



velera

CASE STUDY

Contact Center: Steady Momentum+ Service Model

**Velera Helps Golden 1 CU Maintain Trust
During Digital Banking Transformation**



THE CREDIT UNION

Golden 1 Credit Union

Golden 1 Credit Union partnered with Velera's Contact Center using its Steady Momentum+ service model to support more than 400,000 member interactions during a large-scale digital banking conversion — while maintaining its 4.9 out of 5 member satisfaction score throughout the transition.



ABOUT GOLDEN 1 CU

Golden 1 Credit Union is one of the largest credit unions in the United States and serves more than 1 million members throughout California. Headquartered in Sacramento, Golden 1 is a not-for-profit, member-owned financial cooperative dedicated to improving the financial well-being of its members, employees and communities. The credit union offers a full range of financial products and services and continues to invest in digital innovation, financial education and community impact initiatives that help Californians achieve their financial goals.

THE OPPORTUNITY

As part of its growth strategy, Golden 1 undertook a major digital banking conversion designed to modernize the member experience.

The new platform transitioned members from an account-centric experience, which required separate logins for individual accounts, to a member-centric digital banking experience with a single username and password providing access to all accounts in one place.

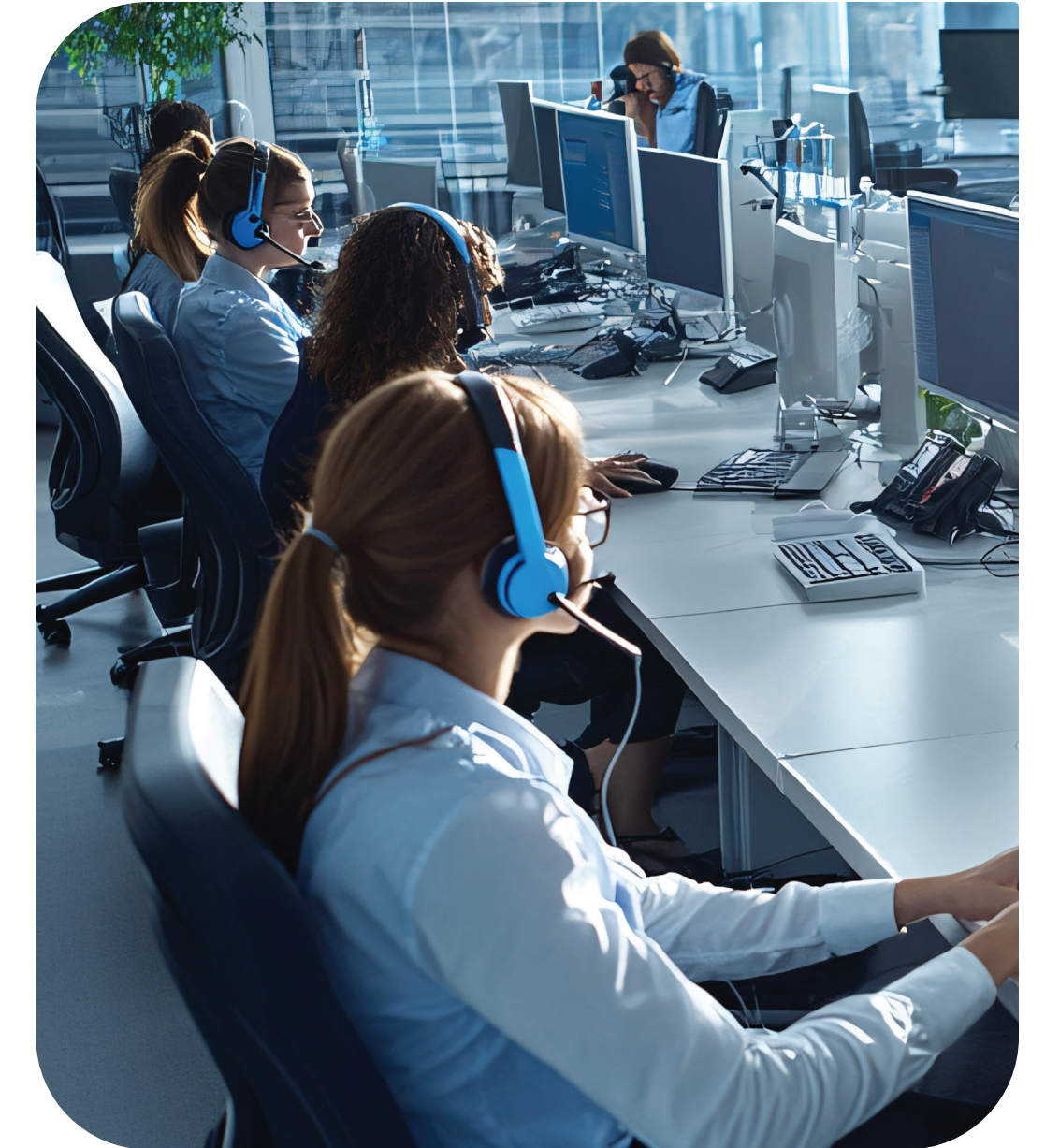
Having successfully completed two previous digital banking conversions, Golden 1 understood both the opportunities

