

Q2 Empowers Simplicity Credit Union's Digital Transformation

Key Challenges

[Simplicity Credit Union](#) (Simplicity CU) was founded in 1949 in the basement of a Wisconsin church as a small cooperative with just \$300 in pooled funds. They issued their first loan to help a member buy a bicycle for a paper route. Today, the credit union serves more than 27,000 members and is significantly impacting the financial well-being of its members and community.

When the wave of digital transformation swept the financial industry, Simplicity CU recognized the limitations of its previous platform. *"The experience was choppy,"* says Chief Experience Officer Sarah Arnoldy. *"The online tools were clunky and they looked different than our actual brand."*

Realizing the need for a seamless and unified experience, Simplicity CU switched to Q2's industry-leading digital banking platform. *"With Q2, we were able to quickly provide a unified desktop and mobile experience,"* she says. The transformation began with a revamped, consistent desktop and mobile interface that better reflected Simplicity CU's brand. The collaboration between Q2 and Simplicity CU enabled the credit union to enhance its service offerings. In addition, Simplicity CU was able to accelerate innovation by leveraging Q2 [Innovation Studio](#) – and its Software Development Kit (SDK) – to quickly embed Q2's pre-integrated, plug-and-play fintech partners onto member dashboards.

As a regional credit union, Simplicity CU is punching well above its weight by integrating Q2's best-in-class digital tools to compete with the nation's largest banks. *"Q2 is always one step ahead. Delivering the products that people need at just the right moments is what Q2 does really well,"* Arnoldy says.



About Simplicity Credit Union

Founded: 1949

Headquarters: Marshfield, WI

Current Market: Six branch locations serving personal and business members

Assets: \$483 Million

Q2 Customer Since: 2017

Q2 has helped us accelerate innovation because they've become the partner that we look to for innovation.

Sarah Arnoldy
Chief Experience Officer



Results

Engagement and logins soar.

Seamless core conversion with Q2 providing “wonderful, wonderful, wonderful” support.

Rapid adoption of Q2 fintech partner SavvyMoney, driving financial wellness.

24/7 support from Q2, even in the middle of the night.

Solutions

In an era when fewer members visit physical branches, Simplicity CU has invested in building closer digital relationships. With Q2 Engage, Q2's suite of consumer banking solutions, the credit union individualizes offerings to boost member engagement and loyalty. “Working with Q2 has helped us drive engagement and primacy in multiple ways. Q2 Engage helps us tailor the digital experience, and we know our members want that from us.”

The approach is working. Members have praised Simplicity CU for offering the “easiest app” compared to other financial platforms they use for both personal and business banking. Delighting members is what drives Simplicity CU. Beyond engagement, Simplicity CU sought a superior financial wellness solution. Enter Q2's fintech partner SavvyMoney. The app demystifies the process of improving personal credit, not only by enabling Simplicity CU members to view real-time credit score insights, but also by showing how their behaviors impact their overall credit score.

“SavvyMoney drove engagement into our app, and it opened up conversations for front-line employees to start talking to members about improving their credit score. It even helped our employees understand their own credit rating, which made them better financial advisors.

The SavvyMoney success is just one example of Q2's strong fintech partnerships. “There were tons of other Q2 Innovation Studio solutions that benefited us, but SavvyMoney had a really quick take-off. Overall, I think the robust connections that Q2 has with fintechs, compared to other providers, is a big competitive advantage for us. When we talk to fintechs we know that if they're not in the Q2 Marketplace now, they will be soon because all of these fintech vendors are trying to partner with Q2.”

High tech with high touch

Q2's technology innovations are complemented by its authentic high-touch approach to service. This was especially evident during Simplicity CU's core conversion. “It's been a really easy process from the perspective of Q2, and we've felt very supported. Q2 has been wonderful, wonderful, wonderful! I cannot say enough.

Even in the middle of the night, Q2 has been there for Simplicity CU. “Our after-hours service was extreme on multiple occasions with our core provider. When we have problems, very rarely is it ever Q2's fault, and Q2's after-hours availability is excellent. We've been able to quickly identify the problem, get somebody on the phone or open a case in the middle of the night. They even follow up the next day to make sure everything is taken care of,” she says.

Looking ahead, with Q2 as a dependable, innovative partner, Simplicity CU expects to continue raising the bar on its member experience. “The future with Q2 as a partner for us is going to be great.”

For more information go to Q2.com.