

*CU Online Community*  
**CONCEPT DOCUMENT**

**TEAM MEMBERS**

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## TARGET MARKET

As credit unions continue to roll out new digital tools and features, many members are being asked to adapt faster than ever. While access to technology has improved, confidence hasn't always kept pace. Members span a wide range of comfort levels, from tech-savvy to tech-avoidant, and they don't all learn the same way.

The CU Online Community Platform is designed for credit unions and credit-union-affiliated CUSOs that serve diverse membership bases and want a better, more sustainable way to support members through ongoing digital change. Today, frontline teams and support staff spend significant time answering the same digital “how do I...?” questions again and again. That repetition creates frustration for members, strain on staff, and missed opportunities for members to fully adopt and benefit from digital services.

## PROBLEM DEFINITION

How might we help our members adapt to changing technology?

Credit unions have made major investments in digital banking, mobile apps, online services, and automated tools. But education and support have not scaled at the same speed. Members are often introduced to new features through short messages, dense FAQs, or one-off conversations, and many are left unsure of what to do next.

As a result, members underutilize digital tools, default to branches or call centers for help, and experience inconsistency depending on who they talk to. Research from Capital One Insights shows that roughly 40–45% of consumers struggle to effectively use digital financial services due to gaps in digital literacy, usability, trust, or understanding. Even when the tools are available, confidence is a real barrier.

This isn't a one-time training problem. It's an ongoing challenge that grows every time technology changes.

## INNOVATIVE SOLUTION

The CU Online Community Platform is a centralized, moderated digital space where members can learn, ask questions, and build confidence using digital tools—over time, not all at once.

Instead of relying on static FAQs or repeated staff explanations, the platform brings together guided education, easy-to-find how-to resources, and member-to-member learning, all supported by credit union oversight. Members can explore short articles, watch quick videos, ask questions, and learn from real experiences in a secure, compliant environment.

The result is a shift from reactive support to an ongoing learning experience, one that strengthens relationships and helps members feel more capable as digital tools evolve.

## What Members Get

- Clear, plain-language explanations they can revisit anytime
- The ability to learn at their own pace
- Optional anonymity when asking questions
- Confidence built through shared experiences—not just instructions

## What Credit Unions Get

- Fewer avoidable calls and branch visits for common digital questions
- More consistent, compliant messaging across channels
- Better digital adoption and member satisfaction
- A scalable way to educate without overloading staff

Supporting research reinforces why this works:

- 91% of consumers say they would use a knowledge base if it met their needs (Knowmax)
- 60% prefer self-service tools over speaking with a live representative for simple tasks (Document360)

When help is easy to access, easy to understand, and trusted, members are willing, and eager, to use it.

## Key Value Proposition

The CU Online Community Platform gives credit unions a practical way to scale education and support while staying member-first. By combining searchable resources, short tutorials, AI-assisted guidance, and moderated community discussion, credit unions can improve digital confidence without sacrificing compliance or consistency.

This is about more than a help tool, it's about strengthening relationships, reducing friction, and supporting the future of how credit unions serve members.

## PROTOTYPE

The CU Online Community Platform is a centralized digital hub that combines educational tools, learning resources, and serve as a trusted space where credit unions can communicate digital updates, support continuous learning, and facilitate member-to-member knowledge sharing among staff and members.

The platform is designed to support multiple audiences:

- **Members**, who can access clear explanations, videos, and peer insights when new digital features or changes are introduced
- **Frontline staff**, who can reference consistent resources to confidently support member questions

- **Credit union leaders and digital teams**, who can use the platform as a centralized communication and feedback channel during digital rollouts

Users enter the platform through their credit union’s website or digital banking environment and are guided to content such as short educational articles, videos, and discussion threads. If questions remain, users can engage with the community forum to view shared experiences, ask questions, and exchange best practices in a moderated, secure environment.

The CU Online Community Platform is intended to integrate seamlessly into a credit union’s existing digital ecosystem. It may be embedded within digital banking platforms or function as a standalone site accessible from the credit union’s website. This flexible design allows credit unions to leverage current communication channels, such as emails, banners, or in-app alerts, while directing users to a single, centralized resource.

An initial prototype was developed to demonstrate the experience and launched to a test group.

## TESTING AND RESULTS

A portion of the platform was shared with a test group, including an educational article, a moderated community feed, and additional learning resources.

