eltropy

# The Contact Center AI Impact Report

Real AI Transformation Stories,
Told by the Credit Unions Who Lived It.

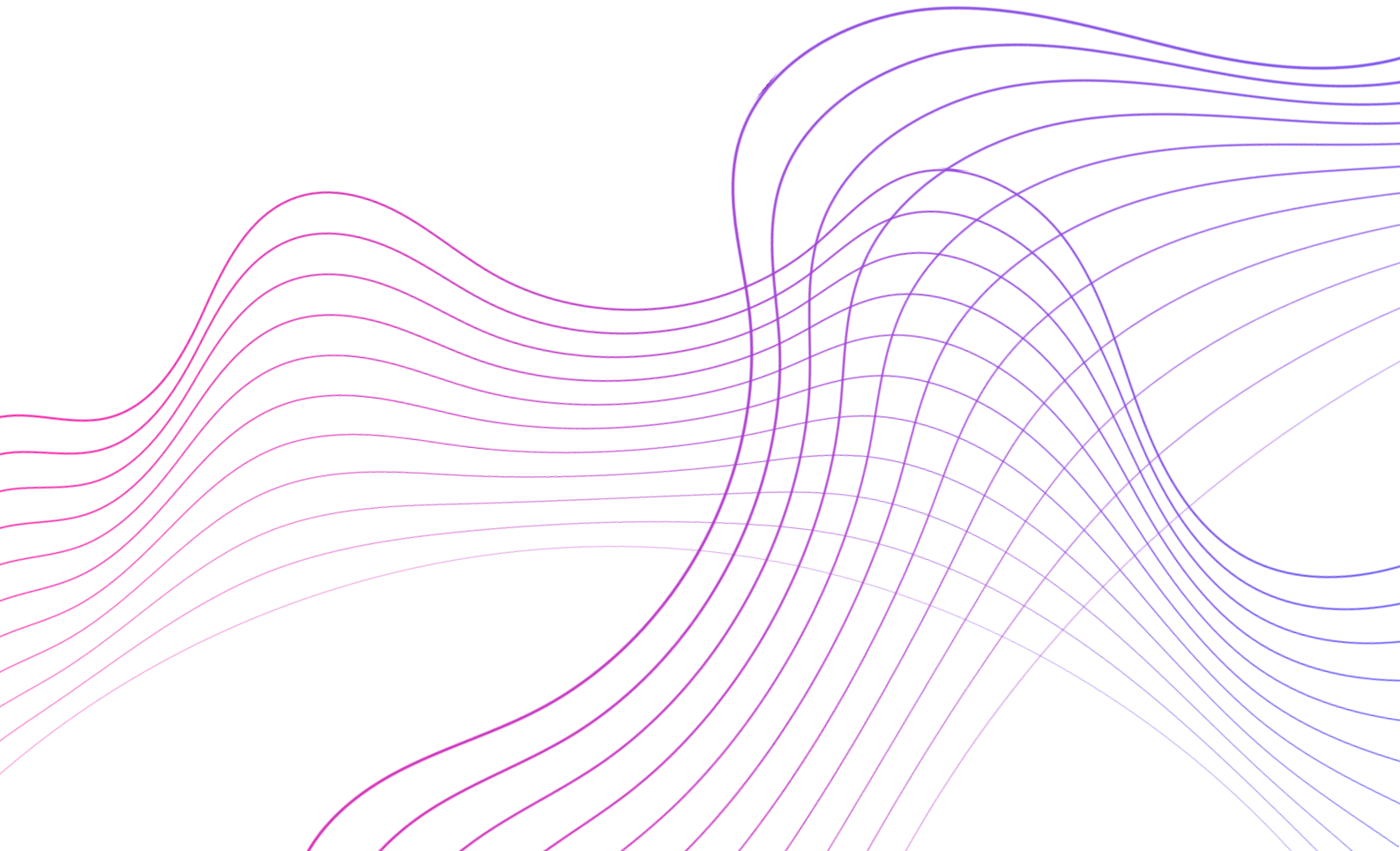
# Proof, Not Promises!

