

Guardian Credit Union Completes Lending in One Conversation with Eltropy's AI-Powered Digital Platform

Credit Union reduces loan processing from days to minutes with Eltropy-Sync1 Systems text messaging integration

SANTA CLARA, CA, UNITED STATES, October 15, 2025 /EINPresswire.com/ -- Eltropy, the leading AI-powered digital conversations platform for community financial institutions (CFIs), announced today that Guardian Credit Union has moved its entire lending workflow to text messaging using Eltropy's secure platform integrated with Sync1 Systems.



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The credit union, which serves Alabama communities across 16 branches with over \$1.1 billion in assets, has dramatically improved loan processing by replacing outdated communication methods with Eltropy's integrated text messaging solution.

"We can now complete the entire process from application creation to underwriting submission, all in a single phone call," says Tyler McCurdy, Lending Program Manager at Guardian Credit Union. "Before, it was 'Hey, I'll call you back when I gather it' or follow-up calls saying 'I never got it.' Now we can have a conversation, and as I'm asking for things, I can text it over."

The new system has allowed Guardian Credit Union to:

- Complete loan processing from application to underwriting in one conversation
- Eliminate delays in document collection through instant text requests
- Automate file organization with documents automatically attached to correct loan files
- Improve staff satisfaction with streamlined workflows

"The integration is so seamless that most of our lenders see it as part of their normal workflow. It's fully embedded inside our LOS; a text box pops up, allowing them to communicate directly with members who have consented. They don't have to think about switching between systems," explains McCurdy.



The response from our lending team has been overwhelmingly positive ... Now they can select all required documents with one click, send and receive everything automatically organized in the loan file."

*Tyler McCurdy, Lending
Program Manager, Guardian
Credit Union*

The system includes built-in automation capabilities that Guardian is putting to full use. Staff can request specific documents with a single click, sending secure upload links to members, while documents uploaded by members are automatically attached to the correct loan file under the proper document name.

Building on its initial success in lending, Guardian continues to expand Eltropy's platform across departments. The collections team uses it for payment reminder campaigns, while other departments are adopting it to enhance member communications across the organization.

"We chose Eltropy because they could provide more than just the ability to message members. This partnership allows us to connect with members across multiple interactions. When looking for a new LOS, the need for greater communication through the application process was a necessity," notes McCurdy.

"The response from our lending team has been overwhelmingly positive. Before, they were accustomed to gathering documents from multiple sources, reviewing, and manually uploading files to ensure proper placement. Now they can select all required documents with one click, send them, and receive everything automatically organized in the loan file. They love it," said McCurdy.

As Guardian plans to open 10 new branches over the next five years, the texting platform will play a crucial role in maintaining their relationship-focused approach while serving more members across a wider geographic area.

"This technology is absolutely critical to our expansion plans," McCurdy explained. "We're heavily focused on centralized lending and rely on digital solutions to maintain the same level of personal service our members expect. I just don't think you'll be able to continue to grow your membership and business base without texting."

Read the full [Guardian Credit Union success story here](#). Learn how Eltropy's [AI-powered communications platform](#) is improving lending operations for credit unions.

About Eltropy

Eltropy is the leading unified 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 www.eltropy.com.

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