

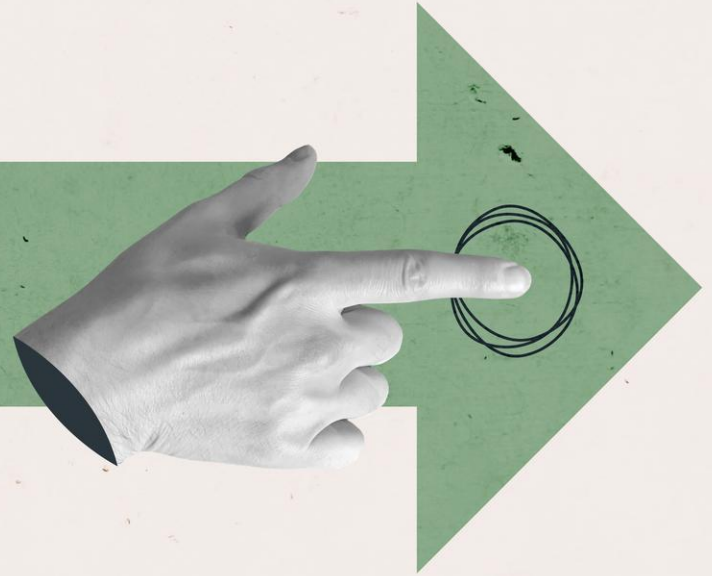
# Innovation with *Purpose*



eltropy / **LEADERSHIP  
SUMMIT 2025**



# What is Your Purpose?



# ChatGPT's Response



ChatGPT



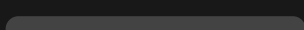
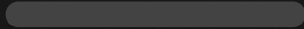
Library

1

## Today



## Yesterday



ChatGPT ▾

what is the purpose of community financial institutions, briefly?

Community Financial Institutions (CFIs) — like credit unions and community banks — exist to serve the financial needs of local individuals, families, and small businesses. Their main purpose is to **support community growth** by providing accessible, personalized, and often more affordable financial services compared to large national banks. They reinvest locally, prioritize member interests, and foster financial well-being within the communities they serve.

Our Purpose is to  
support **Your Purpose**



## OUR MISSION

# Financial Access for All *Anytime, Anywhere*





WORLD  
ECONOMIC  
FORUM

Annual Meeting  
Davos 2022

# Key Theme - How do we stay relevant?



# Filene's Top Trends in Action: Strategic Implementation for Credit Unions

Featuring a Strategic Case Study from Credit Union of Texas



Filene 

**Caroline  
Vahrenkamp**

Director of Advisory  
Services



 CREDIT UNION OF  
TEXAS

**Angela  
Faust**

SVP/Chief Operating  
Officer

A blue jay is shown in flight, its wings spread wide, revealing intricate blue and white feather patterns. It is positioned in the upper left quadrant of the frame. Below it, a large flock of sparrows is scattered across a lush green field. The sparrows are mostly brown and grey, with some showing white underparts. The background is a soft, out-of-focus green, suggesting a grassy field. The word "Differentiation" is written in a large, white, sans-serif font across the center of the image, partially overlapping the blue jay and the flock of sparrows.

# Differentiation

# Seismic Events, Tectonic Change: Why Strategic Considerations for Banks and Credit Unions Increasingly Include the Role of Merger



**Peter  
Duffy**


Managing Director




**Scott  
Rabe**

SVP of Innovation and  
Automation

# FinTechs have commoditized Banking


[Credit cards](#) [Banking](#) [Home](#) [Loans](#) [Insurance](#) [Personal finance](#) [Investing](#) [Small business](#) [Taxes](#)


[SIGN IN](#) [SIGN UP](#)

[PERSONAL LOANS](#) > [PERSONAL LOAN RATES: COMPARE TOP LENDER...](#)
Advertiser disclosure


Written by [Annie Millerbernd](#)  
Assistant Assigning Editor



Edited by [Kim Lowe](#) ✓  
Head of Content, Personal & Student Loans



**Compare personal loan rates in just 2 minutes**

- ✓ Check rates from multiple lenders at once
- ✓ Explore loans up to \$100,000
- ✓ There's NO impact on your credit score

