SAFECU · UX TEARDOWN SERIES · DOCUMENT 10

Usability Issues

20 issues across navigation, forms, content, feedback, accessibility, mobile, trust, and conversion — scored by severity, mapped to Nielsen heuristics, with concrete fixes.

3	CRITICAL
6	HIGH
6	MEDIUM
5	LOW

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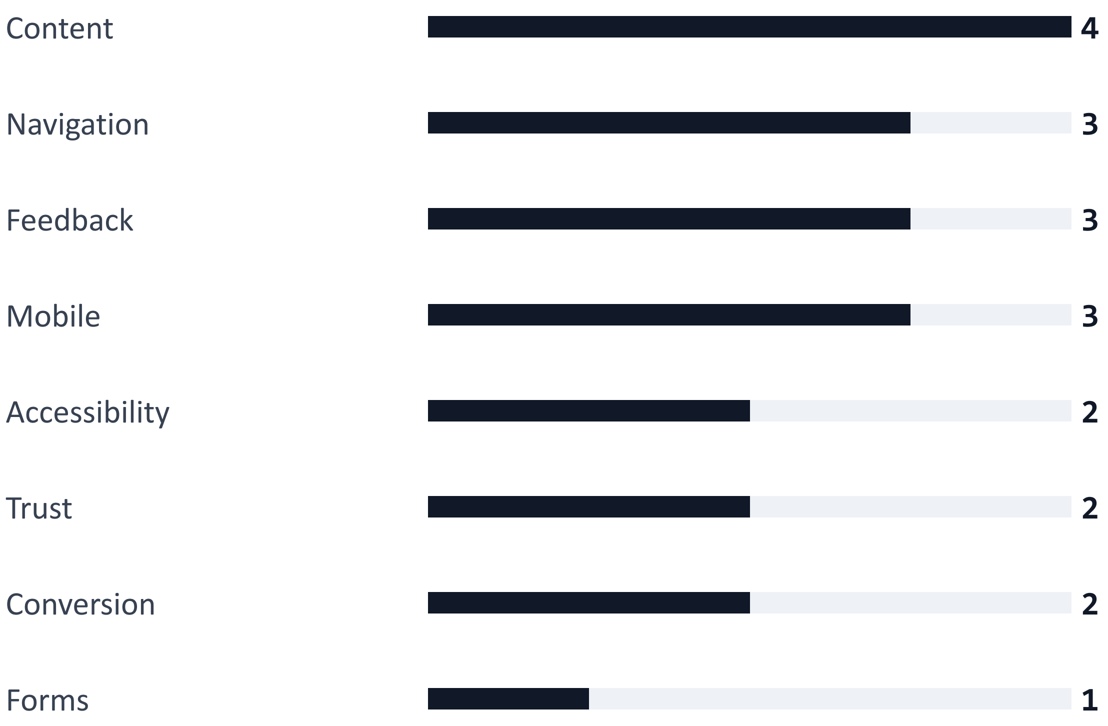
AT A GLANCE

Where the 20 issues concentrate

3 CRITICAL 15% of total	**6** HIGH 30% of total
6 MEDIUM 30% of total	**5** LOW 25% of total

BY CATEGORY



DIAGNOSTIC LENS

Nielsen heuristic coverage

Every issue maps to at least one usability heuristic. Two issues (U-01) span two heuristics.

Visibility of system status	4	U-04 · U-12 · U-17 · U-18
Accessibility (WCAG)	4	U-08 · U-09 · U-16 · U-19
Match between system & real world	3	U-02 · U-10 · U-13
Aesthetic & minimalist design	3	U-07 · U-11 · U-20
User control & freedom	2	U-03 · U-06
Error prevention	2	U-01 · U-05
Recognition over recall	2	U-01 · U-14
Flexibility & efficiency of use	1	U-15

HIGHEST ROI

Quick wins — low effort, high impact

Six low-effort fixes that resolve critical and high-severity issues — the first sprint.

U-01 CRITICAL

Add a fallback path for the hero CTA

Redundant nav-level 'Open Account' link plus a plain-text fallback beneath the button.

U-02 CRITICAL

Surface a trust signal in the hero

Show NCUA insured, member count, or a security badge next to the primary CTA.

U-03 CRITICAL

Add a Mobile App nav shortcut

Place 'Mobile App' in the utility or footer nav; add a sticky download CTA on mobile.

U-07 HIGH

Differentiate blog from feature cards

Drop to 2 columns, lower elevation, mute the background, reduce type size.

U-08 HIGH

Stop relying on color-only errors

Pair red with a warning icon and an 'Error' text label for color-blind users.

U-09 HIGH

Guarantee 48px mobile touch targets

Enforce min-height on all interactive elements; pad store-badge tap areas.

