

A short horizontal bar with a gradient from blue to pink.

Customer Story Sprints

Fast, Fierce, and Full of Game-Changing Ideas

EMERGE 2025

Customer Story Sprints

Fast, Fierce, and Full of Game-Changing Ideas



Allison Warner
Senior CSM, Eltropy
[Moderator]



Phillip Duncan
Senior Account Executive, Eltropy
[Moderator]



Jackie Taque
Chief Experience Officer
Edwards FCU



Royce Ngaim
Chief Marketing Officer
First City CU



Melissa Wrycha
Chief Experience Officer
Park City CU



Leeann Santana
Digital Channel Specialist
OceanAir FCU



JACKIE TAQUE

Chief Experience Officer



EMERGE



HOW ELTROPY *TRANSFORMED* EDWARDS FEDERAL CREDIT UNION

FROM STONE AGE TO STATE-OF-THE-ART MEMBER ENGAGEMENT





WHO WE ARE

BORN AND RAISED IN THE ANTELOPE VALLEY

- Established in 1962
- Antelope Valley born & raised
- Started at Edwards Air Force Base
- Headquarters now in Palmdale, CA
- 2 branches
- Serving 12,000+ members with \$250M+ in assets
- ***Proudly community-driven—but
communication? That was a different story...***





WE WERE IN THE STONE AGES

WHEN OUR (MOSTLY NEW) EXECUTIVE TEAM CAME ON BOARD IN 2024, THIS WAS OUR REALITY:



- Outdated communication
- No proactive outreach
- Members felt ignored, frustrated, and uninformed
- Missed payments caused stress and hurt satisfaction
- Poor engagement led to member loss and stalled growth
- We were falling behind modern expectations

THE HARSH TRUTH

MEMBER FRUSTRATIONS REVEALED HOW FAR BEHIND WE TRULY WERE

“This has been one of the worst banking experiences I’ve had.”

“...Hard to deal with...”

“Be aware that if you join with Edwards, you have to jump through a lot of hoops to even get help on an issue...”

“...Basically they just want to make the process as painful as possible...”

Our members—and our team—deserved better.



ENTER ELTROPY...

THE GAME CHANGER

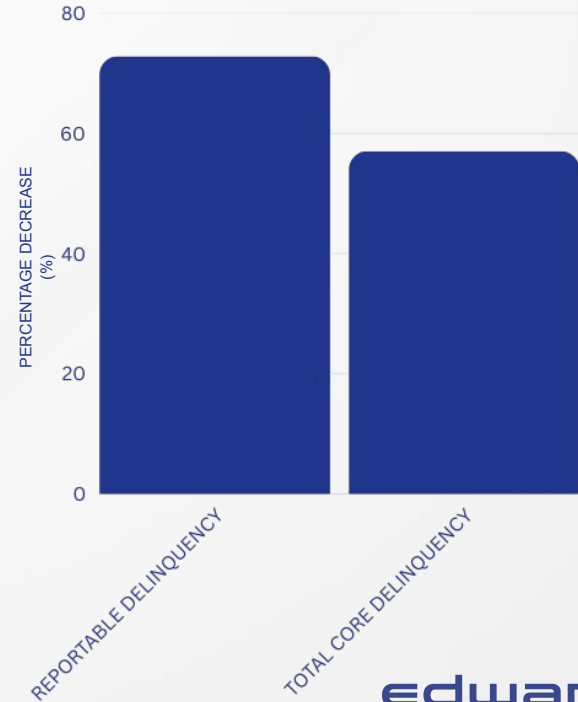
Eltropy didn't just solve a problem.

It revolutionized the way we communicate, engage, and serve.