- **1 million+ members**
- **\$21 billion+ in assets**
- **60+ branches throughout California**
- **Serves California residents and workers statewide**
- **golden1.com**

and challenges associated with such a significant change. While the new platform offered meaningful long-term benefits, leadership anticipated a substantial increase in member inquiries as users adapted to the new system.

"We knew that we were going to have an astronomical number of calls because our members were onboarding this new platform," said Rosa Linda Logan, Operations & Account Manager at Golden 1 Credit Union. "We expected a significant increase in calls within that first month."

Golden 1 needed a partner capable of rapidly scaling support resources while protecting member trust during one of the most visible and member-impacting initiatives in the credit union's digital transformation journey.



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– **Rosa Linda Logan,
Operations &
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Supporting Members at Scale

During the seven-week launch period, Golden 1 experienced extraordinary demand as members adopted the new digital banking platform.

Launch Period Results

-  400,000+ member calls supported
-  130,000+ calls handled by Velera
-  1.29 million member support minutes delivered by Velera
-  Nearly 63,000 member experience surveys completed
-  4.9 / 5 member satisfaction score maintained before, during and after conversion

THE SOLUTION

To prepare for its digital banking conversion, Golden 1 leveraged Velera's Steady Momentum+ contact center service model, designed to help credit unions maintain service quality during periods of significant organizational change like core or digital banking provider changes, system upgrades and mergers.

Rather than simply adding temporary staffing, Golden 1 sought a partner that could operate as an extension of its contact center and deliver a consistent member experience throughout the transition. Velera provided dedicated support resources trained specifically to handle conversion-related inquiries and assist members with enrollment, login and navigation of the new digital banking platform.

"All of the training, all of the preparation, getting the scripts done so that our language matched, the hard work and heavy lifting all happened before we launched," said Logan.

Together, Golden 1 and Velera developed a phased rollout strategy that included pilot groups, employee testing and staged deployment. The teams worked closely to align training, scripting, workflows and communication standards, ensuring members received knowledgeable,

consistent support whether they connected with a Golden 1 employee or a Velera agent.

This proactive approach enabled Golden 1 to prepare for anticipated volume spikes while maintaining service quality throughout the conversion. By combining advanced planning, specialized training and scalable support resources, Velera helped the credit union navigate a complex digital transformation while preserving member confidence and service continuity.

THE RESULTS

Velera's support enabled Golden 1 to extend service hours for approximately five weeks, remaining after business hours and on Sundays to ensure members could access assistance when they needed it most.

The additional capacity helped the credit union meet increased demand while maintaining a consistent support experience throughout the rollout

Maintaining Member Satisfaction

While leadership anticipated significant strain on service levels during the conversion, one of the most notable outcomes was Golden 1's ability to maintain its member satisfaction scores throughout the project.

"We were averaging a 4.9 out of 5 going in the transition, and we maintained that 4.9 before, during and after the launch, which would not have happened without Velera's help," said Austin Cobb, Director of Member Services Contact Center at Golden 1 Credit Union. "We were anticipating a significant increase in call volume, so maintaining a 4.9 out of 5 was the most impressive metric because we were all expecting a drop, and it didn't happen."

A Scalable Support Model

Beyond the conversion itself, the partnership established a scalable support model that continues to provide operational flexibility for Golden 1.

Today, Velera serves as a strategic extension of the credit union's contact center operation, helping absorb fluctuations in call demand while maintaining service levels. This flexibility allows Golden 1 to respond to changing business needs without sacrificing the member experience or placing additional strain on internal teams.



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"The difference is the support that you get with the partners that you work with. Velera is truly there and wants to collaborate with you and support you. That's what sets them apart."

– **Austin Cobb, Director of Member Services Contact Center at Golden 1 Credit Union**
Account Manager at Golden 1 Credit Union

A Strategic Partnership

For Golden 1, one of the most valuable aspects of the engagement was the collaborative nature of the relationship. Throughout the project, Velera worked closely with Golden 1 leaders to refine processes, identify opportunities for improvement and help ensure a successful member experience before, during and after the conversion.