3

issues

CRITICAL

Blocking failures in acquisition, trust, and navigation. Fix these first — each has an outsized effect on conversion.

U-01	No fallback when hero CTA is the sole primary action
U-02	Trust signals absent from the decision moment
U-03	No navigation shortcut to the Mobile App section

U-01 CRITICAL Conversion Low effort

SECTION Hero Section

No fallback when hero CTA is the sole primary action

NIELSEN HEURISTIC Error prevention / Recognition over recall

OBSERVED

The entire primary acquisition path depends on a single CTA button. No secondary conversion entry point exists above the fold. A JS error, A/B test misconfiguration, or misrouted link silently kills 100% of new-member acquisition.

UX IMPACT

Complete conversion failure with no user-visible signal. Bounce rate spikes; there is no self-healing path.

RECOMMENDATION

Add a redundant nav-level 'Open Account' link and a plain-text fallback link beneath the button so at least one path survives a component failure.

U-02 CRITICAL Trust Low effort

SECTION **Hero Section**

Trust signals absent from the decision moment

NIELSEN HERUISTIC

Match between system and the real world

OBSERVED

NCUA badge, member count, and security indicators only appear in the footer — the lowest-attention zone on the page. Users evaluating a financial institution need trust proof at the exact moment they are asked to open an account.

UX IMPACT

Hesitant users who need reassurance abandon before scrolling. High-intent users convert; mid-confidence users do not.

RECOMMENDATION

Surface at minimum one trust signal (NCUA insured, member count, or security badge) within the hero section, proximate to the primary CTA.

U-03 CRITICAL Navigation Low effort

No navigation shortcut to the Mobile App section

NIELSEN HEURISTIC **User control and freedom**

OBSERVED

The Mobile App section is only discoverable by scrolling ~60% of the page. There is no nav link, hero mention, or sticky CTA pointing to it. Existing members — the primary app audience — are most likely to use the nav, yet find no shortcut.

UX IMPACT

App download conversion is entirely scroll-depth dependent. Mobile users who don't scroll far enough never see the section.

RECOMMENDATION

Add 'Mobile App' to the utility nav or footer nav. On mobile viewports, consider a persistent banner or sticky download CTA.

6

issues

HIGH

Serious friction and compliance gaps across feedback, forms, navigation, content, accessibility, and mobile.

U-04	Rate tiles have no loading or error state
U-05	Form validation only fires on submit
U-06	Auth gate mid-conversion breaks loan applicant intent
U-07	Blog and Features Grid use identical visual patterns
U-08	Color-only error indicators fail color-blind users
U-09	48px minimum touch target not guaranteed on mobile CTAs

U-04 HIGH Feedback Medium effort

Rate tiles have no loading or error state

NIELSEN HEURISTIC Visibility of system status

OBSERVED

When the live rate API is slow or fails, tiles either render empty or display stale values with no visual indicator. Users have no way to know whether rates are current, loading, or unavailable.

UX IMPACT

The rate-shopper persona makes decisions on stale data. Apply CTAs remain active even when data integrity cannot be confirmed.

RECOMMENDATION

Implement skeleton loaders during fetch, a 'Rates as of [date/time]' timestamp on all tiles, and disable Apply CTAs when data freshness cannot be verified.

U-05 HIGH Forms Medium effort

Form validation only fires on submit

NIELSEN HEURISTIC Error prevention

OBSERVED

Validation errors are reported after the user clicks Continue, not while they type. Users filling out long forms (name, DOB, SSN, address) complete multiple fields incorrectly before receiving any feedback.

UX IMPACT

Cognitive load spikes at submission. Users must re-locate and fix multiple errors simultaneously — increasing abandonment mid-form.

RECOMMENDATION

Add real-time validation on blur for each field. Show a success state (green checkmark) immediately when a field passes — reducing anxiety and providing progress feedback.

U-06 HIGH Navigation High effort

Auth gate mid-conversion breaks loan applicant intent

NIELSEN HERISTIC User control and freedom

OBSERVED

Non-members who click 'Apply for a Loan' are redirected to create an account before applying. This adds ~6 steps to the loan path and resets the user's navigation context. The original product (loan type, rate) is not preserved post-auth.

UX IMPACT

High drop-off among motivated loan applicants who did not expect to need membership before applying.

RECOMMENDATION

Preserve loan type and rate context across the auth redirect. Display 'You're applying for [Product] at [APR]%' at the top of the account creation form to maintain continuity.

U-07 HIGH Content Low effort

Blog and Features Grid use identical visual patterns

NIELSEN HEURISTIC Aesthetic and minimalist design

OBSERVED

Both the Features Grid and Blog section use a 3-column card layout with identical spacing and visual weight. This creates false equivalence — users perceive editorial content and product information as equally important navigation targets.

