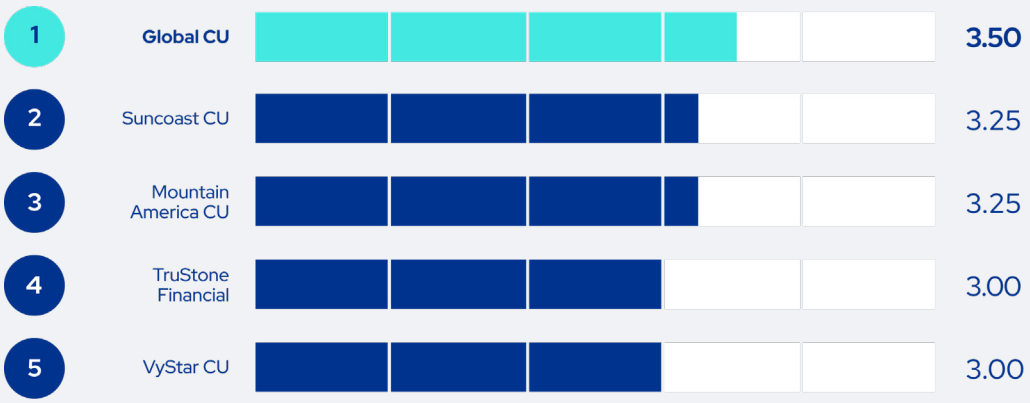
Instead of a carousel, the Homepage should feature a single promotion with a strong call to action. If necessary, additional promotions can go in another module below the main hero banner.

However, the best solution is not more promotions—it's to personalize the hero banner so that every visitor sees a message that is relevant to them.

Digital Marketing

Digital marketing isn't just about getting visitors to your website — it's about engaging and converting them once they arrive. Many credit unions overlook the proven cross-selling and up-selling strategies that have long driven success in ecommerce.

The most successful sites use personalization to predict the user intent and deliver targeted, relevant promotions and messaging.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Effective cross-sell and up-sell of products and services
- Addressing key audience segments
- Evidence of personalization
- Social media used to drive campaigns
- Special offers



Personalization Is a Game-Changer

Less than a quarter of the top 100 credit unions show any evidence of personalization on their site. Messaging that is targeted to the individual performs better than a "one size fits all" approach. In fact, visitors to the site can develop banner blindness if a site's promotions rarely match their interests.

Personalization allows marketing teams more flexibility and control over their messaging, which can be targeted by a variety of criteria, such as audience, behavior, or location. Use cases can also target the user journey, such as first-time visitors, returning visitors, and funnel re-entry.

Benefits of personalization

- Increase engagement and conversion
- Reduce cost of acquisition
- Reduced bounce rate because the content matches their intent
- Get the most out of paid traffic



Cross-selling

Three-quarters of the sites we reviewed are missing out on opportunities to cross-sell and bundle related products. Personalization can be used to promote related and next best products to users. However, the product pages themselves need to do more to promote and connect to related products.

Credit unions often tell us that increasing their products per member is one of their main goals. Members with multiple products are more likely to remain loyal and have higher retention rates.

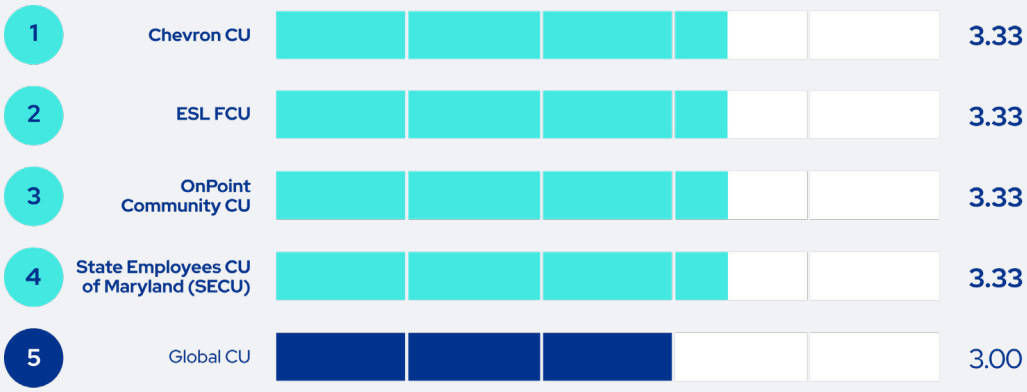
Recommendations for cross-selling:

- Promote related products on the product detail pages
- Bundle products as a complete solution
- Give users an opportunity to add other products or services in the application or onboarding flows
- User personalization to recommend the next best product

Security & Privacy

A single negative experience with fraud, identity theft, or a data breach can quickly erode trust and drive members away. That's why visitors seeking information about digital security should be able to access it easily and without delay.

