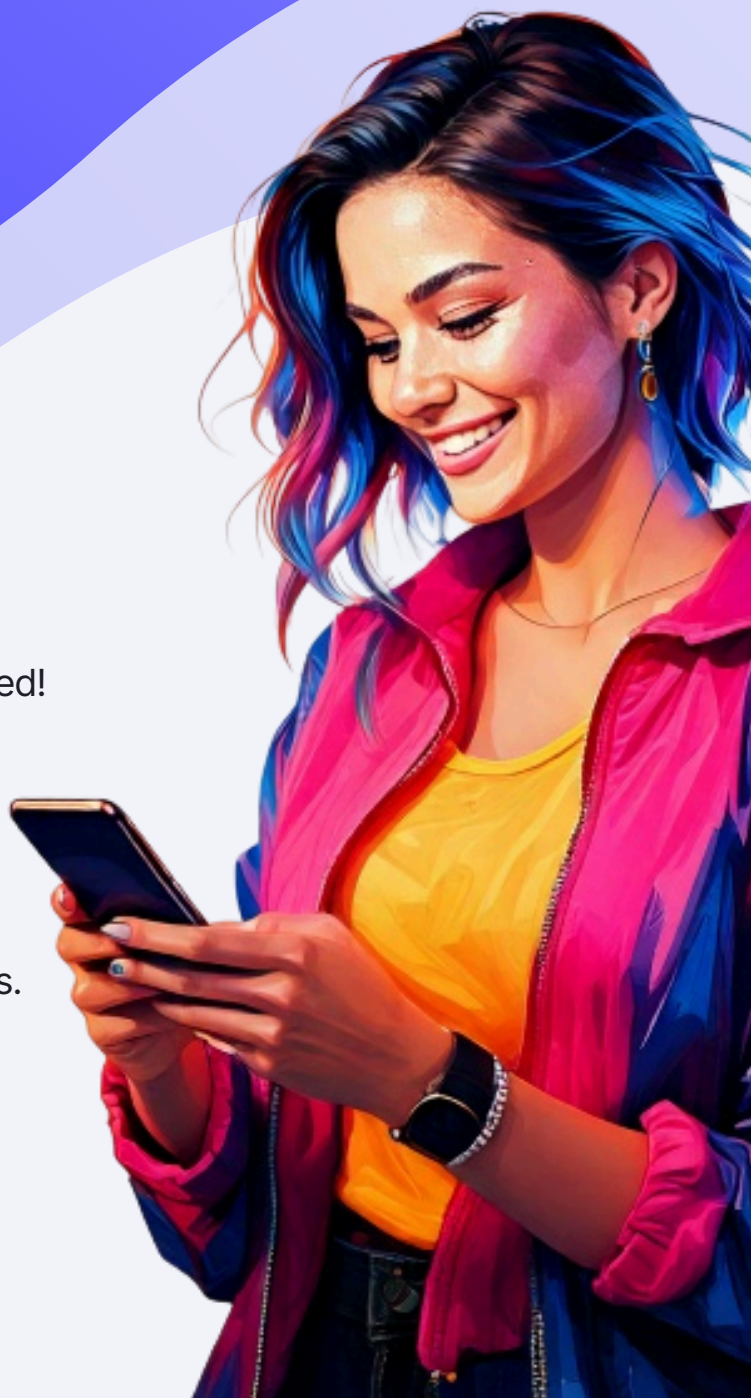
CASE STUDY

Guardian Credit Union Completes Lending in One Conversation

Guardian Credit Union slashed loan times from days to minutes - Transforming lending into a fully digital, one-conversation experience that's faster, smarter, and more personal than ever.



One Conversation

From Application to Underwriting Completed!
(End-to-End Workflow, Zero Hassle)

100% Happy Staff

Staff Thrive With Smooth Digital Workflows.

Background

Guardian Credit Union has been serving Alabama communities since 1958, originally as the Alabama National Guard Credit Union before expanding across central Alabama. With 16 branches and over **$1.1 billion in assets**, Guardian maintains its community-focused approach while planning to open 10 new branches over the next five years.

Known for its "people helping people" philosophy, Guardian faced a modern challenge: maintaining its personal touch while meeting members' expectations for fast, convenient lending communication.

