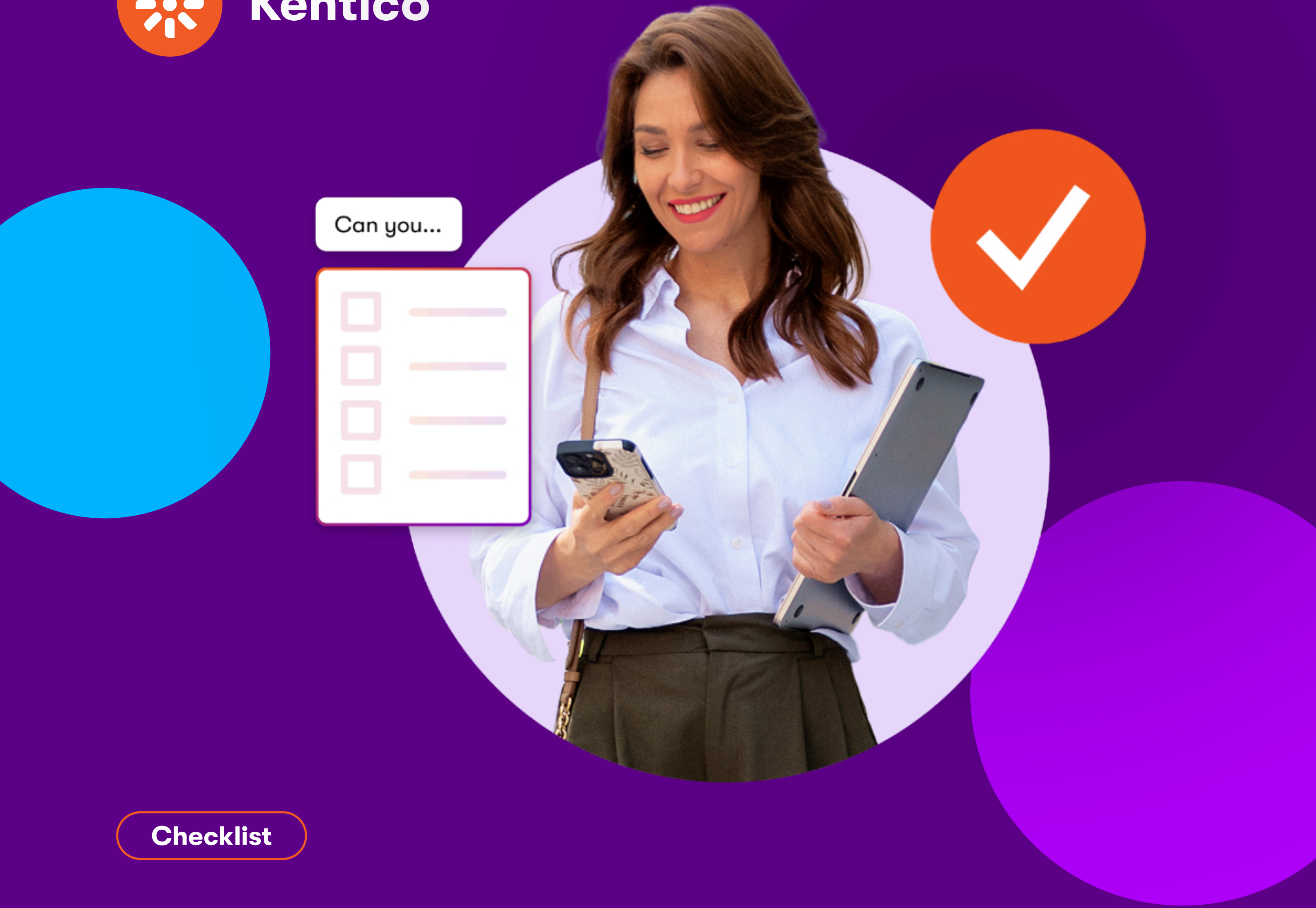
Kentico



Checklist

The Credit Union Digital Experience Evaluation Checklist.

10 Questions Every Credit Union Should Ask.

What's Inside.

Introduction.

Member expectations have shifted. Members compare your website to their banking app, their fintech, their insurance portal, not just other credit unions. And a growing number of credit unions are finding that their digital platform is holding them back: slow to update, hard to personalize, expensive to maintain, and impossible to scale without calling a developer.

This checklist helps marketing and technology leaders at credit unions evaluate their platform honestly, with a breakdown of ten essential questions you should be asking to get a full picture of the effectiveness of your current setup.