Loan amount

[CHECK RATES](#)

Loan amount

Loan Purpose

Credit score

ZIP Code

Bankrate credit karma™ credible lendingtree®

 **nerdwallet**

**Policygenius**

THE **zebra**

 **MoneyLion**



# Differentiation

# The Talent Shift: Leading in an Age of Workforce and Demographic Disruption



GALLUP

**Alexis  
Li**

Senior Workplace  
Strategist



Dort Financial  
CREDIT UNION

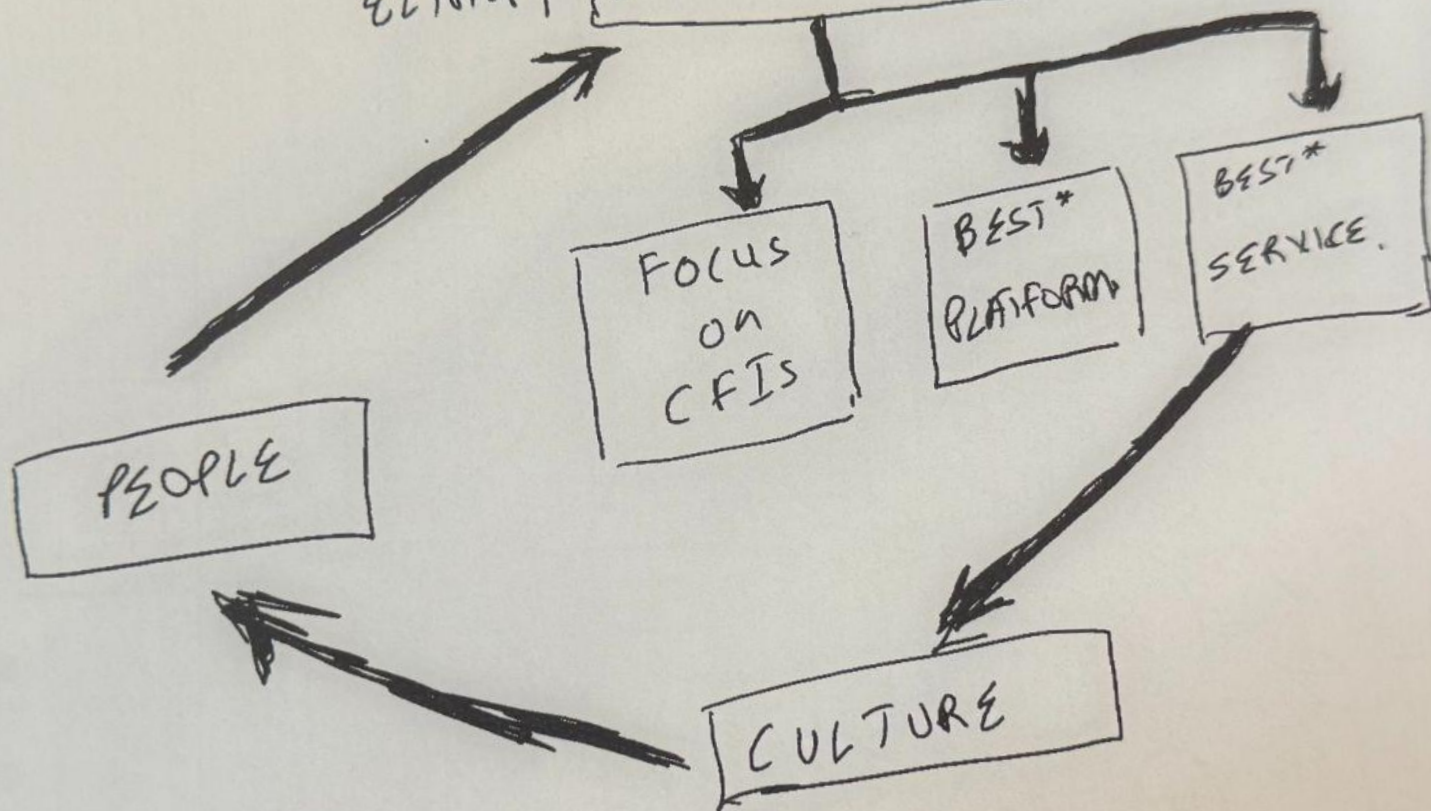
**Brian  
Waldron**

President & CEO

**Take care of your people - and  
they will take care of your members**



Entropy: DIFFERENTIATION