We assessed websites based on the visibility, consistency, and depth of their security and privacy information. Many credit union sites provide only limited content on these topics.



Note that CUs with tied scores are listed alphabetically.

We evaluated each site on the following criteria:

- Primacy of Security & Privacy information
- Consistency of Security & Privacy messaging
- Depth of Offerings and Content



Security Centers Show You Care about Your Members Privacy

Given the prevalence of fraud and identity theft, we recommend that credit unions have one central hub for security content. This makes it easier for users to find when they are scanning the navigation.

A good security center should include:

- Information about how the credit union is protecting its members
- A range of articles and FAQs to educate users on how they can protect themselves
- Updates about the latest scams
- Contact information to report fraud to the credit union

Credit unions should avoid completely compartmentalizing their security and fraud messaging in the security center. Articles about fraud should also be accessible within the general content hub for financial education. Product pages should include relevant security messaging. For example, information about the security features of debit and credit cards.

One feature to avoid, however, is using a global site alert for frequent fraud warnings. Everyone who visits the site sees these alerts. A prospect visiting the site for the first time might be discouraged by bold warnings that make them question whether their money is safe with the credit union. Instead, such warnings should only be displayed for members, such as in push notifications, the mobile app, or digital banking.

03
Industry Trends & Insights

The 2026 Digital Mandate: From Channel to Relationship

I. Executive Mandate: The End of "Digital Access"

Historically, credit union leadership viewed "digital" as a delivery channel, secondary to the physical branch. This needs to change. The paradigm is collapsing. We're now in the era where **Digital is (should be) the Default Relationship.** Loyalty and growth are no longer about location; they're built on a seamless end-to-end digital journey.

With 96% of U.S. households banked and half primarily using mobile, a banking app is now a commodity. The challenge is the "Sea of Sameness": interfaces have become so standardized and sterile that they lack the empathy needed to build trust. As a result, 67% of consumers abandon digital journeys due to high friction and low empathy.

To break through, credit unions must move from "Digital Access" to "Digital Interaction". The app cannot just be a portal; it must become the relationship. Success means delivering a personalized experience from first touch through onboarding, without forcing members to restart across departments or systems.

Implication: To prevent erosion of member retention and avoid losing consumers to personalized, proactive platforms, prioritize humanizing digital engagement now.

II. The Friction Crisis

Despite billions of dollars in digital transformation spend over the last five years, a significant **"Account Opening Gap"** persists. Only about 20% of checking accounts are currently opened fully online, creating a significant growth bottleneck and an unrealized opportunity for institutions seeking to scale beyond their physical footprint.

The primary culprit is a psychological and technical barrier. Industry data show that modern consumers have little tolerance for friction, and when a process feels cumbersome or exceeds a **3- to 5-minute threshold,** abandonment rates often exceed 50%.

This friction is worsened by the "Continuity Tax", where data and context are lost when a member moves from a digital application to a human representative or even just another digital experience. In a digital-default world, a "warm handoff" is critical; if a member must repeat their information after starting in the app, the relationship is damaged before it even begins. Security should strengthen the experience invisibly, not disrupt it.

Implication: Prioritize eliminating the "Continuity Tax" and the 5-minute barrier to rapidly drive **New Member Acquisition** in an increasingly competitive market in 2026 and beyond.

III. Agentic AI: The New "Front Office" of the Credit Union

As 2026 progresses, artificial intelligence will continue to evolve from a passive tool to an active participant. The era of rules-based chatbots that could only answer "Where is my routing number?" will soon be gone. Increasingly, Agentic AI systems will serve as the digital "front office," proactively orchestrating complex workflows, such as streamlining applications, managing investment portfolios, and automating compliance tasks.