For each item, you'll find the credit union pain point, what best practices look like, and how Xperience by Kentico addresses it, complete with real credit union examples throughout.

Score yourself honestly and remember that every "No" is an opportunity for improvement.

1. **Can your marketing team publish content without a developer?**
2. **Are you delivering personalized experiences to different member segments?**
3. **Do you have a unified view of the member journey across touchpoints?**
4. **Are your forms, landing pages, and email campaigns managed in one platform?**
5. **Can your platform scale for multi-branch, multi-channel content without chaos?**
6. **Are you compliant with financial data security and governance standards?**
7. **Do you have AI built directly into your marketing workflows?**
8. **Is your CMS evergreen, so you're never stuck on an outdated version?**
9. **Can your development team extend the platform without custom workarounds?**
10. **Are you spending less time managing your stack and more time engaging members?**

1 Can your marketing team publish content without a developer?

Why it matters

At many credit unions relying on legacy platforms, a rate change, a new campaign page, or an update to branch hours of entry requires an IT ticket. For lean marketing teams, this creates bottlenecks, compliance gaps, and missed opportunities. Content that needs to go live quickly can take days to deploy.

What best practice looks like

Your marketing team should be able to publish routine updates without waiting for IT. Your platform gives marketers visual tools to create and update content on their own, while preserving the governance and approval workflows your credit union depends on for compliance. As a result, speed and control are able to coexist in your marketing workflows.

How Xperience by Kentico helps

Xperience by Kentico's Page Builder puts editors in control with a reusable widget library covering the most common credit union content patterns: rate tables, branch locators, forms, hero banners. Roles and workflows keep oversight in place.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Publish and update pages without developer or IT support
- [ ] Use visual, drag-and-drop tools for page creation and content updates
- [ ] Deploy routine changes, like rates, campaigns, and branch hours, in minutes, not days
- [ ] Maintain governance through defined roles, permissions, and approval workflows
- [ ] Balance marketing agility with the oversight compliance requires

Credit union success

Implemented by

United Federal Credit Union (SilverTech) migrated from Sitecore to XbyK and accelerated internal workflows by 90%. 40+ custom widgets built to fit their team's needs.

WSECU (BlueModus) migrated from Ingeniux to XbyK SaaS specifically to eliminate developer dependency for routine content updates.

2 Are you delivering personalized experiences to different member segments?

Why it matters

A 19-year-old opening their first checking account and a 55-year-old planning for retirement have nothing in common. Yet most credit union websites show them the same homepage, the same hero, the same CTA. And generic experiences don't convert.

What best practice looks like

Members expect experiences that reflect who they are and what they need, not a one-size-fits-all homepage. A mature digital experience recognizes different member segments (by behavior, life stage, product interest, and geography) and serves each one relevant content, offers, and messaging. This should happen automatically, without demanding constant manual effort from your team, and without requiring a data science team to manage it.

How Xperience by Kentico helps

Xperience by Kentico includes built-in contact management, behavioral tracking, and AI-assisted personalization through AIRA. Segments are created in-platform; personalized content variants are assigned through the Page Builder, no third-party tools needed.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Define member segments by behavior, life stage, product interest, and geography
- [ ] Serve different content, offers, and messaging to each segment
- [ ] Automate personalization without manual intervention
- [ ] Build and manage segmentation in-platform, without relying on a data science team
- [ ] Test personalized variants and optimize based on performance
- [ ] Track member behavior across touchpoints to refine segments over time

Credit union success

Implemented by

KeyPoint Credit Union (ZAG Interactive) upgraded from Kentico Xperience 13 to Xperience by Kentico to position their site as a "true digital branch," with member engagement tracking, intuitive conversion pathways, and a comparative rate widget to help members find the right product before applying.

Stanford Federal Credit Union (ZAG Interactive) rebuilt on XbyK with a personalization-ready architecture, designed to expand member targeting as the program grows.

3 Do you have a unified view of the member journey across touchpoints?

Why it matters

Most credit unions track members through disconnected tools: email in one platform, web analytics in another, CRM somewhere else. Nobody has the full picture. When you can't see where a member dropped off, or why, you can't fix it.