# Intelligence Advantage: Who Controls the Data, Shapes the Future



**Saahil Kamath**  
VP of Products



**Matt Edwards**  
Chief Customer Officer



**Rob Hoyle**  
Chief People &  
Technology Officer



**Brad Shafton**  
SVP, IT and Digital

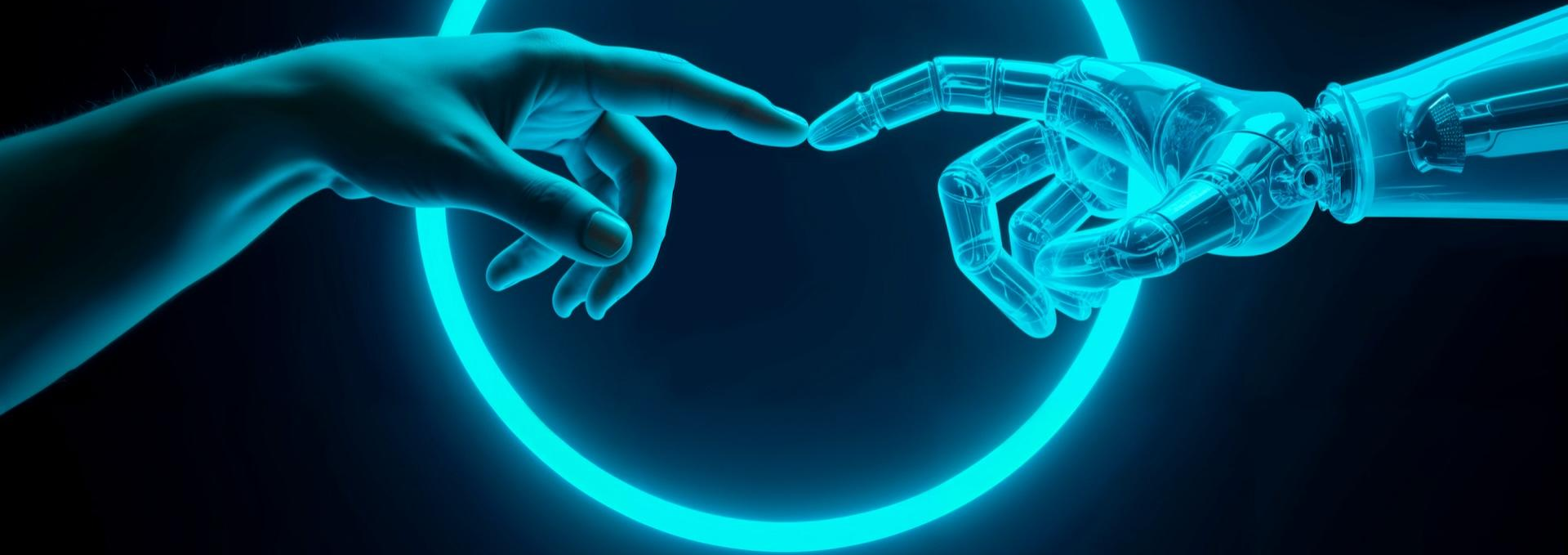


**Eric Crabtree**  
Chief Digital Experience  
Officer SVP



**Sean Holliday**  
Product Development  
Manager

# The AI Revolution is here



Theme #1 ***Data is King***

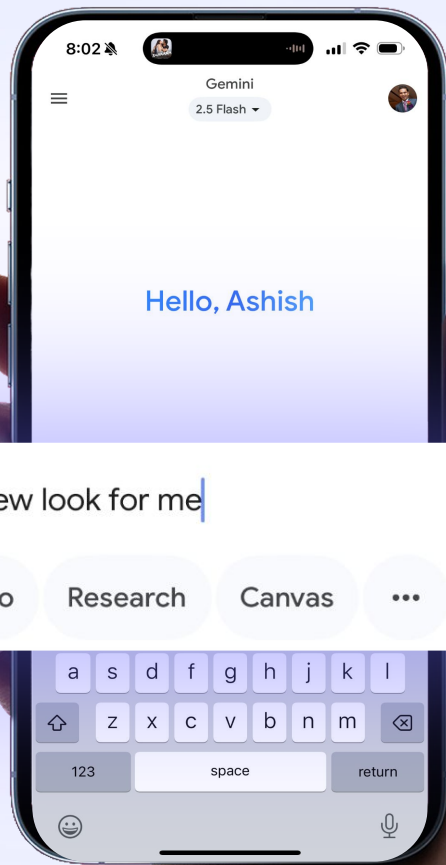
Theme #2 ***Adoption***

Theme #3 ***Governance***

# What is stopping you?







8:02

Gemini

2.5 Flash

Hello, Ashish

Create a new look for me