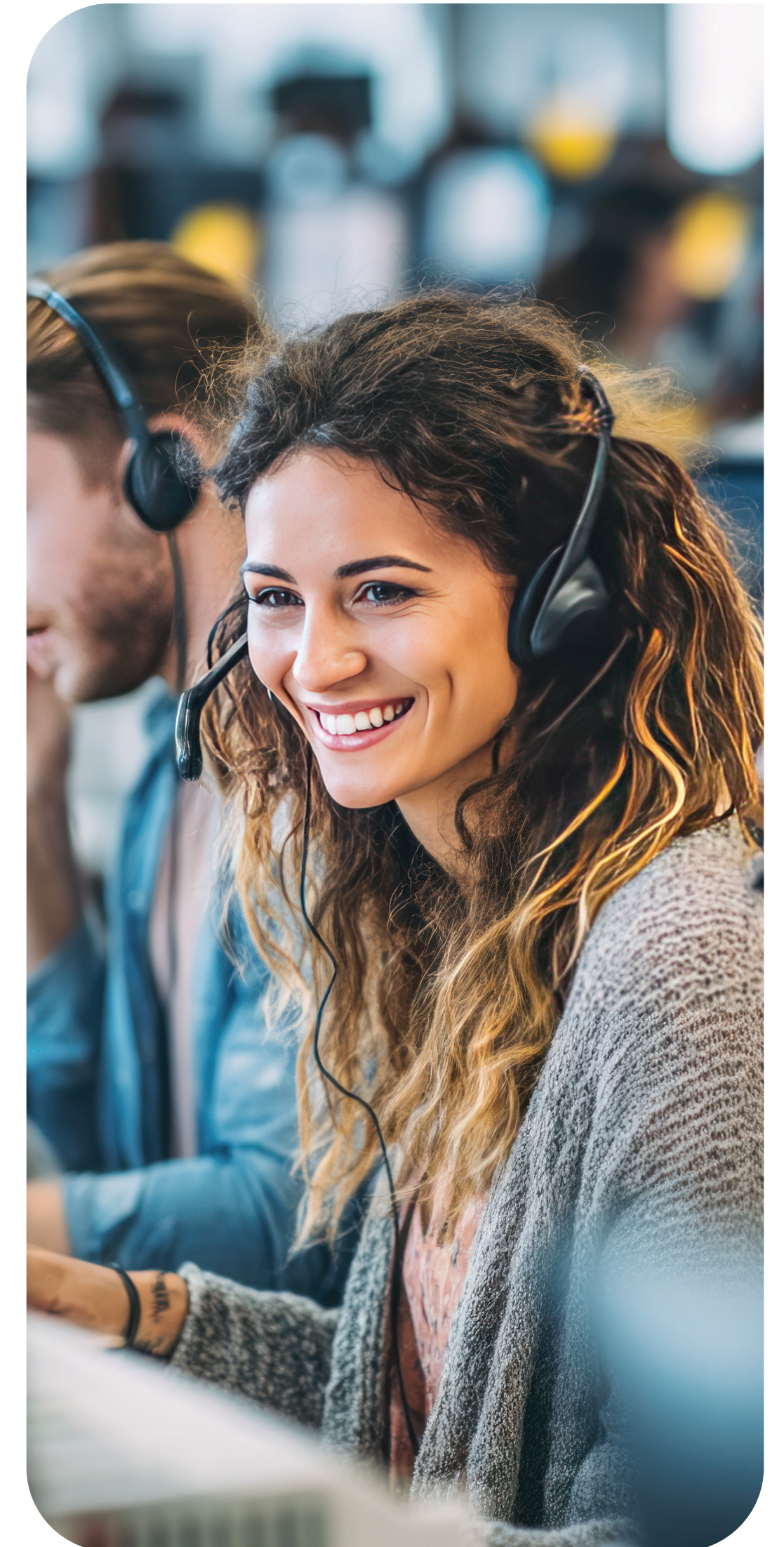
SUMMARY

By maintaining service quality throughout the conversion, Golden 1 successfully helped members navigate a major change while preserving confidence in the credit union and its digital banking experience.

For Golden 1, the partnership demonstrated that with the right preparation, support model and operational flexibility, large-scale digital transformations can strengthen member confidence while maintaining service excellence.

Velera's Contact Center powers meaningful member experiences across card, member, digital and lending services for credit unions and financial institutions. We combine advanced technology with experienced service professionals to drive consistency, efficiency and trust in every interaction. With a focus on performance, compliance and member satisfaction, we help our clients scale service that strengthens loyalty.

To learn more about Velera's Contact Center, please contact your business representative, call 844.367.7728 or visit [velera.com](https://www.velera.com).



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