MEASURABLE IMPACT #1

DELINQUENCY REDUCTION

- Positive Impact of Text Message Reminders
 - *(Sent at 11 & 25 Days Past Due)*
- Reportable Delinquency dropped by:
 - Reportable Delinquency dropped by 72.85%
 - Total Core Delinquency decreased by 57.05%
- Significant improvements seen across:
 - Direct and Indirect Auto Loans
 - Unsecured Personal Loans
- Members are paying more on time
- Collections team is under less pressure



MEASURABLE IMPACT #2

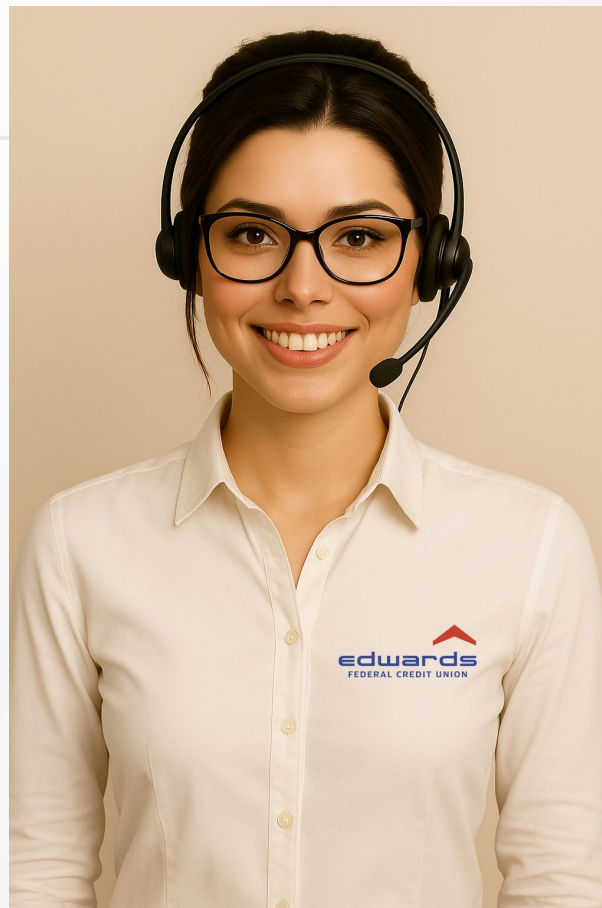
SEAMLESS MEMBER SERVICING

- Eltropy allowed us to meet members where they are:
 - Appointment scheduling for Notary, Lending, Account Opening
 - Video banking
 - Voice bot & AI Assistant (Emma)
 - Real-time chat & text = real-time connection



Introducing EMMA

Edwards Member Messaging Assistant



MEASURABLE IMPACT #3

NOT JUST BETTER SERVICE BUT A STRONGER COMMUNITY

- Real-Time Alerts & Member Support
- Emergency Notifications: Immediate outreach during inclement weather or system outages
- Emergency Fundraising Texts:
 - **Fire Relief Fund**
 - **Support for member Kim Fletcher-Speed's family**
- Community-Focused Connection
 - Encourage participation in local service projects
 - Share educational events, financial wellness workshops, and credit-building resources
 - Celebrate holidays, spotlight members, and keep the community feeling seen and valued

MEASURABLE IMPACT #3

FIRE RELIEF FUND



MEASURABLE IMPACT #3

NOT JUST BETTER SERVICE BUT A STRONGER COMMUNITY

- Member Engagement & Volunteerism
 - Volunteer Task Force: 55 members signed up in just 1 day through one targeted text
 - Base Member Text Group: Keeps military-connected members informed about base events and special updates
- Promoting & Coordinating Community Events
 - Special Campaigns: Share event invites, reminders, and RSVP links directly via text
 - Spring & Fall Food Drives: Used to rally donations and volunteers in support of local nonprofits

ELTROPY: STRENGTHENING OUR COMMUNITY



ELTROPY: STRENGTHENING OUR COMMUNITY



MEASURABLE IMPACT #4

A LIFELINE DURING OUR CORE CONVERSION

- During our Apiture core conversion, Eltropy became our secret weapon:
 - **Text Messaging:** Staff used Eltropy to quickly respond to member questions when phone lines were overwhelmed or unavailable
 - **Real-Time Chat:** Allowed members to get immediate support without waiting on hold
 - **Quick Resolutions:** Eltropy allowed frontline staff to solve simple issues fast, reducing traffic at branches
 - **Proactive Updates:** Sent mass texts to notify members of downtime, service changes, or delays
 - **Relationship Retention:** Personalized texts helped reassure members and maintain trust during system disruptions

ELTROPY: Lifeline During Conversion



MEASURABLE IMPACT #5

BOOSTING GOOGLE REVIEWS

- Eltropy even helps us grow our digital reputation:
 - After member interactions, Eltropy sends automated Google Review prompts
 - Result: A steady increase in positive, organic reviews
 - More trust. More visibility. More growth.