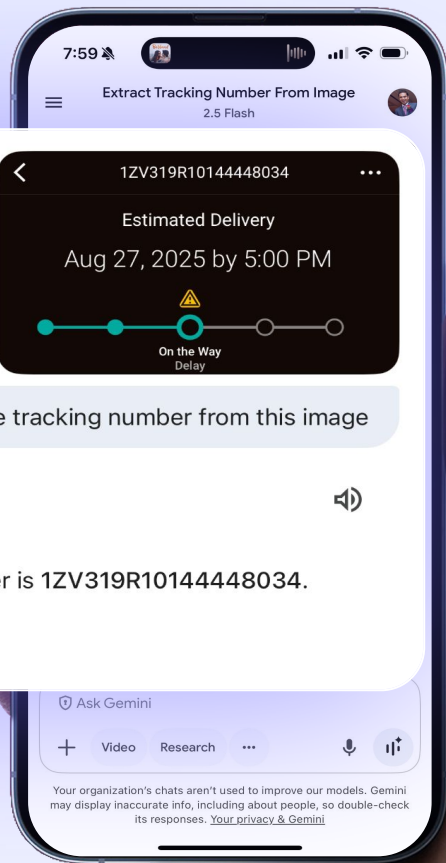
Video

Research

Canvas







1ZV319R10144448034

Estimated Delivery

Aug 27, 2025 by 5:00 PM

On the Way  
Delay

Extract the tracking number from this image

Analysis

The tracking number is 1ZV319R10144448034.

Sources

Ask Gemini

Video Research

Your organization's chats aren't used to improve our models. Gemini may display inaccurate info, including about people, so double-check its responses. [Your privacy & Gemini](#)

# Redesigning the Consumer Lifecycle: From Insight to Impact



**Prasad  
Shrotri**

SVP Solutions Engineering  
(Moderator)



