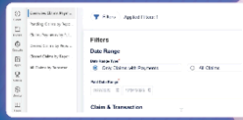


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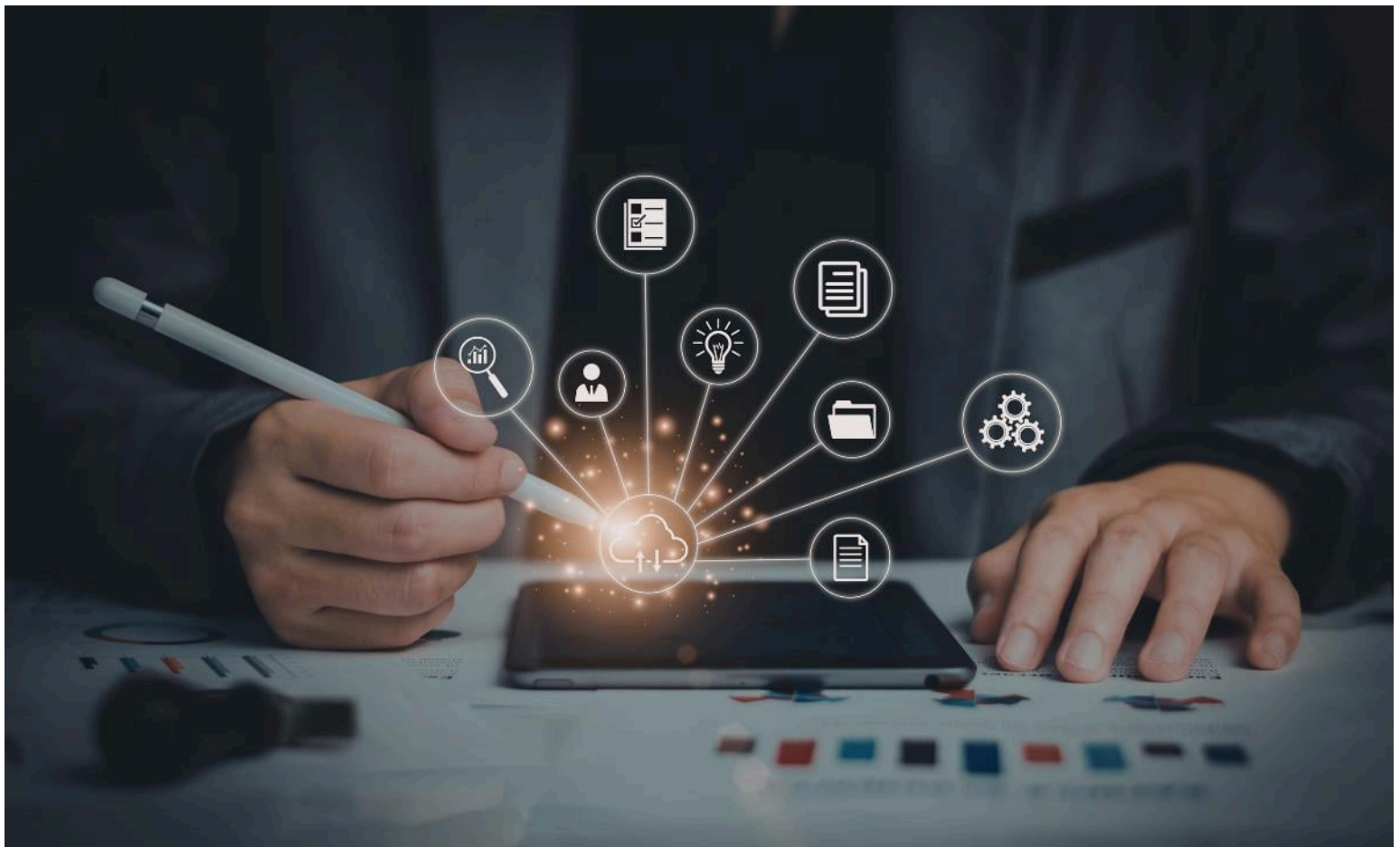
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DIGITAL BANKING *June 8, 2026*

How Red Rocks Credit Union built a digital banking strategy around purpose

Inside Red Rocks Credit Union's approach to aligning culture, execution, and digital banking growth



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At [Red Rocks Credit Union](#), growth is being shaped by a clear belief that it matters most when it helps the institution serve members better. In a recent [Flsionaries™](#) podcast conversation, President and Chief Executive Officer [Darius Wise](#) shared how Red Rocks Credit Union is putting that belief into practice by clarifying its purpose, modernizing its technology (tech) stack, reducing friction in key journeys, and building an organization that can grow without losing its community focus.

For Red Rocks Credit Union, a \$360 million financial institution serving about 18,000 members in Colorado, [digital banking](#) transformation was not a branding exercise or a race to add more tools. It was a deliberate effort to make the [credit union](#) easier to join, engage with, and better equipped to live out its mission in a world where members compare every interaction to the best experiences they have anywhere.

What happens when a credit union starts with “why” instead of a wishlist?

Wise said Red Rocks Credit Union began by asking foundational questions:

Who are we?

Where are we going?

What kind of financial institution do we want to become?

That process led the credit union to define three North Stars:

1. Create a top-tier member experience
2. Become an employer of choice
3. Grow in a healthy way



Together, those priorities gave Red Rocks Credit Union a clear growth framework that tied member experience, culture, and long-term performance to the same strategic direction. In Wise's telling, growth was never meant to stand alone. It was the byproduct of doing the first two things well. For Red Rocks Credit Union, that distinction was especially important as it wanted their growth trajectory to be anchored in identity and service.