Challenge

Guardian's lending communication relied on outdated methods that created friction and delays. Members had to jump through multiple steps - check emails, log into secure portals, or make trips to branches, just to send and reply to lending-related messages and submit required documents.

"We had a few old cell phones for texting, but there was no way to implement proper controls. Being a financial institution, we have compliance requirements, and there was really no way to apply those to our existing systems," said Tyler McCurdy, Lending Program Manager.

The credit union sought a solution that could:

- Provide secure, compliant Text Messaging capabilities
- Integrate with their existing loan origination system
- Enable efficient staff-member communication
- Speed up document collection and loan processing
- Scale to support their growth plans



Solution

Transforming Lending with Integrated Texting

Guardian started by deploying Eltropy Texting across multiple departments, including collections, fraud, and the digital lending team, achieving a major breakthrough with its integration into Sync1 Systems, their current loan origination system (LOS).

"We chose Eltropy because they could provide more than just the ability to message members. This partnership allows us to connect with members across multiple interactions. When looking for a new LOS, the need for greater communication through the application process was a necessity."



Tyler McCurdy

Lending Program Manager



Eltropy - Sync1 Systems

The integration delivered a friction-free experience for lenders and members, streamlining and automating every step of the loan workflow.

Direct Messaging Within Loan Files
Lenders can text members directly from the loan application, without switching systems.

Automated Document Requests
Staff can request specific documents with a single click, sending secure upload links to members.

Automatic File Attachment
Documents uploaded by members are automatically attached to the correct loan file under the proper document name.

Multi-Applicant Messaging
Ability to communicate with individual applicants or all applicants simultaneously.

Consent Management
Built-in checkbox system for managing member Text Message consent.

"The integration is so seamless that most of our lenders see it as part of their normal workflow. It's fully embedded inside our LOS; a text box pops up, allowing them to communicate directly with members who have consented. They don't have to think about switching between systems."

Tyler McCurdy
Lending Program Manager



Results

Boosting Response Rates and Member Engagement

The integration has dramatically improved Guardian's lending efficiency and member experience.

Faster Loan Processing

Guardian has significantly reduced the time from application to underwriting.

"We can now complete the entire process from application creation to underwriting submission, all in a single phone call," McCurdy reported.

The ability to request and receive documents via Text has eliminated previous delays.

"Before, it was 'Hey, I'll call you back when I gather it' or follow-up calls saying 'I never got it. Now we can have a conversation, and as I'm asking for things, I can text it over," McCurdy explained.

Higher Staff Satisfaction

Internal adoption has been enthusiastic.

"The response from our lending team has been overwhelmingly positive. Before, they were accustomed to gathering documents from multiple sources, reviewing, and manually uploading files to ensure proper placement. Now they can select all required documents with one click, send them, and receive everything automatically organized in the loan file. They love it," McCurdy said.

Better Member Experience

In-branch and digital members now enjoy a seamless experience, making interactions easy for all.

"We can help a member in the branch just as easily as we can over the phone. Members can easily and securely send documents from their device, no matter where they are or what time of day it is," explained McCurdy.

Looking Ahead

Guardian continues expanding the **Eltropy Texting** across their organization. The collections team leverages it for payment reminder campaigns, while other departments are adopting it to enhance member communications.

As the credit union plans to open 10 new branches over the next five years, the texting platform will play a crucial role in maintaining a relationship-focused approach while serving more members across a wider geographic area.

"This technology is absolutely critical to our expansion plans," McCurdy explained. "We're heavily focused on centralized lending and rely on digital solutions to maintain the same level of personal service our members expect. I just don't think you'll be able to continue to grow your membership and business base without texting. As our members and the communities we serve evolve to rely on text messages, you have to be part of that."

McCurdy reflected on the change: "Before, we might as well have been using carrier pigeons. You wouldn't think texting would have such a big impact. It's been around for years, but you don't realize how much it changes things when you allow your team to reach out to members securely via text. We get more accomplished during the daytime because people work 8 to 5, which are traditional business hours. Being able to communicate back and forth in a secure way has been a game-changer for us."

The integration goes beyond operational efficiency, it supports Guardian's mission. "We're very relationship-based and want to be part of every life event. The texting integration allows us to continue building relationships and meeting people where they are, helping us fund more loans and serve the communities that really need it."

Let's Talk

INDUSTRY'S FIRST

Unified Conversations Platform