**David  
Whitcomb**

Senior Director of  
Product Management



**Jeff  
Sanders**

Vice President of IT



**Shelly  
Buller**

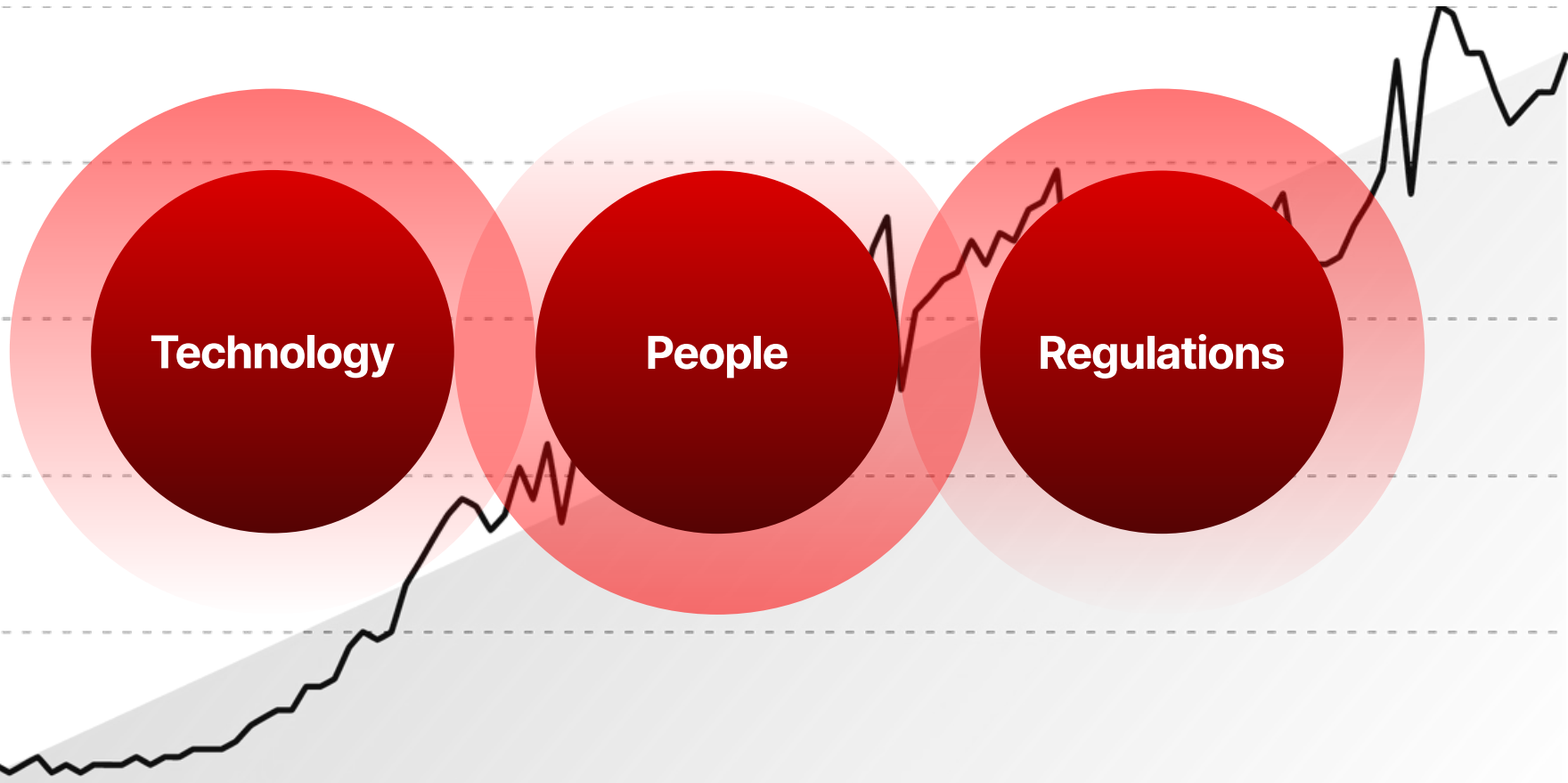
Chief Operations  
Officer



**Mike  
McWethy**

Executive Vice  
President

# The Cost of Business is Exploding



# Branches are for advisory




# My First Home in America



# My story started with an in-Branch Conversation





How critical are conversations to  
CUs?

A large grid of 48 small video frames, arranged in 8 rows and 6 columns. Each frame shows a different person or group of people in various settings (indoor, outdoor, office, home) using their smartphones. The people are of various ages and ethnicities. The frames are slightly faded and have a dark overlay, making the central text stand out.

# It's all about conversations

# Conversations CUs have with their members

## Simple

Higher Volume  
Lower Value



Consumer

## Complex

Lower Volume  
High Value

Withdrawals	Check Cashing	Account Issues	Wires	Commercial Loans	Mortgage
Transactions	Account Balance	Deposits	Payments	New Accounts	Notary
Transfers	Bill Pay	Web Issues	Fund Accounts	Personal Loans	Insurance
					Investments