What best practice looks like

Your team should be able to see the complete member journey in one place, from first visit to conversion, rather than piecing it together across disconnected systems. That means every touchpoint feeds a single view, drop-off points are visible as they happen, and the data explains not just where members disengage but why, so your team can act on it instead of guessing.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Connect all touchpoints, including web and mobile, in one view
- [ ] Map the complete member journey from awareness to conversion
- [ ] Define measurable goals at each stage of the journey
- [ ] Identify where members drop off
- [ ] Analyze behavior data to understand why members disengage
- [ ] Optimize pathways in a single interface, without switching between tools

How Xperience by Kentico helps

Xperience by Kentico's Customer Journeys feature maps multi-stage member flows with stage-by-stage drop-off analysis. Combine it with built-in forms, email, and behavioral tracking to get a genuinely joined-up view of how members interact with your digital experience. Or, use the Customer Journey Optimization Specialist agent to automatically detect journey friction points and deliver instant optimization recommendations to keep member experiences performing.

Credit union success

KeyPoint Credit Union built their Xperience by Kentico site to improve member journey tracking using conversion pathway optimization and analytics, earning measurable ROI.

Implemented by

4 Are your forms, landing pages, and email campaigns managed in one platform?

Why it matters

When your loan application form lives in one tool, your follow-up email is in another, and your landing page in a third, every campaign becomes disjointed. Data doesn't fully sync. Brand drifts. Reporting is a manual nightmare. Every handoff is a potential data loss.

What best practice looks like

Your campaigns should run from connected environment where forms, emails, and landing pages share the same data. That means workflows trigger automatically based on member behavior, performance is visible in real time instead of stitched together after the fact, and your team spends its time on strategy and optimization rather than tool-switching and manual reconciliation.

How Xperience by Kentico helps

Xperience by Kentico unifies content management and digital marketing in a single platform. Forms, email campaigns, automation workflows, and landing pages are built, managed, and measured in the same environment; data stays connected, and your team stops context-switching.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Deploy landing pages, forms from a single environment
- [ ] Create automated workflows
- [ ] Consolidate campaign data so nothing gets lost between systems
- [ ] Monitor performance metrics in real-time without manual reporting
- [ ] Test variations and optimize based on actual results
- [ ] Keep your entire team aligned on brand messaging and timing
- [ ] Ship campaigns faster by eliminating tool-switching and data reconciliation

Credit union success

Implemented by

Premier America Credit Union upgraded to Xperience by Kentico and saw 18% growth in conversion rates, a 13% rise in page views, and an 8% increase in average session duration.

PREMIER AMERICA CREDIT UNION — ZAG Interactive, A Marquis Company

TruMark Financial Credit Union (Americaneagle.com) migrated from WordPress to Xperience by Kentico as part of a full rebrand, building their member experience around native forms, online banking integration, and CRM; in one governed platform.

TRUMARK CREDIT UNION — americaneagle.com

5 Can your platform scale for multi-branch, multi-channel content without chaos?

Why it matters

Credit unions serving multiple branches, communities, or partner organizations often end up with fragmented digital estates: different pages managed by different people, inconsistent brand voice, outdated content sitting undetected. The larger you grow, the harder it gets.

What best practice looks like

As your services and locations expand, your digital platform smoothly accommodates the features you need to create a true digital branch. A well-managed platform lets you publish content across every branch, community, and channel from a single hub, while giving local teams the independence to manage what's theirs. Brand standards and messaging stay consistent automatically, rather than depending on every editor remembering the rules, and central governance scales alongside the organization instead of adding overhead.

How Xperience by Kentico helps

Xperience by Kentico's Content Hub is the single source of truth for all content. It supports multiple channels (web, email, mobile) and multiple sites from one admin environment. Role-based permissions ensure the right people edit the right content and nothing else.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Publish global content to all channels and sites simultaneously
- [ ] Set up role-based permissions so each team only edits what they own
- [ ] Enforce brand standards and messaging automatically across every site
- [ ] Manage multiple branches, communities, or partner organizations from one environment
- [ ] Prevent inconsistent messaging and outdated content from spreading
- [ ] Scale content operations without adding overhead or complexity
- [ ] Give local teams independence while maintaining central governance

Credit union success

Implemented by

Star One Credit Union (iMedia) built a brand-new platform on Xperience by Kentico that unified their main site and six partner brand sites, launched simultaneously, into one cohesive digital ecosystem.

WSECU used Xperience by Kentico's structured content types to manage their full range of financial services content (articles, events, branches, ATM locations, team members, financial products, and live rate display) all from a single environment.

6 Are you compliant with financial data security and governance standards?

Why it matters

Credit unions operate in a regulated environment. GDPR, CCPA, NCUA guidance, and internal security audits mean your CMS needs to meet a high bar. A platform not built for regulated industries creates ongoing risk every time you publish, integrate, or scale.

