



Horizon Credit Union Transforms Member Experience with Candescent's NextGen UI/UX and Extensible Digital Banking Platform

The Customer

Horizon Credit Union shines among its rivals, competing successfully with financial institutions many times its size and geographic reach with a focus on personalized service and willingness to lean into technology. From its base in Spokane Valley, Washington, Horizon has grown to just over \$2 billion in assets since it was established by local employees of Kaiser Aluminum in 1947.

Even as it has expanded, the credit union has remained true to its mission of “people helping people,” building a reputation for being deeply rooted in community values, delivering personalized service and maintaining a strong understanding of its members’ needs. Recognized by Forbes as one of Washington’s top credit unions, Horizon continues to build on its member-first, community-minded approach by leaning into digital banking advancements.



The Opportunity

Like many mid-sized credit unions, Horizon faced the challenge of delivering a modern digital banking user interface and experience akin to the sleek mobile and online platforms offered by national players. The credit union was eager to take advantage of new apps, features and functionality emerging in the marketplace, but in a way that would preserve the trust and consistency its members expected. At the same time, Horizon wanted to avoid the operational disruption that often comes with major upgrade cycles.

For more than two decades, Horizon Credit Union has relied on Candescent—through every iteration of the platform—to power its digital member experience. When Horizon set out to modernize its digital banking channel, reduce friction, and surface long-hidden features, the credit union turned once again to the partner it has trusted since 1997.

The result: a cleaner, more intuitive, more consistent experience across web and mobile that elevates Horizon's brand, enables operational efficiency, and strengthens digital engagement for more than 110,000 members across the Pacific Northwest.

Key challenges included:

- Rolling out new features without overwhelming customer care channels
- Minimizing operational disruption
- Introducing customization and other user interface features without members experiencing “bolt-on” additions

“We wanted to make it easier for members to navigate and discover digital opportunities they didn't even know we had.”

– Stefanie Robinson, Senior Vice President,
Member Experience at Horizon Credit Union

The Solution

Horizon partnered with Candescent to re-platform its members' most-used digital banking functions—account home and account history pages.

Candescent's NextGen UI/UX delivered benefits to both Horizon members and its development team.

Member benefits:

- Seamless Web + Mobile Consistency — A unified interface across channels, reinforcing Horizon's hallmark of member trust by ensuring experiences always look and feel the same.
- Clean, Modern Design — Transforming the user interface into a visually clear, task-prioritized layout to make everyday banking easier.
- Personalization with the Widget Wallet — Members can now favorite or hide features like bill pay or transfers, while Horizon retains back-end control to configure and evolve the member experience.

Developer benefits:

- Open, Extensible Framework — Candescent's extensible platform design enables developers to incorporate third-party solutions seamlessly, and with the look and feel of a single application.
- Non-Event Upgrades — Horizon remains current with rollouts of new features and enhancements without disruptive “big bang” releases.
- Operational Support — Candescent offers a dedicated team to clients to provide guidance, training and support as they are adopting the NextGen UI/UX.

For Horizon, adopting Candescent's NextGen UI/UX was more than a design refresh—it was a strategic leap ahead for the business that was spearheaded by a highly engaged Candescent project team who collaborated closely, answered questions quickly, and even compared notes with other institutions when needed.

Stefanie recalls,

“The Candescent team was readily available, very knowledgeable, very communicative — and just as excited for a successful launch as we were.”



The Impact

Though still early, Horizon's full rollout in August 2025, shows a promising shift in both behavior and perception.

Despite launching to all members at once, Horizon saw the smooth rollout it anticipated—minimal confusion, minimal questions, and strong early adoption. Robinson shared that “one of the best compliments is when you don't hear a lot in the first couple of months — and that's exactly what we experienced.” Early pilot testing and usability studies show promising outcomes:

- Increased Digital Engagement
- Stronger Operational Efficiency
- Enhanced Brand Perception

Leveraging Candescent's NextGen UI/UX and extensible platform, Horizon Credit Union proves that mid-sized institutions can deliver digital experiences that rival national banks while preserving the personalized, community-rooted service their members value.

By modernizing its UI/UX through Candescent's extensible platform, Horizon is strengthening member engagement today—and building a foundation for next-generation banking tomorrow.



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Atlanta, Ga.-based Candescent is the largest independent digital banking platform in the United States. With a comprehensive, digital-first product suite, Candescent drives success for its financial institution clients by delivering a seamless experience that elevates and connects digital and physical banking channels. Candescent currently serves more than 1,300 banks and credit unions representing nearly 30 million registered users. For more information, visit www.candescent.com.

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