Financial Conversations with your members

# Conversations in the era of AI

**Simple**

Higher Volume  
Lower Value

**Automate &  
Self Serve**



Consumer

Account Issues      Wire  
Payments      N  
Web Issues      Fund Ac

**Complex**

Lower Volume  
High Value

**Human Touch  
with Empathy**

# Unified Conversations Platform

## Intelligence

AI Intelligence & Analytics

## Automation

AI Agents (Digital & Voice) & AI Assistants

## Communication

Video | Text | Chat | Voice+ (CCaaS) | Office Phone | Email



### Workflows

Appointments

Lobby  
Management

Payments



### Compliance & Security



### Safe AI



Integrations

Core

Lending

Collections

AOS

Marketing

Call Center

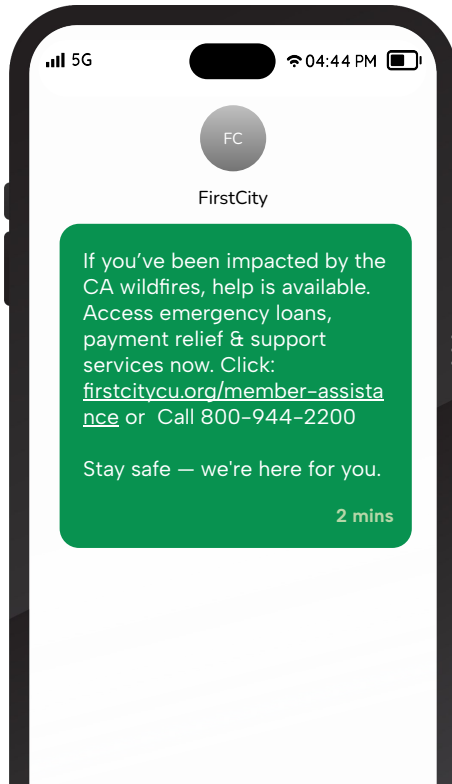
CRM



It's Not About ~~Technology~~,  
But About **The Impact** We Create With It.

# Fires Raged. **Text Messages** Still Got Through.

Innovation ensured safety and connection when it mattered most.



# A Last Goodbye, Made Possible by Video Notary

Innovation enabled dignity and peace in a family's most fragile moment.

Notarization  
Successful

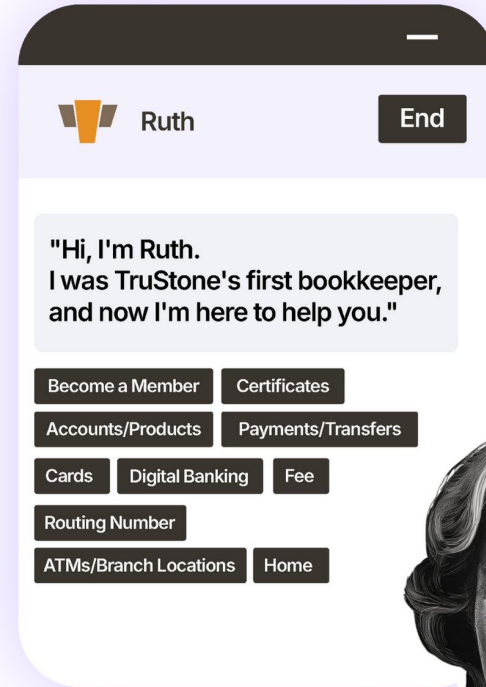


# A Credit Union's First Book keeper revived with **Eltropy AI**

*"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."*



Senior Vice President of Enterprise Applications  
**Jill Schaffler**





50%

of all phone calls automated.  
So that we can focus on  
financial wellness.

Angela Faust

SVP/Chief Operations Officer



An abstract, three-dimensional visualization of a complex, swirling structure, possibly representing a protein or a molecular model. The structure is rendered with a translucent, glass-like appearance, showing intricate internal patterns and folds. The color palette is dominated by deep blues and purples, with some lighter, iridescent highlights that give it a sense of depth and movement. The overall shape is roughly spherical but with many protrusions and indentations, suggesting a highly complex internal architecture.

