Moving Upmarket With Q2 Digital Banking

Results

100% adoption
All commercial members embraced the Q2 Digital Banking Platform, validating Gesa's investment

New client wins
Gesa secured marquee accounts like a leading nonprofit veterinary hospital, expanding relationships with both lending and treasury services

Lower middle market expansion
The credit union added multiple $15–$20 million revenue businesses, shifting from CRE lending to full C&I relationships

Competitive edge
Equipped with modern treasury services, Gesa now competes directly with regional banks

Gesa

About Gesa Credit Union

Founded: 1953

Headquarters: Richland, Washington

Current market: Consumer, small business, and commercial banking for members in Washington, Idaho, Oregon, and western Montana

Assets: $6.4 billion

Q2 Partner Since: 2024

Key Challenges

As Gesa's commercial banking division matured, its leadership recognized that the credit union's legacy digital banking platform was holding them back. While the system could handle small business transactions, it was not designed to support the treasury services, fraud protection, and digital experiences expected by larger commercial businesses or public entities.

The gap became especially clear as Gesa pushed into the lower middle market—businesses generating between $10 million and $100 million in revenue. These members needed robust treasury capabilities and seamless digital interactions. Without the right platform, Gesa risked losing opportunities to regional banks that were better equipped to deliver those services.

Solutions

In 2024, Gesa launched a competitive RFP process to find a partner that could help them grow into new markets while maintaining their commitment to relationship banking. They selected Q2, drawn to its ability to provide scalable digital banking solutions across all segments of commercial and small business members.

The implementation gave Gesa an entirely new foundation. Small business owners could access the basics of online banking, while midmarket up to corporate businesses were offered more sophisticated entitlements, wire and ACH capabilities, and a full suite of treasury services.

As Ben Rutledge, SVP of Commercial Banking at the credit union, explained, "Our commercial members love the system. We've had 100% adoption, and we're continuing to grow businesses. We're able to provide especially those treasury products and services that we couldn't do before."

Integrations with marketplace partners through Q2 Innovation Studio added even more value. For example, integrating ModernFi into the digital banking platform enabled Gesa to offer reciprocal deposits and expanded insurance coverage, a key requirement for public entities and larger C&I clients.

"With ModernFi within the digital platform, the business itself has the ability to self-serve and see everything within the digital banking platform. It's huge for us because then we don't have all this back-end stuff going on, and plus the dollar amounts are higher," Rutledge said.

Equally important, Q2 brought powerful fraud prevention and monitoring tools through Centrix PIQs, Sentinel, and Patrol, as well as positive pay with Centrix Exact/TMS. What had once required manual workarounds now happened seamlessly in the background, creating efficiency for Gesa's staff and peace of mind for its members. "We can track transactional risk a lot easier than we could before, so that part of it's been a huge win, huge efficiency gain for us," he added.

The impact was immediate. Within months of going live, Gesa achieved full adoption across its commercial member base. Businesses that had once needed manual support quickly embraced the streamlined platform, validating the credit union's investment in technology.

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> Gesa

Moving Upstream: From CRE to Full C&I

The new capabilities also opened doors to relationships Gesa would not have won before. One notable example was a nonprofit veterinary hospital widely regarded as one of the best facilities on the West Coast. In the past, Gesa might have been able to provide only financing for the hospital's expansion. With the Q2 Digital Banking Platform in place, the credit union was able to deliver the complete package: operating accounts, treasury services, lines of credit, and even a sponsorship opportunity with the new facility. That single relationship brought in low-cost deposits and non-interest income.

Gesa has also begun attracting midmarket businesses with revenues between $15 million and $20 million, including companies in manufacturing and specialized construction. These wins represent a strategic shift for the credit union, moving beyond commercial real estate lending to full commercial and industrial relationships. Rutledge described the opportunity this way: "I think there's a huge opportunity for credit unions like us to move upstream from just small business to really taking on larger C&I clients and lower middle market clients.

Competing—and Winning—Against the Regionals

The competitive landscape underscores the significance of this shift. Rather than going head-to-head with other credit unions, Gesa is now competing directly with regional banks, often winning when those institutions step away from segments of the market. Consolidation among banks has created even more opportunities as Gesa gains both new members and talented relationship managers looking for a new home.

"There's huge opportunity for large credit unions like us," he said. "This partnership with Q2 gives us the ability to bring technology to our relationships. That's going to drive growth for years to come."

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About Q2

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally.

For more information, go to Q2.com or call (833) 444-3469.

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