For credit unions, the rise of the **"Zero-Click Economy"** is perhaps the most significant disruption in search and discovery. With more than 80% of searches now ending directly on the results page through AI-driven search engines, traditional organic web traffic has dropped by an estimated 15% to 25%. To remain visible, credit union services must be "machine-readable" and optimized for AI crawlability. If your digital ecosystem isn't built to be interpreted by an AI agent, your institution effectively ceases to exist in the eyes of a modern consumer.

However, this isn't just about automation; it's about **Human-Centered AI.** The goal is "digital certainty": combining the speed and efficiency of fintech with the trust and protection members expect from their credit union. Sophisticated institutions are now deploying AI to augment human expertise. For example, by using "next-best-action" prompts for frontline staff, AI allows employees to spend less time on manual data entry and more time deepening personal connections with members.

Implication: The deployment of Agentic AI is no longer a luxury; it is the primary engine for **Operational Efficiency,** with the potential to reduce operational costs by up to 20% through "digital co-workers" handling high-volume, rules-based tasks.

IV. The Credit Union Lens: Show Me You Know Me

The shift to "Digital as the Default" creates a unique existential challenge for credit unions: how do you maintain the "people-helping-people" advantage beyond a physical presence? The answer lies in **Delivering Digital Relevance.** The opportunity is to deliver relevance through hyper-personalization to **"Show Me You Know Me,"** shifting from the current generic engagement to one where each member and prospect receives a one-to-one experience across digital channels.

Credit unions must leverage data orchestration to deliver relevant, targeted, localized, and deeply personalized content and insights that national and fintech competitors will struggle to replicate.

This requires a fundamental shift in Key Performance Indicators (KPIs). Forward-thinking credit unions are moving away from a narrow focus on Net Interest Margin (NIM) and instead prioritizing Member ROI (LTV), Return on Assets (ROA), and holistic member retention.

True "Digital as the Relationship" means the experience actually understands a member's life stage and financial goals, as well as, or even better than, a long-time branch manager would. Trust grows when digital journeys are relevant, efficient, and empathetic, recognizing when members are struggling with an application, stressed about a loan, or celebrating a milestone.

Implication: Personalization must move from a nice-to-have to a core strategic necessity. Our data shows that Credit Unions that successfully transition to a hyper-personalized, data-driven model can expect at least a **100% increase in application submissions** from both existing and new members by delivering timely, relevant financial recommendations that resonate with members' personal journeys.

V. Architecting Agility: The Technical Infrastructure of 2026

To support a "Digital as the Default Relationship" model, credit unions must undergo a fundamental structural renovation. The primary "blocker-in-chief" for most institutions is the reliance on rigid, monolithic legacy systems. These aging cores were designed for a branch-first world and struggle to support the high-speed, real-time data flows required for modern agentic AI or personalized engagement.

The strategic solution for 2026 is a **Decoupled Architecture.** By adopting a more component-driven and API-first approach, creating standardized data frameworks, and ultimately moving toward cloud-native cores, credit unions can enable more effective integration with fintech partners and Open Banking ecosystems and, just as importantly, create internal efficiencies and standards. This agility allows the institution to pivot quickly, deploying new features in weeks/months rather than years.

In this future environment, the most efficient institutions can become **AI-operated and human-led high-performing** entities. This model relies on small, nimble teams managing "digital co-workers" to handle high-volume, rules-based tasks in areas such as fraud investigation and reconciliation, and the straight-through processing of applications. This shift doesn't just lower costs; it also increases service speed, ensuring that the "digital relationship" is as responsive as it is intelligent.

Implication: Transitioning to a decoupled, API-driven architecture is the only way to ensure long-term **Digital Change and Scalability,** preventing the institution from being sidelined by more agile fintechs and big-budget big-bank competitors.

VI. Making it Real: A 2026 Execution Strategy

Transitioning from a traditional service model to a digital-default relationship requires an operational overhaul across five action areas: identifying digital friction, optimizing for AI discovery, ensuring seamless member escalation, and piloting automated workflows.