Credit union leaders face a clear challenge: members demand instant, always-on service typically associated with major banks. Meanwhile, staff is hindered by outdated legacy systems, manual processes, and rigid scripts that fail the moment a member speaks naturally.

The credit unions in this report didn't wait for that tension to resolve itself. They rebuilt the experience from the ground up - not by replacing their people, but by giving them room to do the work only humans can do.

The results speak for themselves. A legacy IVR that failed 2 out of 3 calls now resolves 98% of requests without a human in the loop. A contact center fielding 2,500 calls a day now helps 60% of members fully resolve their own problem on the first try. A core conversion that should have cost a credit union its staff instead cost nothing and delivered so much more.

This isn't an impact report about technology for technology's sake. It's five real community financial institutions proving that AI, done right, doesn't replace the human touch they were built on - it protects it and scales it further than they thought possible.



# Improve Self-Service in a High-Volume Contact Center

**90%**

## Call Automation

with 60% requests fully resolved on the first contact.

CHALLENGE

## When Volume Outpaces Capacity

Fielding nearly 2,500 calls daily, CUTX's team was under constant pressure to keep pace with rising member expectations for instant, always-on support.




SOLUTION

## The Trusted Self-Service Channel For Members

CUTX's AI Agent, SAM, instantly handled the bulk of routine inquiries, allowing agents to focus on more high-value conversations that needed a human touch.

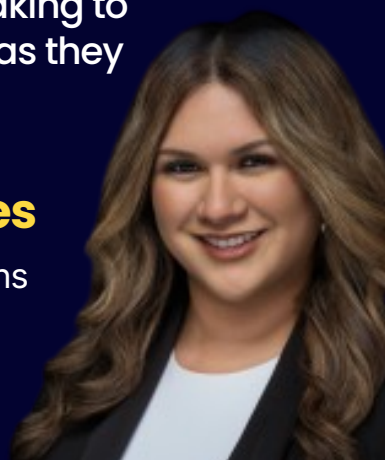
Now, members could **resolve issues entirely on their own, guided by an intelligent assistant** that understood their needs and made them feel heard, just like a human agent.

***Let AI Carry The Volume So People Can Carry The Moments.***

"We've been really impressed with how well it handles those situations. SAM sounds very human-like and is very understanding. Members who don't know they're speaking to an AI bot feel like they're having the same experience as they would with a human."

**Carmen Torres**

VP Digital Communications



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# Turn Routine Calls into Relationship-Building Opportunities

**57%**
Lower Abandoned Calls

**31%**
Faster Response Times

CHALLENGE

## When Routine Gets in the Way of Meaningful Service

People First FCU's agents were stuck fielding routine service questions - the same low-value calls, over and over - while rigid IVR menus frustrated members who just wanted a quick, natural answer.

SOLUTION

## Make Every Conversation Count

Mac, Eltropy's AI Agent, became the **first line of intelligent voice support** at People First FCU. It resolved simple member needs instantly, without needing members to wait in long queues.

With the routine handled, agents finally had room for the conversations that actually build trust and the relationship-building moments that matter most.

***When AI Takes The Routine, Agents Get The Relationship.***

"It's a much better experience – not just question, answer, question, answer, or a list of options. There's a real increase in conversational ability with Eltropy AI. Members are pleasant to Mac, they say, 'thank you, have a great day.'

**Sarah Spaits**
Systems Operations Manager



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# Reduce Operational Disruption During Core Migration

**ZERO**
Go-Live Support Calls

**100%**
Staff Retention

CHALLENGE

## When Core Conversions Overwhelm Your Frontline

APL FCU's conversion dropped the staff into unfamiliar workflows overnight, and what followed was training overload, slower service, and members waiting while employees scrambled to relearn even routine tasks.

The real risk wasn't service disruption; it was whether people would survive the transition.

SOLUTION

## AI Expert Beside Every Employee

Before go-live, APL FCU equipped every employee with Eltropy AI Assistant, preloaded with over a thousand resources. Instead of searching manuals or relying on trainers, employees received accurate answers in seconds, directly within their workflow.

The result? A **confident, self-sufficient frontline** that navigated one of the credit union's biggest operational changes without disrupting member service or overwhelming support teams.