# **Why This *Matters***

**In a world of flashy tech, we build  
technology with heart, for the real economy.**



OUR MANTRA IS TO

**Power Conversations**

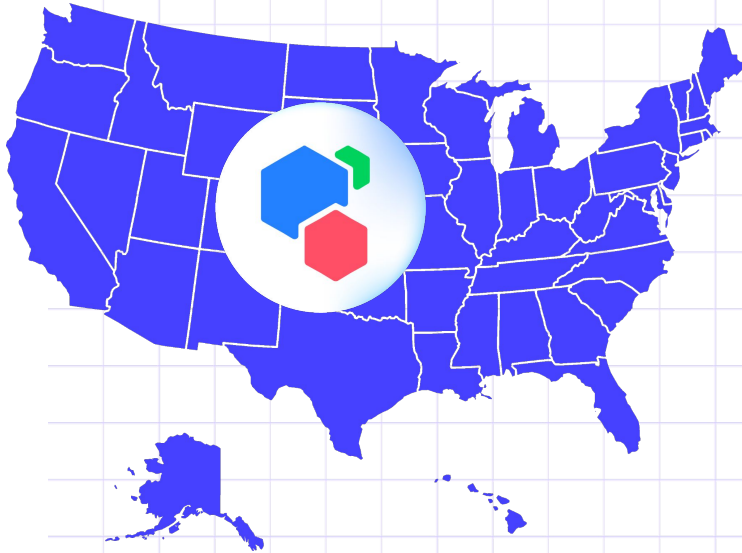
SO THAT YOU CAN

**Deliver Financial Care**

THAT DRIVES

**Life-Changing Outcomes**

# Fastest Growing Fintech



***0-700***

**Community Financial Institutions  
In under 7 years**

Thank you, America, for welcoming us—  
we're honored to grow and serve with our CUs!

# Our Proud Partners

## TITANIUM

**nuvei**

## PLATINUM

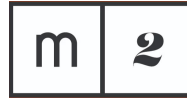


**loanTERRA**

**Q2**

**SWIVEL**  
An SWBC Company

## DIAMOND



## GOLD

**DEFENSESTORM**

## BRONZE

 **BlastPoint**



 **exagens**

 **illumina**

## SILVER

 **ACCESS SOFTEK™**



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SUMMIT 2025**

# Call to Action: CFI Leaders

Take one  
**purpose-driven**  
innovation step

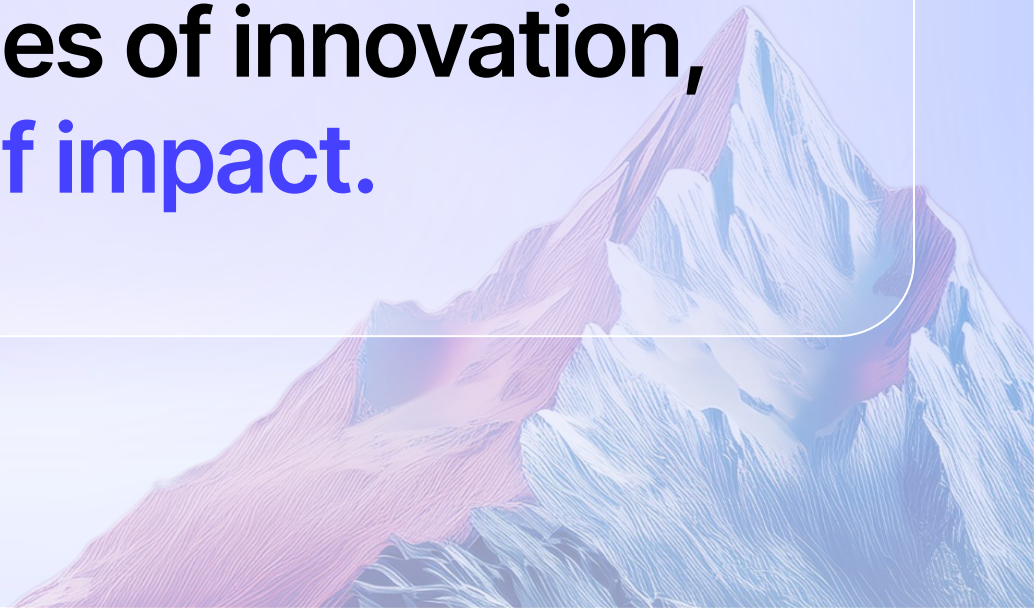
Modernize communication  
not to cut costs, but **to**  
**deepen trust**

Leverage  
**AI with**  
**purpose**

Break silos not just for efficiency, but  
**for member and employee**  
**experience.**

# Call to Action: **Partners**

**Commit to coming back next year,  
not just with stories of innovation,  
but with stories of impact.**



# Call to Action: **Eltropy**

Pledge to innovate with **clarity of purpose, transparency, and relentless service of CFIs.**



# ***Better Together***



eltropy

**LEADERSHIP  
SUMMIT** 2025

# Next Year...



*Let's take a selfie*