THE HARSH TRUTH

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“Be aware that if you join with Edwards, you have to jump through a lot of hoops to even get helped on an issue...”

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Our members—and our team—deserved better.

THIS IS OUR NEW NORMAL

REAL FEEDBACK FROM MEMBERS EXPERIENCING THE ELTROPY DIFFERENCE

“The service was excellent and fast...”

“Great bank highly recommend!”

“Quick, easy customer service, even though I'm out of state.”

“I’ve always had a great experience working with the staff at EFCU! They are kind, knowledgeable, and QUICK to respond to messages.”

THIS IS OUR NEW NORMAL

EVEN OUR COMMUNITY SEES THE ELTROPY DIFFERENCE



THE BOTTOM LINE

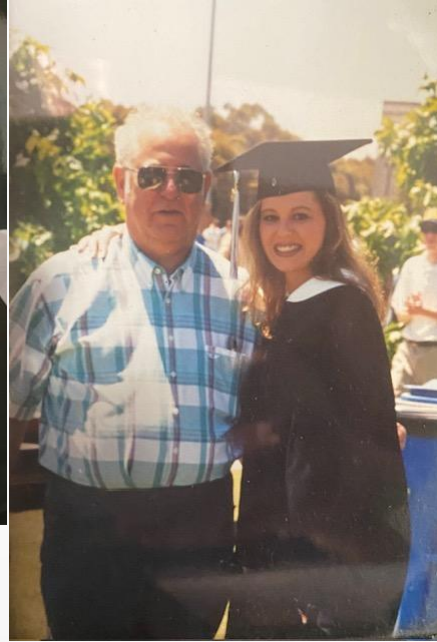
WHY ELTROPY?

- Because it took us from “just getting by” to thriving—with real connection, measurable results, and a stronger community.
- Eltrophy was our most innovative solution because it:
 - Modernized our entire communication strategy
 - Reduced risk and improved member financial health
 - Helped us scale without losing our community touch
 - Proved that technology + heart = **the future of member service**

WHY ELTROPY?



Thank you Grandpa



Thank You!

Jackie Taque

Chief Experience Officer

Edwards Federal Credit Union

jtaque@edwardsfcu.org





MELISSA WRYCHA

Chief Experience Officer



EMERGE



HOW PARK CITY CREDIT
UNION UTILIZED
ELTROPY TO ENHANCE
THE MEMBER
EXPERIENCE AND
INCREASE EFFICIENCIES



INTRODUCTION TO PARK CITY CREDIT UNION



CHALLENGES FACED PRIOR TO ELTROPY PRODUCT ADDITION

- Wait-Times
 - Lack of Understanding
 - “Sorry, You Need to Come In”
-



CHALLENGE #1: WAIT TIMES WERE INCREASING, AND NET PROMOTER SCORES WERE IMPACTED

- Filling Positions Was Taking Longer
- “Ask” Employees to Commute
- Floating Employees





CHALLENGE #2: WE HAD
MINIMAL DATA ON WHAT OUR
STAFF WAS SPENDING THEIR TIME
ON

- Staffed Branches in Silos
- Production Decreased, Staffing Demands Never Did



CHALLENGE #3: WE
WERE TURNING DOWN
MEMBER REQUESTS IN
ORDER TO BALANCE
RISKS

- “You Need to Come In”
- Members Have Options



WE NEEDED
SOME HELP!

Team Eltropy to the rescue!!!



