

CASE STUDY

Credit Union of Texas Keeps the Heart in High-Tech Digital

CUTX replaced slow, legacy engagement channels with instant AI-powered interactions [24/7] to deliver personalized service without losing the human touch. No more waiting – just effortless, meaningful connections every time.



Hi! I'm here to assist you.
Need help? Click here to chat
with me anytime.



Chat With Us

70%

Interaction Automation with
Eltropy AI Chat



The CUTX Story

Day-to-day Challenges Faced by a Modern Credit Union

Established in 1931 as Dallas Teachers CU by 13 educators, Credit Union of Texas (CUTX) is one of the leading financial institutions, managing \$2.6 billion in assets and serving approximately 165,000 members across 25 branches. Now, CUTX is dedicated to integrating top-tier technology into its services, aiming to expand self-service options for members to access financial services **anytime, anywhere.**

“Just because our doors close at the end of the workday doesn’t mean banking does in general. We want to offer a multitude of options so our members can meet their needs, whether we are physically here or not.”

Eryka Ragsdale

VP of Member Services



However, as their services expanded, so did the volume of member interactions. **“Nine out of ten times** a user is going to call”, but with a small team handling increasing inquiries - balancing efficiency and empathy became a challenge.

CUTX sought to modernize its operations by implementing innovative AI solutions that keep member interactions personal and empathetic while delivering the technological benefits of larger commercial banks. **It was a tall order – but one that would change how they interacted with members forever!**

Solution

Member-Friendly Automation without Losing the Human Touch

To solve the above challenges, CUTX implemented Eltropy AI Chatbot to upgrade its member communication strategy. This partnership was more than a technological upgrade; it was a *strategic move to drive innovation and strengthen member relationships **with every interaction.***

Eltropy AI Chatbot seamlessly integrated into CUTX's vision faster and better than any other available competitor.

Incoming routine inquiries were handled instantly, freeing up the team to focus on more critical tasks that needed human attention. When members needed assistance, they were instantly greeted by an intelligent virtual assistant who understood their needs, responded with empathy, and made them feel heard, valued, and cared for, ***just like a human agent.***

The Numbers Don't Lie: Massive drop in call volume and a giant leap in automation.

70%

Increase in the automation of AI interactions from day one, a huge leap **from just 35%** with their previous vendor.



That meant less time spent on repetitive tasks, more tasks handled instantly, and service that's faster, smoother, and more effective than ever.

Effortless Efficiency, Faster Service – All with a Human Touch

Eltropy's impact on the Credit Union of Texas' operations was **swift & substantial**.

From day one, Eltropy's AI chatbot became the star of the show – instantly ramping up member interactions and delivering a seamless human-like experience.

"Our members now don't want to wait on hold to get with a live representative, because at times there's complex matters that take up time and allow for a hold or wait time, they are able to text us directly and receive assistance that way through the chat channel."

By providing multiple channels (chat, text, voice, and video) to connect all-in-one chatbot, **members now have convenience and empathy at their fingertips**. Tasks like signing documents, which once required tedious manual steps, are now completed effortlessly with **DocuSign integration**. And, it's not just the members feeling the love – Eltropy's seamless integrations have **supercharged employee workflows, cutting down time and boosting efficiency on every front**.

"With Eltropy, we're not just giving our members more ways to reach us—we're streamlining our entire workflow.

The integrations with our other tools have made everything smoother for our team, and for our members, tasks that once took time and effort can now be done in seconds, all at their fingertips."

Eryka Ragsdale

VP of Member Services



Implementation

Speed, Precision, and a Partnership That Delivered

When the Credit Union of Texas started working with Eltropy, they quickly realized they weren't just entering into a typical vendor partnership – they were gaining a true collaborator.

The experience was fantastic!!

"Honestly, it's been the best vendor relationship I've ever experienced. From the start, they laid everything out clearly, and every wish list item we had was clearly outlined. If something wasn't on the roadmap, we put it there - **something no other competitor was able to do.**

We were in a time crunch and needed to make a **quick transition**, creating a seamless experience for our members so they wouldn't notice the transition. The project team was phenomenal. Everyone involved **moved at our pace**, which was lightning speed, and they pushed us to stay on track.

From a service level, their day-to-day support was outstanding. They understood our vision from a technological standpoint and worked with us to strategize on how to achieve those objectives."

Eryka Ragsdale

VP of Member Services

Beyond A Vendor, **A True Innovation Partner!**

If you can dream it, Eltropy will make it a reality.

"There has not been one thing that we've thought up or had an idea of where they have said, 'No, we can't do it'. It's always been, 'Oh, we've already thought of that' 90% of the time, and the 10% that it hasn't been, 'it's that's a great idea. We'll start talking about that internally and see when we can push that into production and make it tangible'," **says Eryka.**

The Credit Union of Texas now encourages institutions facing similar challenges to take a forward-thinking approach: "Do your research, understand your members' needs, and be open to embracing new methods of communication," Eryka advises.

"Weigh the pros and cons of bringing on new methods of interactions for your members. The worst that can happen? You've simply given them more ways to communicate and get in touch with the organization. The best that can happen? Greater efficiencies, enabling members to engage with the organization at all times, in all spaces, in whatever way is most convenient for them."

Eryka Ragsdale

VP of Member Services

The goal is to build a **solid, effective relationship with a service provider.** "Take away the fluff and the shiny things. From a product standpoint, I really believe in Eltropy products and they are effective. They have that 'it factor' that many other organizations strive for but haven't quite been able to put their thumb on it."

CUTX isn't stopping here.

"Our next step is to educate members and work on change management of member behavior, said Ragsdale. Looking ahead, the Credit Union of Texas is exploring **next-gen Generative AI Voice** to enhance the chatbot's capabilities, making interactions smarter, faster, and even more dynamic to deliver even better service to their members.

Let's Talk

INDUSTRY'S FIRST

Unified Conversations Platform