What best practice looks like

Compliance and security should be built into a platform's architecture, without requiring support from middleware to meet strict financial standards. That means role-based access, audit trails, encryption, and retention policies are native to the system, consent management handles regulations like GDPR and CCPA without extra tooling, and security improves automatically with every platform update rather than requiring a separate project.

How Xperience by Kentico helps

Xperience by Kentico includes consent management, data retention controls, role-based permissions, and full audit trails. Xperience by Kentico's SaaS infrastructure is enterprise-grade, with security and compliance built into every layer of the platform.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Implement role-based access controls so team members only see what they need
- [ ] Create audit trails that track every content change, edit, and approval
- [ ] Encrypt data at rest and in transit to meet regulatory requirements
- [ ] Set up retention policies that automatically purge data according to compliance rules
- [ ] Establish consent management to handle GDPR, CCPA, and other regulations
- [ ] Monitor and document security controls for audits and compliance reviews
- [ ] Rely on native platform capabilities rather than third-party middleware for compliance

Credit union success

Implemented by

Clearview Federal Credit Union (Americaneagle.com) built their new Xperience by Kentico site with WCAG 2.1 A/AA accessibility as one of the key requirements supporting their 2030 growth vision of reaching $3 billion in assets.

Clearview. americaneagle.com.

WSECU integrated Salesforce Marketing Cloud, live mortgage rate APIs, and Glia Chat: all connected to Xperience by Kentico's governed content environment and data protection layer.

WSECU blue Modus

7 Do you have AI built directly into your marketing workflows?

Why it matters

"AI" is everywhere, and many tools promise faster processes and content creation, but for most marketing teams it means a collection of disconnected tools that don't know your members, your content, or your brand. Even truly helpful external tools turn into more tabs, more copy-pasting, more security vulnerabilities, and eventually AI that makes generic content feel even more generic.

What best practice looks like

AI should work inside your existing content workflow, as a native feature included in your platform. That means suggestions, personalization, and optimization happen in context, using your actual content and member data, so your team can optimize content, workflows, and customer journeys without adding steps.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Get AI-powered content suggestions as you write, directly in your workflow
- [ ] Generate personalized content variants automatically for different member segments
- [ ] Tag content automatically instead of doing it manually
- [ ] Schedule campaigns and content distribution based on optimal timing
- [ ] Run variant tests without manual setup to find what converts best
- [ ] Get real-time SEO recommendations while authoring
- [ ] Automate repetitive administrative tasks so your team can focus on strategy
- [ ] Continuously optimize content performance with AI-driven insights

How Xperience by Kentico helps

AIRA is Kentico's native AI, built directly into the Xperience by Kentico authoring experience. It assists with content creation, personalization, and optimization at the point of authoring. The Agentic Marketing Suite extends this further: AI agents handle multi-step workflows (content strategy, SEO, campaign management, customer journeys) autonomously, but with team approvals, inside the platform.

Credit union success

Implemented by

KeyPoint Credit Union integrated a KP AI chatbot for real-time member support, giving members instant answers on products, rates, and services, all managed directly in Xperience by Kentico.

KEYPOINT CREDIT UNION — ZAG Interactive, A Marquis Company

Star One Credit Union built chatbot-driven workflows for content capture and consistency across their six-brand ecosystem, all managed within Xperience by Kentico.

star one credit union — iMEDIA

8 Is your CMS evergreen, so you're never stuck on an outdated version?

Why it matters

Legacy CMS upgrades are one of the most expensive, disruptive projects a credit union digital team faces. Months of planning, significant development cost, campaign disruption, only to land on a version that will need another upgrade in two years. Some teams are running on platforms years behind security patches.

What best practice looks like

Keep moving without any disruption. Updates and security patches are implemented continuously in the background and new features should become available without a migration project. Your budget is able to go towards campaigns and improving the member experience instead of funding the next upgrade cycle.

How Xperience by Kentico helps

Xperience by Kentico was built SaaS-first. Monthly software refreshes deliver new capabilities automatically. There's no upgrade project, just a platform that keeps getting better while your team focuses on members.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Receive automatic software updates and security patches continuously
- [ ] Access new features and capabilities without migration projects
- [ ] Eliminate expensive upgrade cycles and budget surprises
- [ ] Keep your platform stable while staying current on security
- [ ] Maintain version compatibility over time
- [ ] Redirect upgrade budgets toward member experience improvements
- [ ] Avoid downtime and disruption during updates
- [ ] Stay ahead of compliance requirements without manual intervention

Credit union success

United Federal Credit Union migrated away from aging Sitecore infrastructure specifically to eliminate version management overhead and expensive upgrade cycles.