- **Remove Friction:** Conduct thorough audits to pinpoint specific friction points causing digital application abandonment. Focus on removing login friction for essential services and ensuring enrollment processes, such as e-statements, are seamless and require minimal user effort.
- **Audit for AI Crawlability:** In a zero-click economy, your public-facing content must be optimized for semantic search and AI summaries. If your rates, branch locations, and service details aren't machine-readable, you will lose visibility in the AI-driven search landscape where traditional organic traffic is declining.
- **Deliver Relevance at Every Touchpoint:** Move your digital experiences to prioritize and embrace personalization across all touchpoints, delivering an even better experience than members and prospects get in branch.
- **Operationalize Service Escalation:** Develop infrastructure to enable seamless service escalation so that when a member moves from a mobile app to a human expert, all context, such as current progress and pain points, is readily available to the representative, enabling immediate assistance.
- **Pilot Agentic Workflows:** Pilot AI-powered workflows in contained, low-risk areas, starting with internal knowledge assistants or dispute management, and use the results to validate ROI before expanding to broader operations.

Strategic Implication: Success in 2026 and beyond depends on aligning **Capital Allocation** with these high-impact digital milestones to ensure the credit union remains the primary financial partner in an increasingly disintermediated and automated world.

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It's Still Day 1

In 1997 Jeff Bezos wrote what is probably the best letter ever written by a business leader, and for credit unions, the opportunity is to embrace the principles in the letter as they face a future of constant change and challenge is as true for them as it is for Amazon.

Day 1 is a culture and an operating model that puts the customer—and **innovating on behalf of the customer**—at the center of everything Amazon does. The themes in that letter and model dovetail elegantly to the needs of credit unions.

As the trends in this section outline, we are in a state of constant and often unexpected change. The question for credit unions is what to do with that change? At Finalytics.ai we believe there is only one answer: lean in, embrace it and use it to create and deliver incredible value for your members. Do that, and you have the reason to win.



amazon.com

1997 LETTER TO SHAREHOLDERS
(Reprinted from the 1997 Annual Report)

To our shareholders:

Amazon.com passed many milestones in 1997: by year-end, we had served more than 1.5 mil
yielding 838% revenue growth to $147.8 million, and extended our market leadership despite aggr
competitive entry.

But this is Day 1 for the Internet and, if we execute well, for Amazon.com. Today, online con
customers money and precious time. Tomorrow, through personalization, online commerce will ac
very process of discovery. Amazon.com uses the Internet to create real value for its customers and,
hopes to create an enduring franchise, even in established and large markets.

We have a window of opportunity as larger players marshal the resources to pursue the online
and as customers, new to purchasing online, are receptive to forming new relationships. The comp
landscape has continued to evolve at a fast pace. Many large players have moved online with credi
and have devoted substantial energy and resources to building awareness, traffic, and sales. Our go
quickly to solidify and extend our current position while we begin to pursue the online commerce
in other areas. We see substantial opportunity in the large markets we are targeting. This strategy
risk: it requires serious investment and crisp execution against established franchise leaders.

It's All About the Long Term

We believe that a fundamental measure of our success will be the shareholder value we create
term. This value will be a direct result of our ability to extend and solidify our current market lead
The stronger our market leadership, the more powerful our economic model. Market leadership ca
directly to higher revenue, higher profitability, greater capital velocity, and correspondingly strong
invested capital.

Our decisions have consistently reflected this focus. We first measure ourselves in terms of th
indicative of our market leadership: customer and revenue growth, the degree to which our custom
purchase from us on a repeat basis, and the strength of our brand. We have invested and will contin
aggressively to expand and leverage our customer base, brand, and infrastructure as we move to es
enduring franchise.

Because of our emphasis on the long term, we may make decisions and weigh tradeoffs differ
some companies. Accordingly, we want to share with you our fundamental management and decisi
approach so that you, our shareholders, may confirm that it is consistent with your investment phil

- We will continue to focus relentlessly on our customers.
- We will continue to make investment decisions in light of long-term market leadership co
  rather than short-term profitability considerations or short-term Wall Street reactions.
- We will continue to measure our programs and the effectiveness of our investments analy
  jettison those that do not provide acceptable returns, and to step up our investment in thos
  best. We will continue to learn from both our successes and our failures.