ELTROPY SOLUTIONS IMPLEMENTED

- In-Branch Video Banking
 - Appointment Management
 - Lobby Management
 - Remote Video w/ Video Verify
-

INNOVATIVE SOLUTIONS AND STRATEGIES

THE GAME CHANGES WHEN YOU STAFF FOR YOUR OVERALL CREDIT UNION'S NEEDS VS. INDIVIDUAL BRANCH NEEDS



- Able to Eliminate 4 FTE
- Data to Support Staffing Decisions

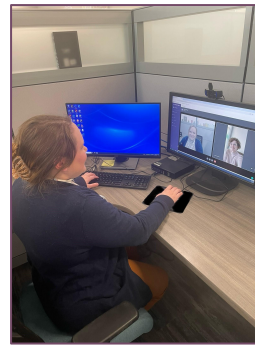
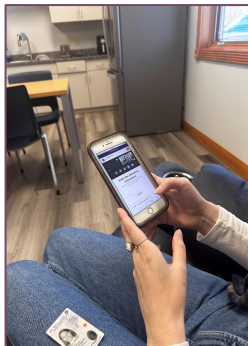
SAVING MONEY IS AWESOME, BUT OUR MEMBER EXPERIENCE WAS THE TRUE WINNER WITH THESE STRATEGIC CHANGES



- Nearly Eliminated In-Branch Wait-Time
- 2024 Survey Results
 - New Accounts
 - Overall Experience: 4.88/5.00
 - 91% Net Promoter
 - Loan Experience
 - Overall Experience: 4.88/5.00
 - 87% Net Promoter

WE MADE IT EASIER TO DO BUSINESS WITH US!

“BANK FROM ANYWHERE”



Meet Your Members Where They Are



MEETING YOU
WHERE **YOU** ARE

MEETING YOU WHERE **YOU** ARE

INTERACTIVE TELLER MACHINE (ITM)

Available 24/7 at each branch drive-up, lobbies of Merrill, Tomahawk and Minocqua and inside Dave's County Market in Merrill.

- Deposit stacks of bills
- Withdraw cash
- Deposit checks¹
- Transfer funds
- Make a loan payment
- ... & more!



MOBILE BANKING APP

24/7 access available online at parkcitycu.org or by downloading our mobile app, PCCU Mobile, through your device's app store.

REMOTE VIDEO BANKING

Open memberships and accounts, make changes to existing accounts, apply for loans or credit cards, and more, all from the comfort of your home.



Meet PCCU Penny, Park City Credit Union's virtual chat assistant! Penny is very knowledgeable about the credit union, works 24/7 and is located in the bottom right corner of our website! Need to talk to one of our employees? Penny can connect you during business hours.

VISIT US AT ANY OF OUR BRANCH LOCATIONS

HEADQUARTERS
501 S Pine Ridge Ave
Merrill, WI

MINOCQUA
9852 Hwy 70 W
Minocqua, WI

TOMAHAWK
1213 N Fourth St
Tomahawk, WI

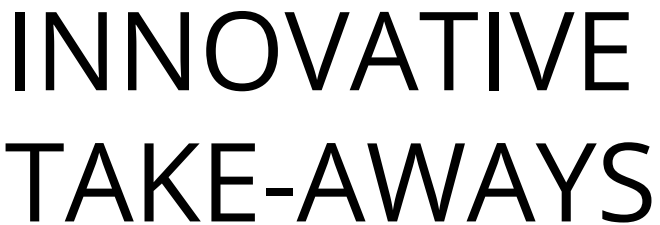
RHINELANDER
151 S Courtney St
Rhinelander, WI

TEXT² OR CALL:

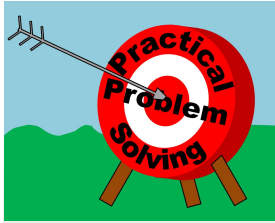
715-536-8351 • parkcitycu.org

Encourage Staff to Throw the Challenge Flags



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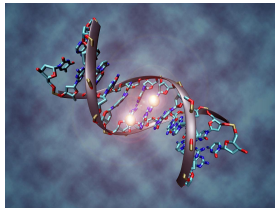
INNOVATIVE TAKE-AWAYS



Don't Focus on the Symptoms



When You Identify Challenge #1,
Keep Digging



Change Your DNA



Expand Your use Cases, For
Increased Value



Consider ROI vs the Cost



Choose a Partner, Not a Vendor

A top-down photograph of a workspace. A silver laptop keyboard is partially visible in the background. In the foreground, a brown paper envelope is open, and a white card with the words "Thank you" written in a black cursive script is placed on top of it. A black pen with a silver clip lies diagonally across the bottom left of the card and envelope. The entire scene is set on a light-colored wooden surface.