United Federal Credit Union — Implemented by SilverTech

WSECU left Ingeniux behind. TruMark left WordPress. Frontwave and KeyPoint both upgraded from Kentico Xperience 13 to Xperience by Kentico SaaS, all to stop managing version cycles altogether.

WSECU — blue Modus

9 Can your development team extend the platform without custom workarounds?

Why it matters

Credit unions have specific technical needs: live rate feeds, ATM locators, loan calculators, mortgage APIs, online account opening, member portal integrations. If your CMS can't support these cleanly, developers end up building fragile custom bridges that break during every update.

What best practice looks like

Your platform's architecture should make integration and extension straightforward for developers. That means documented APIs, a real headless option for new channels, and extensions, all without locking you into vendor-specific workarounds.

How Xperience by Kentico helps

Xperience by Kentico is built on .NET and offers full API access, a clean module system for extensions, and headless/hybrid delivery options. It's designed to be extended, with real docs, a strong partner ecosystem, and an active developer community.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Build custom integrations with your existing credit union systems, such as rate feeds, ATM locators, and loan calculators
- [ ] Extend the platform with custom widgets and modules using clean, documented APIs
- [ ] Connect third-party tools and services without workarounds or fragile custom bridges
- [ ] Deploy headless to mobile apps, voice assistants, or emerging channels
- [ ] Access comprehensive API documentation and code examples
- [ ] Tap into an active developer community for support and best practices
- [ ] Scale extensions without breaking on platform updates
- [ ] Avoid vendor lock-in by maintaining control over your custom code

Credit union success

Implemented by

United Federal Credit Union built 40+ custom widgets on Xperience by Kentico, including a fully customized Product Rates system and ATM search integration, all native to the platform.

United Federal Credit Union — Silvertech

WSECU built custom content types for articles, events, branches, ATM locations, team members, and financial products: plus live mortgage rate APIs and custom financial calculators.

WSECU — blue Modus

KeyPoint Credit Union used ZAG Interactive's custom rates tool, calculator suite, and events tool, all built within Xperience by Kentico's extension model.

KeyPoint Credit Union — ZAG Interactive, A Marquis Company

10 Are you spending less time managing your stack and more time engaging members?

Why it matters

For small credit union digital teams, the hidden cost of a fragmented martech stack is time. Time integrating tools that don't talk to each other. Time troubleshooting broken syncs. Time managing vendors. Time that should go toward member experience instead goes toward infrastructure.

What best practice looks like

A consolidated platform should give your team its time back; with fewer systems to log into, fewer vendors to manage, fewer tools to keep up-to-date, and fewer licenses to manage. The hours your team spends on infrastructure shrink and the hours available for strategy that creates real value grow.

Evaluate your platform

Ask whether your current platform allows you to:

- [ ] Eliminate vendor management by using one platform instead of five disconnected tools
- [ ] Automate routine tasks like content publishing, tagging, and email triggers
- [ ] Stop manually synchronizing data between systems and chasing integration errors
- [ ] Reduce the number of logins, training sessions, and vendor relationships to maintain
- [ ] Free up IT and marketing time from infrastructure work
- [ ] Redirect team energy toward member experience and strategic initiatives
- [ ] Simplify budget tracking by consolidating multiple vendor contracts
- [ ] Get faster time-to-market because your team isn't context-switching between tools

How Xperience by Kentico helps

Xperience by Kentico replaces the need for separate CMS, email marketing, landing page, form builder, and analytics tools with a single integrated platform. The Agentic Marketing Suite automates multi-step marketing workflows. Less operational overhead means more capacity for what matters: connecting with members.

Credit union success

Implemented by

Star One Credit Union consolidated their main site and six partner brand sites into a single Xperience by Kentico instance, eliminating the operational overhead of six separate platforms.

Premier America Credit Union achieved 18% conversion growth, 13% more page views, and 8% longer sessions; the compounding result of a platform where marketing, content, and data all work together.

Credit Unions Already Running on Xperience by Kentico.

The credit unions below have already made the move. Here is what they built.

