



# How Citadel Credit Union Transformed Account Opening into a Growth Engine

## The Customer

Headquartered in Pennsylvania, Citadel Credit Union is a long-standing, not-for-profit, member-owned financial institution built on trust, service, and community connection. Over decades, Citadel earned its reputation through personal relationships, many of which historically began in branches or through the call center.

But as member behavior shifted decisively toward self-service, account opening increasingly became the first—and sometimes only—interaction prospective members had with Citadel. That made digital account opening not just a functional workflow, but a critical brand moment.



# The Opportunity

By 2018, Citadel's leadership recognized that its existing digital account opening solution was no longer supporting the credit union's growth ambitions.

Despite multiple enhancement efforts, performance data told a clear story:

- Average completion time approached 28 minutes
- Funnel completion rates averaged just 3–10%
- Incremental improvements produced no measurable lift

At the same time, expectations were rising. Members wanted fast, intuitive, mobile-first experiences. Internally, teams needed workflows that reduced manual effort without compromising risk controls. And strategically, Citadel wanted to grow digitally without introducing yet another siloed system.

“When we really dug into the metrics, it was obvious,” said Citadel's Chief Digital & Transformation Officer, Courtney Rowan. “The experience wasn't aligned with how members wanted to engage, and it wasn't scalable for where we needed to go.”

The challenge wasn't simply replacing technology. Citadel needed to rethink account opening as an end-to-end experience, making it one that could span digital and branch channels, support continuous improvement, and evolve over time.

# The Solution

After evaluating multiple providers, Citadel selected Candescent as its digital account opening partner, drawn by the platform's scalability, extensibility, and long-term vision.

The initial focus was digital consumer account opening, which Citadel launched in July 2020, at the height of COVID when digital access shifted from convenience to necessity.

Despite the timing, the launch was successful and immediately demonstrated value.

From the outset, Citadel approached the engagement with a long-term mindset. Account opening was not treated as a one-time implementation, but as a foundation for broader transformation.

Over time, the partnership expanded to include:

- Consumer digital account opening
- Business account opening across digital and branch channels
- A premium, agile support model with dedicated Candescent resources
- Continuous sprint-based enhancements aligned to Citadel's roadmap
- Early-stage omnichannel account opening, now rolling out across branches

Rather than relying solely on ticket-based support, Citadel embedded Candescent resources into its operating rhythm enabling daily collaboration, shared prioritization, and faster execution.

# The Impact

The results of the initial launch were evident almost immediately:

- Funnel conversion rates increased from single digits to 65–85%
- Overall booking rates averaged 20%
- Initial account funding increased by 395% compared to the prior solution
- Nearly \$1 million in total deposits was funded within the first eight months

These gains confirmed that reducing friction at the front door translated directly into stronger intent and follow-through from prospective members.

In 2025, Citadel shifted from implementation to optimization, formalizing a premium support model designed to drive continuous improvement.

Through this model:

- 78 enhancements have been delivered, released every 7–10 weeks
- 52 enhancements targeted digital account opening
- 26 enhancements focused on business account opening workflows

These enhancements addressed everything from UI modernization and mobile responsiveness to approval workflows, funding tools, and Know Your Customer visibility.

The impact has been meaningful:

## Digital Account Opening

- 57.85% reduction in application time since January 2025
- 212% year-over-year increase in funnel conversion
- 123% increase in digital account opening funnel success rate YTD

## Business Account Opening

- New member applications completed 25% faster
- Existing member applications completed 73% faster
- Time to add additional products dropped from 10 minutes to 2 minutes

One of the most significant advancements was Citadel's move to true non-documentary onboarding. Today, 72% of applications flow end-to-end digitally, allowing staff to focus their time on higher-risk or exception cases—rather than manually reviewing every application.

This shift not only improved efficiency, but increased confidence across compliance, risk, and frontline teams.

## Operational and Cultural Impact

Beyond metrics, the transformation reshaped how Citadel's teams work.

By standardizing on a single platform and unwinding self-imposed process bottlenecks, Citadel:

- Reduced internal handoffs and rework
- Created consistent workflows across digital and branch channels
- Improved employee confidence and adoption

*“We realized at one point that the software wasn't the problem,” said Rowan. “It was how we were using it. Once we took the time to work with Candescend and rethink our processes, everything clicked.”*

As omnichannel account opening begins rolling out across branches, that confidence is translating directly into stronger adoption and faster execution.

# Looking Ahead

From the beginning, scalability mattered. Citadel wanted a single partner that could grow alongside the organization—not a series of disconnected tools. Citadel continues to expand its roadmap with Candescent:

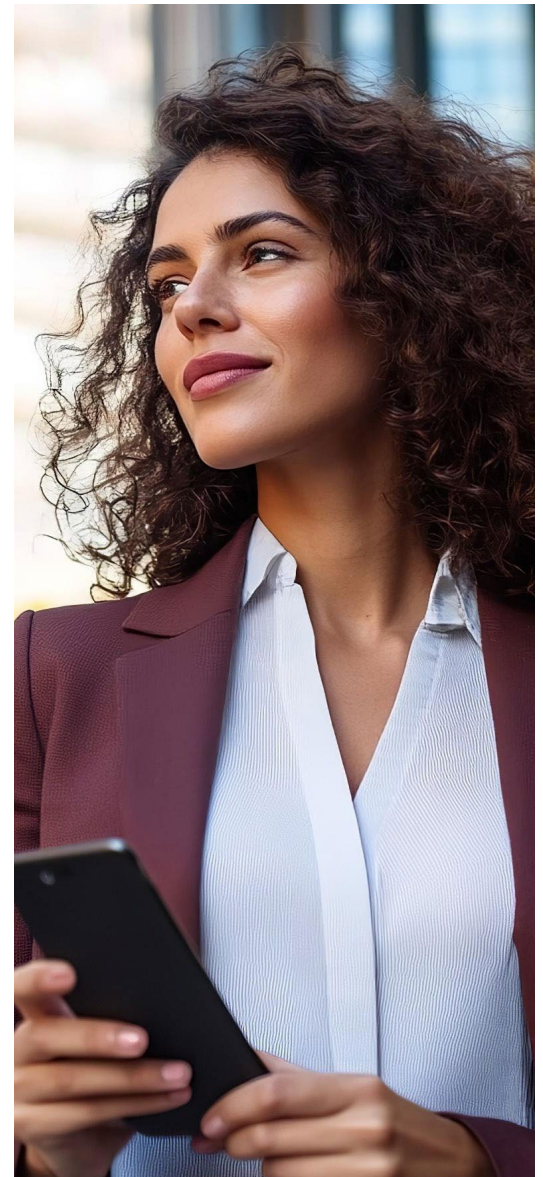
- Full omnichannel account opening across all branches
- Expansion into credit card and consumer loan workflows
- Continued sprint-based optimization as member expectations evolve

Rowan shares,

“Candescent isn’t just a vendor to us—they’re a true partner. They understand where we’re trying to go, they challenge us to think differently, and they stay engaged well beyond implementation. That partnership has been critical to sustaining momentum and continuing to improve the experience.”

By rethinking account opening as a core experience—not a back-office transaction—Citadel eliminated a critical point of friction and replaced it with a scalable growth engine. What was once a constraint is now a source of momentum, delivering faster conversion, stronger funding outcomes, and greater confidence across teams.

With a unified platform, embedded intelligence, and a commitment to continuous improvement, Citadel has modernized the way relationships begin and preserved trust while operating at digital scale.



## candescent

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