

Introducing Lumin Digital

A new PSCU company that's redefining digital banking for credit unions



A PSCU Company

Technology Built for Human Connection

Lumin Digital, a PSCU company, offers credit unions a cloud-based digital banking platform that enables you to craft personalized experiences for your members to help you extend your support from your lobby directly into your members' lives. Through our action-based and real-time delivery capabilities, your credit union can bring customer service to a new level by developing deeper connections with your members. Provide them with the resources, guidance, and information they need related to their specific needs and behaviors.

Imagine anticipating your members' needs, before they even ask. Your members will receive the high-end experience they expect from a big bank, with the personal connection of their local credit union. Increase your members' trust by providing customized and thoughtful experiences through deeper engagement and measurable outcomes.

Fast and Secure

Our cloud-based platform will enable you to innovate at lightning speed — with minimal risk. Your members will benefit from the safety and security provided by our technology. Our system is built to allow for new features to be rolled out without any interruption of services. Give your members the best experience with Lumin Digital.

Solution Summary

Lumin Digital allows you to expand your credit union's relationships with your members. Provide your members with amazing features for a customized experience they won't get anywhere else. Lumin Digital provides:

- The ability to turn credit and debit cards on and off with Card Controls
- Engaging, personal dashboard designs that provide easy access to important financial information
- A fully-integrated bill pay experience on both mobile and desktop
- Easy to use and flexible Remote Deposit Capture
- A Security Center that allows your members to manage contact information, security settings, and devices
- A flexible microservices architecture and SDK that empowers you to add custom features to desktop, mobile web, and downloadable apps
- Increase your members' trust with automatic updates and a truly secure system
- Unparalleled service synonymous with PSCU
- White-glove treatment throughout the sales and onboarding process for a fluid and successful launch for your credit union

The Future is Measurable

Make sure your credit union is spending its energy in the most impactful way with Lumin Digital. We collect data from multiple sources to allow you to draw a full picture of individualized member engagement. With this information, our system can both predict and respond to member behaviors, and will evolve naturally based on members' ever-changing needs.

Our services, features, and technology come together to provide your credit union and members with exceptional outcomes you can measure.

Who is Lumin Digital?

At Lumin Digital, we believe credit unions have a unique relationship with members — a relationship centered on trust and a truly personal connection. We realized that the digital options for credit unions in the market were lacking real engagement opportunities. That's when we went to work.

We put together a team focused on creating a system to provide credit unions with the information, tools, and guidance you need to increase member outcomes in the digital world. We aren't just "digital-first." We're member-first, supported by digital. And we believe that makes all the difference.

Lumin Digital was built on three core values: trust, respect, and boldness. We believe any obstacle can be overcome with a strong team, mutual understanding, and thoughtful action. It's our mission to utilize cloud-based technology to maximize member engagement for credit unions through integration with third-party providers, predictive analytics, and 1:1 content delivery.

How do we do all this? By recognizing that, at our core, we are in the reputation business. Our world-class, high-functioning team is made of talented people driving and executing on one goal — to consistently solve and create with excellence. Our environment, values, and norms all align to that main goal. We realize we may not be the right fit for every credit union, but we're the perfect fit for the right ones.



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