Credit Union	Partner	Project	Highlights
United Federal Credit Union	SILVERTECH	Migration from Sitecore	**90% faster workflows** **40+ custom widgets**
Premier America Credit Union	ZAG Interactive A Marquis Company	Upgrade to Xperience by Kentico	**18% conversion growth** **13% more page views**
KeyPoint Credit Union	ZAG Interactive A Marquis Company	Upgrade from Kentico Xperience 13	**AI chatbot** **Rate comparison widget**
WSECU	blue Modus	Migration from Ingeniux SaaS	**Marketing autonomy** **Live rate APIs**
star one credit union	iMEDIA	New build on Xperience by Kentico	**1 platform, 6 partner brands managed simultaneously**
Clearview	americaneagle.com.	Migration + redesign	**WCAG 2.1** **Built for $3B growth vision**
Trumark Credit Union	americaneagle.com.	Migration from WordPress	**Full rebrand** **Online banking** **CRM**
Frontwave credit union	ZAG Interactive A Marquis Company	Upgrade from Kentico Xperience 13	**Custom account opening** **Appointments**
Stanford Federal Credit Union	ZAG Interactive A Marquis Company	Redesign + replatform	**Personalization-ready architecture**
Andrews Federal Credit Union	ZAG Interactive A Marquis Company	Complete digital overhaul	**400% mobile users** **184% new users**

How many did you answer “no” to?

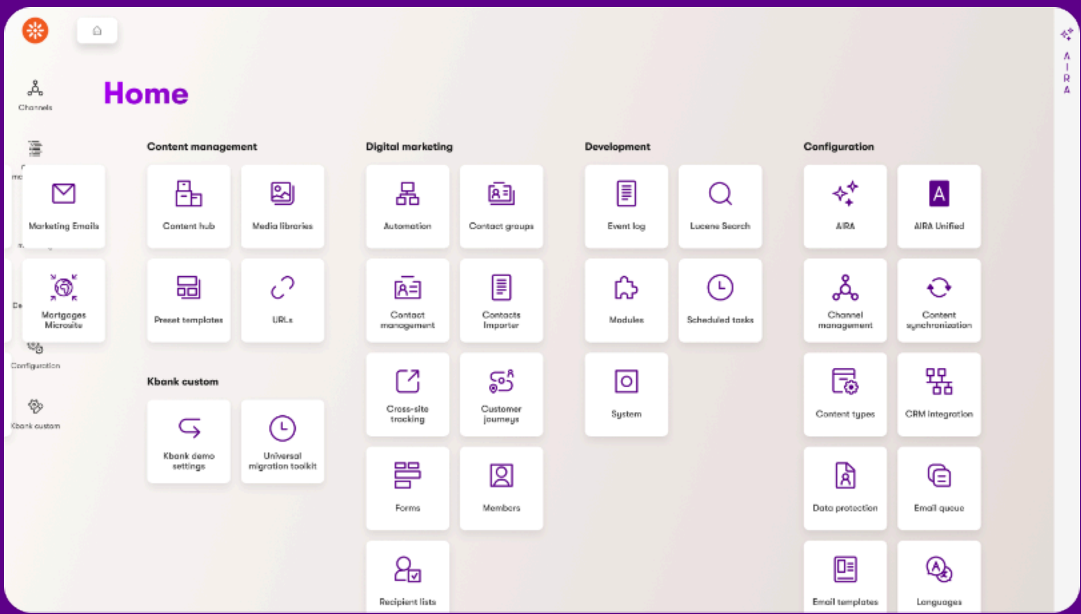
If you answered “No” to three or more items, your digital platform is likely costing you member engagement, marketing efficiency, or a combination of both.

Xperience by Kentico was built for organizations like yours: credit unions and other institutions that need enterprise-grade capabilities, financial-grade security, and a platform their marketing team can effectively use; without a hefty IT budget to maintain it.

About Kentico.

Kentico is an award-winning provider of digital experience platforms that help businesses drive better outcomes with fewer resources by delivering multichannel digital experiences using a hybrid headless approach. Its DXP, Xperience by Kentico, minimizes overhead by focusing on real customer needs and empowers teams to deliver better experiences across channels, faster.

With built-in low-code/no-code tools, marketers can craft consistent, personalized customer journeys from awareness to advocacy - now accelerated by AIRA and the Agentic Marketing Suite. Kentico offers excellent time-to-market and total cost of ownership, market-leading support, SaaS or on-premises deployment, and a global network of implementation partners.



Discover what Xperience by Kentico can do for your credit union.

Schedule a free 1-on-1 demo and let our experts walk you through the features that build trust at scale.

→ MEET OUR EXPERTS

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