UX IMPACT

Users in the evaluation phase may spend time on blog content when they should be moving toward product CTAs. Weakens information hierarchy.

RECOMMENDATION

Differentiate blog cards visually: reduce column count (2-col), lower card elevation, use a muted background color, and reduce type size to signal secondary priority.

U-08 HIGH Accessibility Low effort

Color-only error indicators fail color-blind users

NIELSEN HEURISTIC Accessibility — WCAG 1.4.1

OBSERVED

Error states across forms and rate tiles rely on color alone (red borders, red text) to communicate failure. Users with red-green color blindness (~8% of males) cannot distinguish error states from normal states without additional cues.

UX IMPACT

A WCAG 2.1 AA failure. Legally and ethically problematic for a financial institution serving a broad member base.

RECOMMENDATION

Pair color with an icon (warning symbol), a text label ('Error'), and pattern or shape cues. Never use color as the sole differentiator for status.

U-09 HIGH Mobile Low effort

SECTION Hero CTA / Rate Tiles / Badges

48px minimum touch target not guaranteed on mobile CTAs

NIELSEN HEURISTIC Accessibility — WCAG 2.5.5

OBSERVED

Rate tile Apply buttons and App Store badges are sized for desktop pointer precision. On mobile viewports, tap targets may fall below the 44x44pt iOS / 48x48dp Android minimum, causing mis-taps.

UX IMPACT

Increased input errors and frustration on mobile. Higher bounce from rate and app sections on small screens.

RECOMMENDATION

Enforce min-height: 48px on all interactive elements. On mobile, expand store-badge tap area with padding. Test on real devices at 375px viewport width.

6

issues

MEDIUM

Meaningful improvements to messaging, hierarchy, and flow that lift evaluation and reduce mid-funnel drop-off.

U-10	Hero subheadline is generic — does not differentiate
U-11	Footer navigation has no visual hierarchy within columns
U-12	No progress indicator on multi-step account opening
U-13	No urgency or incentive signal near the primary CTA
U-14	Feature card body copy too short to support evaluation
U-15	Rates section not optimized for mobile horizontal scroll

U-10 MEDIUM Content Low effort

Hero subheadline is generic — does not differentiate

NIELSEN HEURISTIC Match between system and the real world

OBSERVED

The supporting tagline beneath the headline uses language common to most credit unions ('community-focused', 'members first'). Rate-shopping visitors comparing multiple institutions see identical messaging across competing sites.

UX IMPACT

A missed opportunity to anchor a specific differentiator during the 5-second first-impression window.

RECOMMENDATION

A/B test a concrete benefit-led subheadline: 'Earn 5.0% APY on savings — no minimums, no fees' outperforms 'We put members first' for high-intent visitors.

U-11 MEDIUM Navigation Low effort

SECTION Global Footer

Footer navigation has no visual hierarchy within columns

NIELSEN HEURISTIC Aesthetic and minimalist design

OBSERVED

All four footer nav columns render links with identical visual weight. Primary links (Products, Contact) are indistinguishable from legal boilerplate (Privacy Policy, Terms of Use). Users doing task recovery cannot quickly locate high-value links.

UX IMPACT

Slower secondary navigation. Users looking for 'Routing Number' or 'Contact Us' must scan all columns equally.

RECOMMENDATION

Bold or separate the top 1-2 links per column. Group legal links into a separate, visually subordinate strip at the very bottom.

U-12 MEDIUM Feedback Low effort

No progress indicator on multi-step account opening

NIELSEN HEURISTIC: Visibility of system status

OBSERVED

The account opening flow spans multiple steps (type selection → personal info → ID verification → review → submit) with no step counter or progress bar visible to the user.

UX IMPACT

Users don't know how much further the form extends. Uncertainty about form length is a leading cause of mid-flow abandonment.

RECOMMENDATION

Add a persistent step indicator: 'Step 2 of 4 — Personal Information'. Show completion percentage or filled step dots in the header of the form.

U-13 MEDIUM Conversion Low effort

SECTION Hero Section

No urgency or incentive signal near the primary CTA

NIELSEN HEURISTIC Match between system and the real world

OBSERVED

The hero CTA has no time-sensitive offer, limited-time rate, or social-proof element nearby. Undecided users have no reason to act now versus later.

UX IMPACT

Deferred conversion — users bookmark the page and may not return. The browser-back rate increases.

RECOMMENDATION

Add a micro-copy line beneath the CTA: 'Limited-time 5.0% APY offer' or 'Joined by 1,200 members this month'. Test time-limited offers during rate-competitive periods.