Thank you



LEEANN SANTANA

Digital Channel Specialist



EMERGE

Reputation Management

Eltropy 2025





88%-90% NPS - Net Promoter Score
Medallia



3.0 – 3.5 Average Google Rating



171 Google Reviews
2011 - 2023

What is Reputation Management?

Dear Leeann,
We hope you had a great experience with our team at OceanAir. We value your feedback. Would you take a moment to leave us a review?

Google:

<https://messages.oceanair.org/sh/yYgi2J>

Leeann | Digital Channel Specialist
Reply STOP to opt out. Message and data rates may apply.

MEMBER OUTREACH

New Membership

New Products Added

Branch Visits

Member Contact Center Interactions

On-demand



4.6 Average Google Rating



Over 2,000 review links sent



**175 Google Reviews
2024**

GOOGLE REVIEWS

★★★★★ 3 weeks ago **NEW**

Jessica M. is an exceptional representative. Great knowledge of procedures and most important she knows you by name and treats you with respect. OceanAir is blessed to have her in their staff!

★★★★★ 3 weeks ago **NEW**

Blessed be the name of the LORD! Hallelujah! We've been with CBC, now Ocean Air for 2 decade & more!

That is why I am willing to give a review on Oscar, who helped me & always of help! And because of that, I would say 10, for his excellent & wonderful service and his smile taking my business! Actually, majority of the teller are all knowledgeable & wonderful! Great service! GOD service

★★★★★ 2 months ago

I have a wonderful experience with the agent, a big shout out to Mary Bautista. She's very helpful, friendly and respectful, I would definitely recommend them to my friends and family. On top of that they gave me the best deal to refinance my car. All in all 10/10.

Ratings on Google

CBC Federal Credit Union - Cam...
300 Arneill Rd, Camarillo, CA 93...



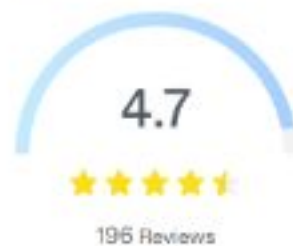
CBC Federal Credit Union - Simi ...
1377 E Los Angeles Ave, Simi Vall...



CBC Federal Credit Union
3836 Dean Dr, Ventura, CA 9300...



CBC Federal Credit Union
2151 E Gonzales Rd, Oxnard, CA ...



Average Rating 4.6

Previously CBC

BEST RATED CREDIT UNION

BY BUSINESS RATE



QUESTIONS



ROYCE NGIAM

Chief Marketing Officer



EMERGE



January Extreme Weather and Wildfire Incident

4.23.25





January 7, 2025



What happened?

- 1.7 - High Winds – Loss of Power - WFH
- Fire erupts in Eaton Canyon
- 85 – 100 mph winds carry embers
- Embers ignite trees – ‘rain of fire’
- First City was in consideration for LASD Command Center
- Evacuation orders until 1.14.25



January 8, 2025





2nd Most Destructive in California



Eaton and Palisades fires among the most destructive and deadliest on California record

Fire Name	▼ Structures	Deaths	Acres
Camp - 2018	18,804	85	153,336
Eaton - 2025	9,418	17	14,021
Palisades - 2025	6,837	12	23,448
Tubbs - 2017	5,636	22	36,807
Tunnel - Oakland Hills - 1991	2,900	25	1,600
Cedar - 2003	2,820	15	273,246
North Complex - 2020	2,352	15	318,935





Business Continuity Plan

First City Credit Union

Loan Status Login Menu

Wildfire Relief Loans For Our Members in Need

We're Here to Help!