### What we learned:

- 84% of respondents said they would use the platform if it launched today
- Short videos were the most effective way to explain new or unfamiliar concepts
- The community feed stood out as a valuable way to learn from others

Participants also provided helpful feedback, including the need for stronger visual accessibility and simpler, more intuitive language, clear opportunities to improve the experience as the platform evolves.

## BUSINESS MODEL AND PROFORMA

The CU Online Community Platform is viable because it addresses a problem credit unions experience every day: digital services change often, and education struggles to keep up. The platform could be implemented by a single credit union or commercialized through a CUSO or shared-service model, spreading development and maintenance costs across multiple organizations.

### What It Takes to Make It Work

#### People

- Product owner (digital banking or member experience)
- Content and training lead

- Compliance reviewer
- Community moderators
- IT/vendor and analytics support

### **Processes**

- Content intake and compliance review
- Update schedules aligned with digital releases
- Moderation and escalation guidelines
- Feedback loops from member questions to content updates
- KPI tracking for engagement, adoption, and deflection

### **Tools**

- Secure CMS and searchable knowledge base
- Video and tutorial creation tools
- Moderated community forum
- Analytics and reporting dashboards
- Optional integration with online banking and CRM systems

### **High-Level Financial Proforma**

Using an MVP development estimate of approximately \$20,000, the platform can deliver value through internal cost savings, licensing, subscriptions, or shared-service models.

Value comes from multiple areas:

- Potential Revenue Streams (if commercialized through a CUSO or shared model)
  - One-time onboarding or implementation fees for participating credit unions
  - Annual platform licensing or subscription fees
  - Optional premium modules (advanced tutorials, AI-assisted guidance, analytics)
  - Future partner-supported education modules, subject to policy and compliance review
- Sample High-Level Financial Outlook (Illustrative)
  - Year 0 (Build / Pilot):
    - Development and setup: ~\$15,000–\$40,000 (platform build, security, baseline content templates)
    - Limited or no external revenue; potential pilot contributions from early adopters
  - Year 1 (Operate / Scale):
    - Revenue: ~\$30,000–\$75,000 (e.g., 6–15 credit unions at ~\$5,000 annually, plus select onboarding fees)
    - Ongoing costs: hosting, moderation, content refresh, accessibility updates, and analytics support
- Operational Value and Cost Offsets

- Reduced repetitive calls and branch visits for common digital questions
- Faster issue resolution through self-service learning
- Better use of staff capacity across contact centers and branches
- Improved digital adoption, satisfaction, and retention over time

## OPERATIONAL AND OTHER CONSIDERATIONS

Successful adoption depends on positioning the platform as the go-to place for digital help and learning. Members need clear onboarding, simple navigation, and multiple learning options, quick tips, step-by-step guides, and short videos to meet different comfort levels.

Clear governance will be essential. Credit unions will need defined standards for moderation, anonymity, privacy, and escalation, along with safeguards to prevent sharing sensitive information. Ongoing maintenance, content refresh cycles, and issue-resolution processes should align with existing security and compliance expectations.

## CALL TO ACTION AND NEXT STEPS

When members struggle with technology, it's rarely just about one feature or one question. It's a signal that support needs to evolve alongside digital tools.

The CU Online Community Platform offers a shared, member-first way to build digital confidence, reduce operational strain, and turn everyday questions into continuously improving learning resources.

### **What's next:**

- Form a collaboration cohort of credit unions, CUSOs, and partners
- Co-design and launch a working platform
- Run a 60–90-day pilot
- Align on governance, security, compliance, and rollout strategy

With the right collaboration and investment, this platform can become a trusted resource that helps members, and staff, navigate ongoing digital change with confidence and clarity.

## APPENDIX A

### Survey 1 Results: Digital Tools Learning & Engagement

**Total Responses:** 35

#### **Purpose:**

This survey was conducted to better understand how individuals learn about digital tools, their concerns when engaging in public forums, and the types of support that increase confidence and comfort with new technology.

#### **Note on Data Presentation:**

Several questions were open-ended. Responses to those questions were aggregated into common themes based on repeated ideas and keywords. Respondents could reference more than one theme per question; therefore, totals may exceed the total number of respondents.