U-14 MEDIUM Content Low effort

Feature card body copy too short to support evaluation

NIELSEN HEURISTIC Recognition over recall

OBSERVED

Each feature card contains 2-3 lines of generic benefit copy. Users in the evaluation phase need specific proof points — rates, fees, product limits — not category descriptions.

UX IMPACT

Users click 'Learn More' for detail they expected inline. This adds a page load to the evaluation path and increases drop-off.

RECOMMENDATION

Add one concrete data point per card: 'Savings: Earn up to 5.0% APY', 'Auto Loans: from 4.99% APR', 'Checking: $0 monthly fees'. Numbers stop scanners.

U-15 MEDIUM Mobile Medium effort

Rates section not optimized for mobile horizontal scroll

NIELSEN HEURISTIC **Flexibility and efficiency of use**

OBSERVED

Rate tiles display in a horizontal row optimised for desktop. On mobile viewports the tiles either stack awkwardly or require horizontal scrolling with no affordance (no scroll indicator, no peek of next tile).

UX IMPACT

Mobile rate-shoppers see fewer products at a glance. Comparison behaviour — a key driver for this section — is impaired.

RECOMMENDATION

On mobile, switch to a vertically stacked list of rate tiles. Add a 'peek' on the last visible tile to signal scrollability if a horizontal carousel is retained.

5

issues

LOW

Polish and compliance refinements — low urgency, but each closes an accessibility, trust, or clarity gap.

U-16	Blog article thumbnails lack descriptive alt text
U-17	No 'last updated' timestamp on rate data
U-18	No confirmation feedback after blog article clicks
U-19	Legal / compliance copy unreadable at current font size
U-20	App section device mockup too small on narrow viewports

U-16 LOW Accessibility Low effort

Blog article thumbnails lack descriptive alt text

NIELSEN HEURISTIC **Accessibility — WCAG 1.1.1**

OBSERVED

Article card images likely carry generic or missing alt attributes (common in CMS-generated content). Screen reader users receive no image context.

UX IMPACT

A WCAG A failure. Blind users cannot understand article card images; images are announced as 'image' or skipped entirely.

RECOMMENDATION

Require alt text as a mandatory CMS field for article thumbnails. Auto-generate from the article headline as a minimum fallback.

U-17 LOW Trust Low effort

No 'last updated' timestamp on rate data

NIELSEN HEURISTIC Visibility of system status

OBSERVED

Rate tiles display APY/APR values with no indication of when they were last updated. Financial users are sensitive to data freshness, especially during rate-changing periods.

UX IMPACT

Moderate trust erosion. Sophisticated financial users may distrust rates that carry no timestamp.

RECOMMENDATION

Add 'Rates as of [date]' beneath the section heading. Update automatically from the rate API response timestamp.

U-18 LOW Feedback Low effort

No confirmation feedback after blog article clicks

NIELSEN HEURISTIC Visibility of system status

OBSERVED

'Read More' links on blog cards open without any loading indicator. On slow connections, users may click multiple times thinking the first click did not register.

UX IMPACT

Minor — duplicate page requests and possible duplicate analytics events.

RECOMMENDATION

Add a subtle loading state (spinner or link-color shift) on click. Disable the link after first activation until navigation completes.

U-19 LOW Content Low effort

Legal / compliance copy unreadable at current font size

NIELSEN HEURISTIC Accessibility — WCAG 1.4.4

OBSERVED

Footer legal copy renders at approximately 10-11px — below the WCAG minimum of 14px for small print in financial contexts. Rate disclosures and APY footnotes are particularly affected.

UX IMPACT

Regulatory risk. NCUA and CFPB guidelines require legible rate disclosures.

RECOMMENDATION

Use a minimum of 12px for tertiary legal copy; 14px preferred. Never sacrifice compliance readability for aesthetic minimalism.

U-20 LOW Mobile Medium effort

App section device mockup too small on narrow viewports

NIELSEN HEURISTIC Aesthetic and minimalist design

OBSERVED

The 50/50 split layout collapses on mobile but the device mockup image becomes very small relative to body copy, weakening the visual proof of the app interface.

UX IMPACT

App screenshots — the primary visual selling point — lose their persuasive impact on mobile.

RECOMMENDATION

On mobile, stack the mockup above the feature list and increase the image to full-width. A full-screen app screenshot is more convincing than a thumbnail.

REFERENCE

Full issue index

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U-03	No navigation shortcut to the Mobile App section	CRITICAL
U-04	Rate tiles have no loading or error state	HIGH
U-05	Form validation only fires on submit	HIGH
U-06	Auth gate mid-conversion breaks loan applicant intent	HIGH
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U-14	Feature card body copy too short to support evaluation	MEDIUM
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