- We will make bold rather than timid investment decisions where we see a sufficient
  gaining market leadership advantages. Some of these investments will pay off, s
  will have learned another valuable lesson in either case.
- When forced to choose between optimizing the appearance of our GAAP accoun
  the present value of future cash flows, we'll take the cash flows.
- We will share our strategic thought processes with you when we make bold choi
  competitive pressures allow), so that you may evaluate for yourselves whether w
  long-term leadership investments.
- We will work hard to spend wisely and maintain our lean culture. We understan
  continually reinforcing a cost-conscious culture, particularly in a business incurr
- We will balance our focus on growth with emphasis on long-term profitability a
  At this stage, we choose to prioritize growth because we believe that scale is cen
  potential of our business model.
- We will continue to focus on hiring and retaining versatile and talented employe
  weight their compensation to stock options rather than cash. We know our succe
  affected by our ability to attract and retain a motivated employee base, each of w
  and therefore must actually be, an owner.

We aren't so bold as to claim that the above is the "right" investment philosophy, bu
would be remiss if we weren't clear in the approach we have taken and will continue to t

With this foundation, we would like to turn to a review of our business focus, our pr
outlook for the future.

Obsess Over Customers

From the beginning, our focus has been on offering our customers compelling value.
Web was, and still is, the World Wide Wait. Therefore, we set out to offer customers som
could not get any other way, and began serving them with books. We brought them much
was possible in a physical store (our store would now occupy 6 football fields), and prese
to search, and easy-to-browse format in a store open 365 days a year, 24 hours a day. We
focus on improving the shopping experience, and in 1997 substantially enhanced our stor
customers gift certificates, 1-Click™ shopping, and vastly more reviews, content, browsi
recommendation features. We dramatically lowered prices, further increasing customer v
remains the most powerful customer acquisition tool we have, and we are grateful for the
have placed in us. Repeat purchases and word of mouth have combined to make Amazon
in online bookselling.

By many measures, Amazon.com came a long way in 1997:

- Sales grew from $15.7 million in 1996 to $147.8 million – an 838% increase.
- Cumulative customer accounts grew from 180,000 to 1,510,000 – a 738% increa
- The percentage of orders from repeat customers grew from over 46% in the four
  over 58% in the same period in 1997.
- In terms of audience reach, per Media Metrix, our Web site went from a rank of
  20.
- We established long-term relationships with many important strategic partners,
  Online, Yahoo!, Excite, Netscape, GeoCities, AltaVista, @Home, and Prodigy.

Infrastructure

During 1997, we worked hard to expand our business infrastructure to support these greatly increased
traffic, sales, and service levels:

- Amazon.com's employee base grew from 158 to 614, and we significantly strengthened our
  management team.
- Distribution center capacity grew from 50,000 to 285,000 square feet, including a 70% expansion of our
  Seattle facilities and the launch of our second distribution center in Delaware in November.
- Inventories rose to over 200,000 titles at year-end, enabling us to improve availability for our customers.
- Our cash and investment balances at year-end were $125 million, thanks to our initial public offering in
  May 1997 and our $75 million loan, affording us substantial strategic flexibility.

Our Employees

The past year's success is the product of a talented, smart, hard-working group, and I take great pride in
being a part of this team. Setting the bar high in our approach to hiring has been, and will continue to be, the
single most important element of Amazon.com's success.

It's not easy to work here (when I interview people I tell them, "You can work long, hard, or smart, but at
Amazon.com you can't choose two out of three"), but we are working to build something important, something
that matters to our customers, something that we can all tell our grandchildren about. Such things aren't meant to
be easy. We are incredibly fortunate to have this group of dedicated employees whose sacrifices and passion
build Amazon.com.

Goals for 1998

We are still in the early stages of learning how to bring new value to our customers through Internet
commerce and merchandising. Our goal remains to continue to solidify and extend our brand and customer base.
This requires sustained investment in systems and infrastructure to support outstanding customer convenience,
selection, and service while we grow. We are planning to add music to our product offering, and over time we
believe that other products may be prudent investments. We also believe there are significant opportunities to
better serve our customers overseas, such as reducing delivery times and better tailoring the customer experience.
To be certain, a big part of the challenge for us will lie not in finding new ways to expand our business, but in
prioritizing our investments.

We now know vastly more about online commerce than when Amazon.com was founded, but we still have
so much to learn. Though we are optimistic, we must remain vigilant and maintain a sense of urgency. The
challenges and hurdles we will face to make our long-term vision for Amazon.com a reality are several:
aggressive, capable, well-funded competition; considerable growth challenges and execution risk; the risks of
product and geographic expansion; and the need for large continuing investments to meet an expanding market
opportunity. However, as we've long said, online bookselling, and online commerce in general, should prove to
be a very large market, and it's likely that a number of companies will see significant benefit. We feel good about
what we've done, and even more excited about what we want to do.