#### **Survey Question 1 - Describe how you learn about technological tools today.**

<b>Response Theme</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Social media / internet trends</b>	16	45.7%
<b>Word of mouth (friends, family, coworkers)</b>	13	37.1%
<b>Hands-on / self-exploration</b>	9	25.7%
<b>Work / employer exposure</b>	9	25.7%
<b>Video platforms / AI tools (YouTube, ChatGPT, Copilot)</b>	3	8.6%
<b>Conferences or formal learning opportunities</b>	1	2.9%

#### **Survey Question 2 - Tell me what concerns you have about asking questions in a public forum.**

<b>Response Theme</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Fear of judgment, embarrassment, or sounding unintelligent</b>	11	31.4%
<b>No concerns / perception of a safe space</b>	8	22.9%
<b>Difficulty forming clear questions or concerns about misinterpretation</b>	6	17.1%

<b>Uncertainty about the accuracy or validity of responses</b>	5	14.3%
<b>Privacy, identity exposure, or unwanted attention</b>	4	11.4%
<b>Security concerns (scams, fraud, hacking)</b>	3	8.6%
<b>Lack of moderation or irrelevant responses</b>	1	2.9%

**Survey Question 3** - What kind of help or guidance would make you feel more comfortable and confident in using new digital tools?

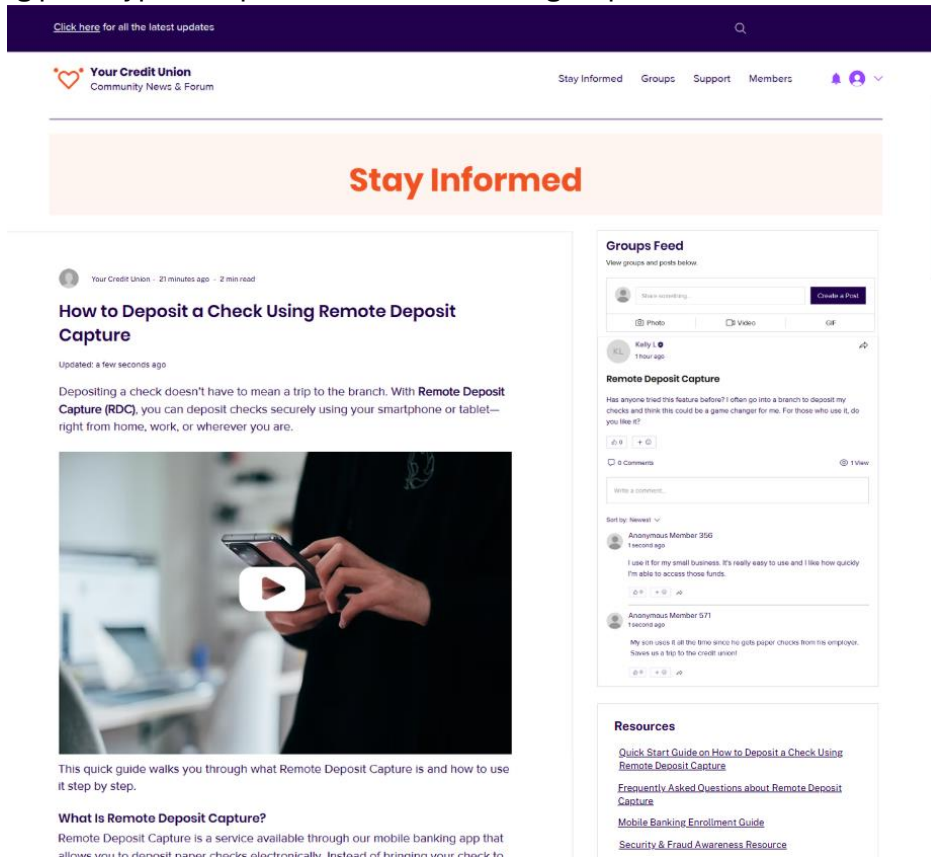
<b>Response Theme</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Step-by-step instructions or how-to guides (QRGs, visuals)</b>	11	31.4%
<b>Video tutorials or walkthroughs</b>	7	20.0%
<b>Hands-on practice or time to explore tools</b>	6	17.1%
<b>Clear security assurances or verified information sources</b>	5	14.3%
<b>Improved usability, less jargon, or easier navigation</b>	4	11.4%
<b>One-on-one support or someone to demonstrate usage</b>	4	11.4%
<b>Reference materials or FAQs</b>	4	11.4%

**Survey Question 4** - What is your age range?

<b>Age Range</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>25–34</b>	11	31.4%
<b>35–44</b>	8	22.9%
<b>55+</b>	8	22.9%
<b>45–54</b>	3	8.6%
<b>14–18</b>	3	8.6%
<b>18–24</b>	2	5.7%

# APPENDIX B

The following prototype sample was launched to a group of testers.