MEMBER RELIEF LOAN
For those impacted by the California Winds and Wildfires

First City is ready to help members with a financial lifeline designed to support individuals affected by the devastating California winds and wildfires. These emergency relief loans offer immediate access to funds, helping those

Open an Account
First City has the Right Account to Fit Your Needs

Apply for a Loan
Competitive Rates, Flexible Terms

First City Credit Union

Loan Status Login Menu

Branches/Offices Update

Location	Status
Altadena Corporate Office	Closed
Pasadena Branch	Open
West Covina Branch	Open
Antelope Valley Branch	Open
Lakewood Branch	Open
Claremont Branch	Open
Los Angeles Branch	Open
LA General Branch	Open

Service	Status
Core System (Symitar)	Active
Online Banking	Active

Open an Account
First City has the Right Account to Fit Your Needs

Apply for a Loan

- BCP Activated
- Two Daily Meetings
- Member Assistance Programs and Webpage Launched
- BCP Teams Channel
- BCP Teams Updates
- Here For You Member eMail – 1.8.25
- Text Message Check-In System

First City Credit Union

HERE FOR YOU

Dear Valued Member,

Our hearts go out to everyone affected by the current extreme weather conditions and wildfire-related challenges. Your Credit Union is here for you.

Currently, all seven of our branch locations are open to members, while our corporate office in Altadena is currently unavailable due to the mandatory evacuation. For the most up to date status of our branch locations, please visit our [Holiday and Updates](#)



Business Continuity Plan

- LACCEA Relief Drive – 1.12.25
- Here For You #2 – 1.17.25
- LACCEA Relief Drive #2 – 1.18.25
- LASD Food Service – 1.18.25
- \$1 MM Pledge Press Release and Article – 1.21.25
- Incident Briefing – 1.23.25



FirstCity CREDIT UNION

HERE FOR YOU

Dear Valued Member,

CUInsight

January 28, 2025

First City Credit Union pledges up to \$1 million in interest free loans to those in FEMA defined fire areas

ALTADENA, CA (January 21, 2025) | First City Credit Union is helping members and their families during the California Wildfire crisis by committing up to \$1 million in interest free loans to those residing in the FEMA declared wildfire disaster areas through its Recovery Assistance Loan program with no payments for 60 days. Additional programs include a discounted and streamlined approval process for their Wildfire Relief Loan up to \$5,000, payment deferral options on existing First City loans, and discounted auto loan rates for those that need to replace a vehicle that was lost due to the wildfires.

For more information about the programs or to apply for any of the Credit Union's programs, please visit their Member Assistance page at <https://www.firstcitycu.org/member-assistance>.

"Due to the heroic effort of first responders, our corporate office in Altadena was spared from the devastation due to the fires," said Nav





Key Beat: Eltropy to the Rescue!



MARKETING ALERT

Eaton Fire Member Outreach Text Message

WHY: By leveraging text messaging, organizations can enhance their disaster response efforts, ensuring timely and effective communication with their members. Text messages are read quickly, often within minutes. This allows for the rapid dissemination of critical information and text messaging can be more reliable than other communication methods during a disaster. Even when internet services are down, SMS often still works, ensuring that important messages get through. Finally, text messaging allows organizations to provide personalized support and updates to their members, helping them feel connected and informed during a stressful time.

WHAT: First City is sending a text message to 104 members residing in Altadena informing them of our Member Assistance Page due to the Eaton Fire and subsequent flooding and mudslides.

WHEN: Friday, February 14, 2025 at 12:00 pm pst

HOW: SMS Text

SAMPLES:

First City Credit Union Member Outreach - Our thoughts are with our members impacted by the Eaton Fire and mudslides. Your Credit Union is here for you, please visit <https://www.firstcitycu.org/member-assistance> for our Member Relief Programs. To receive immediate assistance, please call us at 800.944.2200. STOP=opt out.

RECIPIENTS: All Employees, Board of Directors, Supervisory Committee

QUESTIONS: Please contact Royce Ngiam.

First City Employee Wellness Check-In ACTION REQUESTED: Please reply back with a 1 = Safe, 2 = Evacuated/No Power, 3 = Please Contact Me.

VOTE NOW!

**All Stories Are Dear To Us.
Your Vote Decides Who Wins.**



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