***Prepared Employees Power Successful Transformations!***

"A lot of credit unions end up losing a lot of staff during conversion projects. We didn't lose a single staff member going through the big core conversion project. Today, even our seasoned staff still uses Eltropy AI Assist."

**Kevin Marvel**
Chief Strategy and Growth Officer



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# Boost Team Efficiency with an Always-On AI Copilot

**87%**
Response Coverage

**Day 1**
Readiness for New Hires

CHALLENGE

## When Finding Answers Slows Member Service

Frontline teams spent valuable time searching across manuals, spreadsheets, and supervisor knowledge just to answer routine questions. Every search meant longer hold times, more interruptions, and a team stretched thinner than it needed to be.

SOLUTION

## Instant Answers, Right Inside Every Workflow

Penny, Eltropy's AI Assistant, became the always-available knowledge expert, **surfacing precise answers in seconds, without agents leaving their workflow**.

It eliminated manual searching, reduced reliance on supervisors, and every employee - new hire or veteran - worked faster, more confidently, and without interruption.

***Knowledge That Moves At The Speed Of Conversation, Not Search.***

"It's been eye-opening for our training department... Eltropy actually highlighted conflicts in our processes and procedures that we weren't fully aware of before.'

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**Sarah Spaits**
Systems Operations Manager



# Support at Scale, Without Losing Human Touch

**98%**
Containment Rate

**$100K**
Annual Cost Savings

CHALLENGE

## When Digital Support Creates More Friction

Meet Scout - P1FCU's legacy IVR bot, and for nearly two years, its biggest liability. Built on rigid, script-based logic, it could only recognize exact phrases - one wrong word and members were trapped in dead-end loops.

With containment at 35%, nearly 2 in 3 calls failed outright, abandonment climbed to 15%+, and weak verification left the door open to fraud.

SOLUTION

## AI-Powered Conversations Built Around Members

P1FCU deployed a generative AI Voice Agent that understands member intent in real time, engages in natural human-like conversations, and resolves needs with speed, empathy, and accuracy.

Members were now able to **self-serve with greater confidence** and reach the right department without navigating long hold times, repeated transfers, or unnecessary friction.

***Scripted dead ends became adaptive conversations that resolve on the first try.***

"This new system gives us the opportunity to automate simpler interactions so our teams can focus on more complex conversations and truly help members live financially well."

**Jenifer Piper**
VP of Member Service & Sales



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TRUSTONE FINANCIAL × eltropy

# Turn After-Hours Gap Into Always-On Member Service

**9.4/10**
Satisfaction Score

**46%**
Conversations Automated

CHALLENGE

## When Every Monday Started With a Backlog

Hundreds of member inquiries piled up faster than TruStone's team could respond. Weekend and after-hours messages created growing backlogs, longer wait times, and mounting pressure on frontline employees.

SOLUTION

## AI That Never Clocks Out

Trustone launched an AI-powered chat agent that delivers **instant, personalized support around the clock.**

It resolved routine member questions, seamlessly transferred complex requests to human agents, and helped every digital interaction feel fast, effortless, and human.

***Great AI Extends Your Member Experience; It Doesn't Just Automate It!***

"We saw roughly a 20% decrease in calls almost right out of the gate, and by the time we got Ruth into digital banking, it was significant."

**Jill Schaffler**
SVP Enterprise Applications



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# The Case for AI, Made by the Credit Unions Living It!

The true ROI here isn't just about automation; it's about results: members who never have to wait, employees who never have to search, and leaders who finally stop choosing between growth and service.

None of it happened by waiting for the perfect moment. It happened because five institutions had the willingness to start - with one broken IVR, one overwhelmed contact center, one high-stakes migration - and turn it into their biggest win.

Your starting point is already somewhere in this report. Maybe it's the call center drowning in volume, a high-stakes core migration, or the strain of after-hours service gaps. Wherever you are today, there's a credit union in these pages that started in the exact same place - and came out stronger, faster, and more trusted than ever.

**Find the story that mirrors your biggest challenge, and we'll show you exactly how to get there.**

Let's Talk →