## Prototype Feedback Survey Results

**Total Responses: 31**

### Purpose:

This survey gathered feedback on a prototype designed to support member education and engagement.

### Note on Data Presentation:

Several questions were open-ended. Responses were grouped into common themes based on repeated ideas and patterns. Respondents may appear in more than one theme per question.

**Survey Question 1** - From your perspective, what is the purpose of this prototype and why do you think it exists?

Response Theme	Number of Respondents	Percentage of Respondents
Topic guidance	22	71.0%
Member education / self-service support	14	45.2%

<b>Centralized article or resource hub</b>	4	12.9%
<b>Community engagement via group feed or forum</b>	4	12.9%
<b>Reduce need to visit branches or call for help</b>	2	6.5%

**Survey Question 2 - What is your first impression of the prototype?**

<b>Response Theme</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Easy to follow / intuitive / user-friendly</b>	14	45.2%
<b>Too much text / busy layout / small font</b>	4	12.9%
<b>Looks like an informational article or website</b>	4	12.9%
<b>Clean, professional, well-organized</b>	3	9.7%

**Survey Question 3 - What did you like most or least about the prototype?**

<b>Response Theme</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Step-by-step written instructions</b>	13	41.9%
<b>Video component (visual learning)</b>	8	25.8%
<b>Group feed / community interaction</b>	6	19.4%
<b>Font size or readability concerns</b>	4	12.9%
<b>Too wordy or text-heavy</b>	3	9.7%

**Survey Question 4 - What feature do you feel you would benefit the most from?**

<b>Response Theme</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Video walkthroughs</b>	7	22.6%
<b>Group feed or forum for questions</b>	7	22.6%
<b>Step-by-step guides</b>	6	19.4%
<b>Resource links / FAQs / troubleshooting</b>	6	19.4%

**Survey Question 5** - I would use this tool if it were launched today.

<b>Response Option</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
<b>Yes</b>	26	83.9%
<b>No</b>	5	16.1%

**Common reasons for selecting “No” included:**

- Topics may not be relevant to them
- Preference to figure things out independently
- Initial skepticism due to resemblance to a generic webpage

**Survey Question 6** - Additional feedback (themes):

- Desire for larger font and improved readability
- Interest in expanding content
- Strong enthusiasm for anonymous or low-pressure question asking
- Positive perception of combining video, written steps, and community input in one place

## APPENDIX C

### Internal Data Sources

- Digital Tools Learning & Engagement Survey (n = 35). Original survey data collected to understand how individuals learn about and engage with financial digital tools.
- Prototype Feedback Survey (n = 31). Original usability and perception survey conducted to evaluate a digital education prototype.
- Digital Education Prototype. Internal prototype developed to test member education, instructional content, and community-based support concepts.

### External Supporting Sources

- PR Newswire. (Capital One Insights) [\*New Research: Online and Mobile Knowledge Are No Longer Barriers to Banking for Majority of Americans, Including Most Seniors\*](#)
- Knowmax. [\*8 Self-Service Statistics That You Should Know In 2025\*](#)
- Document360. [\*Top 2025 Self-Service Statistics & its Importance\*](#)

## ABOUT FILENE

Filene Research Institute is an independent, consumer finance think and do tank. We are dedicated to scientific and thoughtful analysis about issues affecting the future of credit unions, retail banking, and cooperative finance.

Deeply embedded in the credit union tradition is an ongoing search for better ways to understand and serve credit union members. Open inquiry, the free flow of ideas, and debate are essential parts of the true democratic process. Since 1989, through Filene, leading scholars and thinkers have analyzed managerial problems, public policy questions, and consumer needs for the benefit of the credit union system. We work to strengthen organizations through cutting-edge research, incubation opportunities to test and scale solutions, advisory services to help organizations implement innovation, and host communities and events to connect a community of leaders to improve financial well-being.

We live by the famous words of our namesake, credit union and retail pioneer Edward A. Filene: “Progress is the constant replacing of the best there is with something still better.” Together, Filene and our supporters seek progress for credit unions by challenging the status quo, thinking differently, looking outside, asking and answering tough questions, and collaborating with like-minded organizations.

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