That also shaped how Red Rocks Credit Union approached transformation. Rather than starting with the newest tool or loudest trend, the team reverse-engineered its strategy around the outcomes it had already defined: leading in member experience, aiming for a top-quartile Net Promoter Score (NPS), creating a staff experience strong enough to become an employer of choice, and growing in a healthy way toward \$500 million in assets. In Wise's words, the credit union started with why and structured everything around their broader purpose, strategy, and North Star.

Why are credit unions competing with every digital experience members have?

One of the strongest lines in the episode came when Wise explained that Red Rocks Credit Union does not just compete with other financial institutions. It competes with every fast, intuitive digital experience members have elsewhere. That is the new standard.

For a smaller credit union, that reality could feel daunting, but Wise frames it as a necessary reset. If members are already conditioned by the best digital experiences in their daily lives, the job is not to defend older standards but to build an experience strong enough to meet those expectations.

Wise described Red Rocks Credit Union's digital transformation efforts as table stakes rather than triumphalism. In his view, creating a frictionless, effortless experience is not something to brag about but is the baseline required to stay relevant for today's members.

He made a similar point when he called the digital branch Red Rocks

the brick-and-mortar institution. It is increasingly the place where members first judge whether the financial institution understands them, values their time, and can keep up with their expectations.

What does it look like to rebuild a credit union from the tech stack up?

Wise described how the institution replaced its core processing system, customer relationship management platform, loan origination system, and [online account opening](#) capabilities over the course of three to four years, while continuing to modernize its online banking platform. When he said Red Rocks Credit Union had “gutted” its tech stack, the more important point was not the scale of the overhaul but the reason behind it, which was to create a personalized digital experience that felt seamless for members.

The transformation was substantial, but Wise emphasized that the North Star stayed the same: deliver a better member experience. The financial institution was not changing who it was. It was trying to build the infrastructure needed to express its purpose more consistently and at greater scale.

That is part of what makes the episode resonate with so many other banking leaders, reflecting a clearer way of thinking about transformation, where the tools matter because they better support members and align to broader institutional strategy.

How can the right partner impact a credit union’s acquisition strategy?

When Wise spoke about digital account opening, he emphasized that choosing the right partner was an important part of the process and that strong implementation is what turns strategy into real business outcomes. He described selecting [MANTL Onboarding & Account Opening](#), a solution built for streamlined, seamless onboarding and digital account opening, after a rigorous review process.

Red Rocks Credit Union approached account opening by identifying pain points in the existing process, bringing the right partners into the

smoother experience for both members and staff. According to Wise, the payoff has been significant. He described the change as “night and day,” said application abandonment improved, and pointed to stronger application flow after those pain points were addressed.

The result underscores Wise’s view that credit unions can no longer afford to treat speed and thoroughness as tradeoffs. Compliance and care still matter, but when speed remains a blind spot, members feel the friction immediately. There is often only one chance to make a strong first impression, and getting account opening right helps grow new member relationships from the very beginning.

How is Red Rocks Credit Union thinking about AI differently than many peers?

Wise’s artificial intelligence (AI) comments were some of the most grounded in the episode because they were rooted in a cautious approach. He described it as something Red Rocks Credit Union approached with governance first. Only after that did the team move into use cases.

That sequencing is worth paying attention to. Rather than asking what AI could theoretically do, Red Rocks Credit Union asked what member problems it was actually trying to solve. One of those was call center friction. In response, the credit union launched “[Roxie](#),” a 24/7 voice assistant to handle routine inquiries.

Wise shared that the solution had handled more than 14,600 calls, with nearly 70% of inquiries supported through automation and approximately 43% member adoption. But again, what stood out was how he framed the role of AI, not as a replacement for human connection, but as a way to free staff for more personalized, higher-value conversations.

He also pushed back on the tendency to chase AI for its own sake. Like the rest of Red Rocks Credit Union’s strategy, the financial institution’s AI posture is use-case driven. Start with the end in mind. Define the problem. Then decide whether the technology earns a place.

How does culture determine if tech investments really work?

For all the talk of platforms and partnerships, Wise repeatedly returned to people. He described talent and culture as some of the hardest parts of the job, particularly during periods of major change. Recruiting and retaining strong employees was a real challenge, so was helping teams navigate uncertainty, new tools, and the broader pressures facing the industry. That is why Red Rocks Credit Union made becoming an employer of choice one of its strategic priorities.

Culture is not a side narrative to transformation. It is what allows transformation to hold. If staff are not aligned, if they do not understand the mission, if they do not feel empowered to identify friction and solve problems, then even the best systems will underperform.

He spoke about culture as something financial institutions can actually control by paying competitively when possible, creating an environment people want to be part of, and making the mission concrete enough that teams can act on it.

In that sense, Red Rocks Credit Union's culture work mirrors its digital work. Both are about removing friction for members and employees, and making the financial institution easier to believe in.

What can other credit unions take from Red Rocks Credit Union's approach?

Transformation does not have to start big, but it should be focused. Wise's advice was straightforward: start with a clear use case, know who you are, know where you are going, and then build the partnerships, technology decisions, and internal alignment to support that path.

At Red Rocks Credit Union, purpose came first. Technology followed. Growth became more meaningful because the financial institution was clear about their dedication to members and long-term goals.

This article was written based on an interview conducted by [Jim](#)

Darius Wise and explore Red Rocks Credit Union's strategy in more depth, watch the full Flsionaries™ episode.



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