1997 was indeed an incredible year. We at Amazon.com are grateful to our customers for their business and
trust, to each other for our hard work, and to our shareholders for their support and encouragement.

Jeffrey P. Bezos
Founder and Chief Executive Officer
Amazon.com, Inc.

Learn more here:
https://www.aboutamazon.com/news/company-news/2016-letter-to-shareholders

04
The Future

Banking in 2026

From The CEO

When I think back on 2025, the credit unions that inspire me most are not waiting for permission. They are team-building around digital-first, rebuilding like fintechs: small teams with a handful of clear, measurable objectives, moving fast to ship and learn. They are removing friction everywhere. Not just in the member experience, but in how work gets done, so their own teams can move more quickly.

What separates them is not a vendor. It is leadership and humility. Their CEOs are the tip of the sword. The vanguards doing the hard work of understanding the constraints, challenging the status quo, and making calls. They are not waiting for a great white knight to show up and modernize their organization. They are shoulder to shoulder, learning, doing it themselves, because they have to. With long-term contracts and incumbent point solutions embedded deep in the stack, meaningful change has to be driven from the top. You cannot delegate the mandate.

And here is what does not get said enough: these leaders have embraced failing fast in an industry that has never rewarded failure. Banking is built on risk avoidance. Regulators do not hand out points for bold experiments that do not work. But the CEOs driving real transformation have accepted that discomfort. They are shipping, learning, iterating, and occasionally getting it wrong, in full view of their boards and their members. That takes real courage. We salute it.

This year's Digital Experience Report makes the stakes clear. The Top 100 is shifting: seven newcomers entered the list, and more than 20% redesigned their marketing sites, with several full rebrands tied to consolidation. Many redesigns improved the experience, but some moved sideways. A visual refresh without strategy and research is not transformation. The real winners are building digital operating systems: measurement, governance, and cross-functional execution that keeps the member journey front and center. And what those journeys reveal is a simple, unrelenting expectation:

"Show me you know me"

People do not want generic. They want relevance, speed, and confidence that their credit union understands their intent. Our data still shows too much friction: from checking product detail to application start, the average journey is 2.5 clicks, and almost half of sites

require three or more. Personalization remains the exception, not the rule. Only 24 of the top 100 sites use it at all. Every extra click, every dead end, every start-over moment is a tax on growth.

Looking ahead, the future is increasingly agentic. Imagine a member researching auto loans on your site at 9pm. An AI agent recognizes their intent, surfaces the right rate and terms for their profile, pre-fills the application, and hands off to underwriting. All before the member finishes their coffee. That is not science fiction. The building blocks are here now: real-time payments, embedded finance, open banking, and autonomous AI. The institutions that wire them together first will set the standard everyone else chases.

In that world, the real differentiator is not technology for its own sake. It is values, expressed digitally: how much we care about our community, how well we know our members, and how responsibly we use data to deliver experiences that feel personal and trustworthy, across every channel.

That is the work at the center of Finalytics.ai. Building the personalization and intelligence means being part of the layer that helps credit unions deliver on that promise. And in 2025 we took a step that matters deeply to us: we became a CUSO, a Credit Union Service Organization. For us, that community we value so deeply and helping enable the CEOs and teams rebuilding credit unions from the inside.

If you are leading that work, moving fast, removing friction, and building the digital team you need, we are excited to go on the journey with you.

CRAIG McLAUGHLIN
CEO, Finalytics.ai



Dig Deeper

Predicting what the future of financial services will look like may be impossible, but there's no doubt it will be digital. The only safe bet is to invest in developing a fluid organization — able to react quickly and intelligently to technological, economic, and cultural change.

Evaluate your digital strategy to ensure it gives you continuous insight, operational effectiveness, and allows you to deliver value to your members in any way they engage with you.

If you have any questions about this report or would like to discuss how we might work together, please reach out to us.

How does your CU compare?
Contact Finalytics.ai for a personalized walkthrough of the rankings and see where you stand against the top 100.

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