# Eltropy, Tennessee Credit Union League Leaders Discuss AI's Practical Impact on Credit Union Operations on CU2.0 Podcast

Industry experts share insights on how AI improves member service and staff efficiency

SANTA CLARA, CA, UNITED STATES, March 24, 2025 /EINPresswire.com/ -- Saahil Kamath, Head of AI at Eltropy, and David Griffiths, Chief Revenue Officer at Tennessee Credit Union League, recently joined industry veteran Robert McGarvey on the [CU2.0 podcast](#) to discuss how artificial intelligence is reshaping member service and operational efficiency in the credit union industry.
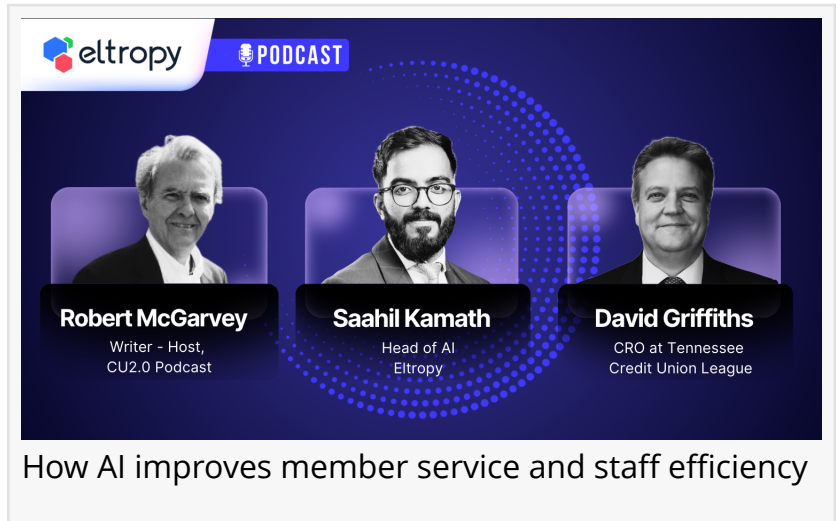
How AI improves member service and staff efficiency

The discussion highlighted how AI technology has become a necessary tool for credit unions working to meet evolving member expectations while managing operational constraints. The conversation covered AI's effects on various credit union operations and the adoption hurdles faced by institutions of different sizes.

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>
> *Saahil Kamath, Head of AI, Eltropy*

"AI is like the best and most knowledgeable team member—always available, instantly retrieving information, and handling repetitive tasks—so credit union staff can focus on what matters most: building relationships with members," Kamath noted during the podcast, emphasizing AI's ability to serve as a comprehensive knowledge repository. Eltropy has implemented generative AI solutions for over 80 credit unions in the past two years, demonstrating the growing demand for these technologies.

The podcast revealed several key insights about AI's current and future impact on credit unions:

- Practical Member Self-Service: AI is now able to handle up to 70-80% of routine inquiries and transactions, cutting call center wait times and improving member experience.

- Staff Efficiency: AI knowledge tools help staff find and apply complex policies and procedures, reducing the mental workload for employees.

- Size-Based Adoption Gaps: While adoption remains low among smaller credit unions (5-8%), emerging cost-effective AI solutions are helping bridge the gap, making AI more accessible to institutions of all sizes.

- Policy Consistency: AI's ability to analyze and surface policy inconsistencies ensures credit unions maintain compliance and deliver a more consistent, transparent member experience.

- Age and Perspective Differences: AI adoption is shaped by leadership perspectives, with newer executives often viewing AI as a strategic enabler, while seasoned leaders may prioritize maintaining traditional member engagement models.

"Many credit unions put their policies on the shelf and haven't revisited them," commented Griffiths. "AI is going to be able to take these policies and identify conflicts, which helps credit unions improve both internal operations and member experiences."

With regulatory changes impacting revenue streams, AI-driven automation is becoming a strategic necessity, helping credit unions enhance service while maintaining cost efficiency.

Click here to listen to the full podcast episode or learn more about Eltropy's AI solutions for credit unions.

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