

## CASE STUDY

# Natco CU Turns the Phone Into Its Strongest Advantage with Eltropy Voice+

Natco Credit Union turned a frustrating phone experience into a fast, fair, and intelligent engagement engine with **Eltropy Voice+**. By reducing hold times, answering more calls, and empowering staff in real time, Natco turned every call into a stronger member relationship.

## 66%

### Drop in Average Hold Time

[Creating a fairer queue experience for every member]

## 6200+

### Calls Answered

[With shorter hold times and faster member access to support]



## Background

Founded in 1944 in Richmond, **Natco Credit Union** has spent over 80 years doing what member-owned cooperatives do best: putting people over profit. With three offices serving seven Indiana counties, their mission is simple - helping people live better lives by delivering the right financial support, at the right time, at lower costs than a bank ever could.

However, as branches reopened post-COVID, **members sought faster, more convenient ways to connect**. Through its partnership with Eltropy, launched in 2021, Natco steadily modernized its communication channels, and its overall experience kept getting better. But the phone - the highest-volume, most emotionally charged touchpoint - remained stubbornly broken.

*It was time to fix the last broken piece, and what happened next would change how Natco connected with members forever!*

## Challenge

### A Phone System Under Pressure

Natco Credit Union faced a triad of challenges - a phone system that couldn't handle volume during peak times, members losing trust with every hold minute, and frontline staff managing the fallout with no tools to intervene.



## Challenge

### Broken Phone Queues

The credit union was stuck in a vicious cycle of rising call volume, longer waits, and mounting frustration. Calls held beyond three minutes were pushed into a backup queue, where they could wait up to an hour. But those overflow calls weren't prioritized by wait time. A member holding for 45 minutes could be leapfrogged by someone who'd just dialed in.

### Members Losing Trust

The phone was where members showed up with their most urgent, most emotional needs: loan questions, account issues, or financial emergencies. But when they needed fast access to a real person, members experienced long, unpredictable holds, no callback option, and inconsistent service.

**"Our phone system was becoming increasingly difficult to manage during peak times. Wait times were unpredictable, and we had limited visibility into what was happening in real time."**

**Clarissa Rice**

Branch Operations Manager



### Managers Had No Visibility

Frontline teams were left handling the pressure without the tools to manage it effectively. Managers had no real-time dashboard, no way to monitor live calls, and no ability to quickly adjust call flows without full re-recordings. Leadership could only respond after issues had already escalated.

## Solution

Natco Credit Union began its transformation by implementing Eltropy Voice+, reimagining its contact center into a **connected, real-time engagement engine**, built to meet members with empathy in their moments of need while empowering staff to **deliver faster, more confident service**.

It was built around a simple but powerful belief: **every member deserves to be heard - fairly, quickly, and without friction**. This ensured that every incoming call now moved through a fair queue, answered by an agent or offered a scheduled callback.

**This wasn't just a system upgrade; it was a deliberate shift toward responsive, human-first service at scale.**

Three overlapping squares in shades of purple and blue, arranged in a cluster.

**"Eltropy Voice+ helped us completely rethink the member phone experience. What used to be one of our biggest operational frustrations is now a much more efficient, fair, and responsive experience for both members and employees."**

**Clarissa Rice**

Branch Operations Manager



## Results

### Faster, Smarter, Omnichannel Member Experience

**Hold times dropped dramatically** and became predictable for the first time. Members received faster, more decisive support. Collections performance improved as delays and **back-and-forth callbacks were eliminated**. At the same time, employees experienced a **more structured and supported environment**, reducing pressure during high-volume periods.

Not just that, Eltropy Voice+ unlocked something equally powerful for the managers: **The ability to act in real time**. Live dashboards provided real-time visibility into every conversation, enabling leaders to understand and respond as needed. Whisper coaching further allowed them to guide agents discreetly during live calls, ensuring immediate intervention when a case required escalation or support.

#### BEFORE

##### The Old Experience

- Calls answered out of order
- No callback option
- Rigid, hard-to-change call flows
- Long, unpredictable wait times
- Limited visibility for managers

#### NOW

##### Eltropy Voice+

- Calls routed first-in, first-out, always
- Callback options that respect member time
- Call flows updated instantly, no re-recording
- Shorter, more predictable waits
- Live dashboards + full manager toolkit

## Contact Center Performance Improvement

|                      | BEFORE ELTROPY<br>[Jan – Aug 2025] | WITH ELTROPY<br>[Aug 2025 – Mar 2026] |
|----------------------|------------------------------------|---------------------------------------|
| Average Hold Time    | 4:39                               | 1:35                                  |
| Average Talk Time    | 4:07                               | 3:49                                  |
| Total Calls Answered | 40,596                             | 46,835                                |

But the impact ran deeper than efficiency gains.

**More Reliable Member Experience** - Members now move through queues fairly and consistently, with calls answered in the order they are received. This eliminates lost queues and **creates a more dependable support experience**. Callback options further give members greater flexibility to engage on their terms, especially during financially sensitive moments.

**Real-Time Support for Staff & Managers** - Live dashboards gave leaders real-time visibility into every active interaction, while support capabilities like whisper coaching enabled managers to listen in on live calls and discreetly guide agents during hardship extensions, fee refunds, and payment reversals.

Barge-in support further empowered leaders to step into calls the moment situations escalated or employees needed support, ensuring agents were never left to handle difficult interactions. Managers can now **guide and resolve issues in real time, instead of after opportunities were lost**.

**“With Eltropy Voice+, we finally have real-time visibility and control over our call flow. It’s helped us reduce wait times and handle more calls without adding complexity for our team,” said Clarissa.**

The transformation reinforced a critical reality: **Phone remains the highest-emotion touchpoint** in member service. By combining real-time intelligence and human support within a single platform, Natco turned every conversation into an opportunity to deliver faster resolutions and deepen relationships.

## **Frictionless Lending with Eltropy Voice + Text**

With Eltropy, Natco Credit Union turned a high-friction lending process into a smarter, digital-first experience, giving members **faster answers, more control, and quicker paths to resolution.**

Now, when a member calls the loan department, Voice+ automatically triggers a contextual text with self-service links during the call flow, turning a single phone call into an instant action moment. And when members want live assistance, they can easily stay on the line to speak with a loan officer, connect to a 24/7 third-party lending line, or leave a voicemail for follow-up.



## Looking Ahead With Eltropy

### It Wasn't Just A Technology Change; It Was An Experience Transformation!

Looking ahead, Natco is now focused on bringing all direct lines onto **Eltropy Office Phones**, creating a more unified and efficient communication ecosystem. At the same time, the team continues to maximize the platform's value, even with partial core integration, while leveraging insights to further refine both member and staff experiences.

Natco is preparing to expand to **Eltropy AI for Voice and Chat**, equipping staff with faster, knowledge-driven answers while exploring self-service opportunities that make support more seamless at every touchpoint.

*This wasn't just a technology change; it was the foundation for a smarter future where every conversation moves members forward, every employee is empowered to do more, and every experience keeps getting better.*

Let's Talk

INDUSTRY'S FIRST

Agentic AI Platform For  
Community Financial Institutions



Let's Talk

INDUSTRY'S FIRST

# Agentic AI Platform For Community Financial Institutions

