CASE STUDY

OceanAir Federal Credit Union Accelerates Digital Transformation with Q2 Innovation Studio

Results

65-70%

of all chat conversations are addressed through Entropy with an AI-powered chatbot, freeing up its team to work with members on more complex issues.

30%

campaign click-through rate with Larky

1000+

buy-now, pay-later loans funded with equipifi

OceanAir
Banking with a Breeze

About Ocean Air Federal Credit Union

Founded: 1952

Headquarters: Oxnard, CA

Current market: : Southern California

Assets: $800 million+

Q2 Customer Since: 2016

Key Challenges

OceanAir Federal Credit Union serves a uniquely diverse membership base ranging from active military personnel to farmworkers across Southern California. Its mission is simple: be a great place to bank, and a great place to work.

Emerging from the pandemic, OceanAir found that its members' expectations for outstanding digital experiences had grown significantly. Which raised the question: how could they deliver modern, digital-first experiences without losing the high-touch, personal service members value?

"Our goal is not to implement technology that replaces our human approach to banking," said OceanAir SVP and Chief Experience Officer Jesus Garcia. "Ideally, our technology should be freeing up our people to have more meaningful conversations with our members."

OceanAir's leadership recognized that their future growth wouldn't come from building more branches or expanding their call center. This digital-first philosophy positioned them to serve members wherever they are, while redirecting staff toward complex, relationship-driven service.

> Usually, when we do a marketing campaign, we see a click rate of about seven to 10 percent.
>
> With Larky, we're seeing a click rate of 25 to 30 percent.
>
> – Jesus Garcia
> SVP & Chief Experience Officer
> OceanAir Federal Credit Union

The Strategy & Solution: Q2 Innovation Studio

OceanAir turned to Q2 Innovation Studio to accelerate digital transformation at scale—without the cost, complexity, or delays of custom development. By leveraging Q2 Innovation Studio's ecosystem of pre-integrated fintech partners, OceanAir quickly selected and launched a strategic lineup of digital services that improved convenience, engagement, and community impact.

One of the first priorities was streamlining communication with members, in (or close to) real time, in the ways its members prefer. By embedding Eltropy into the Q2 digital banking experience through Q2 Innovation Studio, chat, video support, co-browsing, and an AI-powered chatbot quickly freed up staff for higher-value interactions.

"We've seen about a 10% reduction in overall call volume to our member contact center," Garcia observed. "And the chatbot can handle about 65%-70% of all chat conversations, like basic account maintenance questions. And that means now, when a member has a real issue, or just really needs to talk to a human, those resources are freed up to be available."

Member engagement also took a significant leap forward with Larky. By delivering push notifications about fraud prevention and promotions such as balance transfers, OceanAir boosted campaign click-through rates from 7–10% to an impressive 25–30%. This proved that personalized, well-timed communication could transform how members respond to offers and education.

For its small business members, OceanAir deployed Q2 Innovation Studio partner Autobooks, a turnkey payments and invoicing solution. By facilitating the integration through Q2 Innovation Studio, the credit union bypassed the $180,000 investment cost of delivering the tool independently, accelerating speed to market and advancing its broader business banking strategy. The expanded scope of services available to business owners helps position OceanAir as a growth partner, supporting local businesses in managing cash flow and streamlining operations.

"Q2 was the only partner that could take us where we needed to be for business banking — other providers told us, 'If you need business banking, you may as well go to Q2."

Results that Matter

OceanAir leverages Q2 Innovation Studio not just for banking solutions, but also to enhance member financial well-being and extend community impact. By focusing on tools that help members strengthen their financial footing, build and access credit in new ways, and stay connected to family and community, OceanAir is creating deeper, lasting value in members' everyday lives.

OceanAir embeds credit education and instant loan preapprovals directly within digital banking with Q2 Innovation Studio partner SavvyMoney, turning everyday account activity into opportunities for growth. The credit union also expanded financial flexibility with equipifi, rolling out a buy-now, pay-later program that members embraced enthusiastically. Within the first phase of rollout, OceanAir funded more than a thousand loans, demonstrating the strong demand for innovative credit options and offering its members safer, less expensive loan options.

OceanAir extends this strategy through Carefull, which helps protect seniors from fraud and everyday financial missteps while allowing family members to collaborate in safeguarding their finances, And with Spiral, OceanAir makes giving back seamless, empowering members to support nonprofits and respond quickly in times of crisis, including recent Southern California wildfires

"Giving back is the heart of what we do. Through Spiral, our members donated to families affected by wildfires in Southern California — and we matched every contribution through our foundation."

Extending Impact Beyond Banking

"Unless you have a partnership like Q2, you just can't compete with the big banks and fintechs," said Garcia.

The collaboration between OceanAir and Q2 has gone far beyond implementing digital tools. Together, they've created a strategy that positions digital banking as the cornerstone of OceanAir's future. Q2 Innovation Studio has enabled OceanAir to quickly adopt fintech solutions that might otherwise have been out of reach—saving time, reducing costs, and accelerating speed to market. More importantly, the partnership has allowed OceanAir to stay true to its values: providing personalized service, giving back to the community, and helping members achieve financial well-being.

For OceanAir, Q2 is more than a technology provider; it is a trusted partner shaping the credit union's long-term strategy. By rallying around Q2's ecosystem, OceanAir is proving that a digital-first approach can fuel growth, deepen member trust, and strengthen community ties—all while preparing for the future of banking.

> If a solution doesn't integrate with Q2, we're not interested.
>
> We rally around Innovation Studio partners to optimize our speed to market.
>
> – Jesus Garcia
> SVP & Chief Experience Officer
> OceanAir Federal Credit Union

About Q2

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

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