

Eltropy Advances Digital Lending for Credit Unions and Community Banks through its Partnership with MeridianLink

Milestone adoption brings Eltropy's AI-powered communication platform to MeridianLink's digital lending platforms at more than 100 financial institutions

SANTA CLARA, CA, UNITED STATES, February 14, 2025 /EINPresswire.com/ -- Eltropy, the leading AI-powered conversations platform for community financial institutions (CFIs), today announced its 100th customer integration with [MeridianLink, Inc.](#)

(NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies. This milestone highlights the growing adoption of embedded communications in online account opening and digital lending.



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This achievement spans implementations across the MeridianLink® Consumer, MeridianLink® Opening, and MeridianLink® Collect offerings, allowing credit unions and community banks to reduce friction across the entire banking journey by directly embedding Eltropy's unified conversations platform. This integration allows members to connect with agents via text, chat, video, or phone call during critical moments of the application process.

"This 100th integration marks a significant shift in the digital experience," said Ashish Garg, Co-founder and CEO

of Eltropy. "Credit unions and community banks want to offer modern digital experiences without losing their personal touch. For example, by embedding communication directly into MeridianLink's lending workflow, we're helping them achieve both – members get instant support when they need it most, and CFIs see higher completion rates. It's about making digital lending feel as personal as a branch visit."

The integration routes interactions from loan pages specifically to lending departments, enabling applicants to receive expert assistance and accelerated loan processing. Financial institutions can also deploy Eltropy's AI-powered platform to handle routine queries about application status, loan rates, and payments.

The platform's capabilities extend beyond lending to support the full banking lifecycle – from digital account opening and loan origination through collections, with additional integrations in development. This comprehensive approach allows for consistent communication across all member touchpoints.

"We're seeing tremendous momentum in adoption of these integrations," said Jason Smith, VP of Strategic Partnerships at Eltropy. "Beyond our current milestone, we have numerous community financial institutions in the implementation pipeline who recognize the value of embedded communications. We're also exploring several promising opportunities to expand our collaboration with MeridianLink® to bring even more innovative solutions to CFIs."

Community financial institutions using the integrated solution report significant improvements in both operational efficiency and member satisfaction:

"Using Eltropy's text platform within our MeridianLink system has made a substantial difference. We can quickly and easily reach out to borrowers, give them updates in real-time, and share important documents through text messages," said Debbie Possin, AVP Member Contact Center, America's Credit Union. "This speeds up loan approvals and keeps borrowers happy by using a communication method they prefer. Having Eltropy integrated into MeridianLink makes everything smoother – our team gets more done, and our members get better service throughout their entire loan process."

"The integration of Eltropy and MeridianLink has dramatically improved our lending operations," said Courtney Spaid, Director of Lending at Tri-County Area Federal Credit Union. "Our lenders can now work on multiple loans simultaneously while maintaining constant communication with members. The ability to text directly from within our loan origination system means faster document collection and quicker loan closings. It's made our team more efficient while improving the member experience through their preferred communication channel."

To learn more about Eltropy's MeridianLink integration capabilities, visit eltropy.com or request a demo.

About Eltropy

Eltropy is the leading conversations platform for community financial institutions (CFIs). Its AI-driven communications tools empower CFIs to communicate, automate, improve operations and engagement, and increase productivity across the institution – all while maintaining the highest standards of security and compliance. Using Eltropy's platform, CFIs can connect with and

service their members and customers anytime, anywhere via Text, Chat, Video, Voice — all integrated into a single platform. For more information, please visit eltrophy.com.

About MeridianLink

MeridianLink® (NYSE: MLNK) empowers financial institutions and consumer reporting agencies to drive efficient growth. MeridianLink's cloud-based digital lending, account opening, background screening, and data verification solutions leverage shared intelligence from a unified data platform, MeridianLink® One, to enable customers of all sizes to identify growth opportunities, effectively scale up, and support compliance efforts, all while powering an enhanced experience for staff and consumers alike.

For more than 25 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities. Learn more at www.meridianlink.com.

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