

Cobalt Credit Union Deploys Eltropy AI Voice, Achieving 83% Session Containment Rate

Nebraska-based credit union serving military members worldwide uses AI voice automation to handle routine inquiries 24/7, freeing staff for complex member needs

SANTA CLARA, CA, UNITED STATES, January 5, 2026 /EINPresswire.com/ -- Eltropy, the leading AI-powered conversations platform for community financial institutions (CFIs), today

announced that Cobalt Credit Union has successfully deployed Eltropy AI Voice, achieving an 83% session containment rate while maintaining high member satisfaction. The Nebraska-based credit union, proudly rooted in serving military members and their families, now serves a growing community of members across the region and nationwide. Cobalt is among the first



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Chasmine McIntosh, VP of Digital Banking, Cobalt Credit Union

DNA core system clients to implement the solution, demonstrating how conversational AI can deliver 24/7 member support without sacrificing service quality.

Formerly known as SAC Federal Credit Union, Cobalt has deep roots in military service and needed technology that could serve members stationed around the world. The credit union took a deliberate, phased approach to AI implementation, beginning with video banking through POPi/o (acquired by Eltropy), then adding chat and text messaging, before rolling out AI capabilities.

"From day one, our AI-powered contact center assistant, Coby, has delivered measurable results and positive

feedback from both members and staff," said Chasmine McIntosh, VP of Digital Banking at Cobalt Credit Union. "What Coby does is handle routine inquiries 24/7, which frees up our team to focus on the complex situations where members really need that human touch. We consider him a vital member of our contact center team, handling high volumes with empathy and accuracy."

Cobalt implemented its first AI agent in August 2024, launching an intent-based system alongside a new digital banking platform. Two months later, the credit union added generative AI capabilities, allowing Coby to handle a broader range of member inquiries. The recent deployment of AI Voice completes Cobalt's multi-channel AI strategy, giving members the choice to engage through their preferred channel.

Coby now handles routine inquiries around the clock, freeing contact center staff to focus on complex, high-touch interactions that require personalized attention.

The credit union has seen lower abandonment rates and faster resolution times, with members increasingly trusting the AI assistant for their banking needs. "This progress simply would not have been possible without the exceptional partnership with Eltropy," McIntosh noted. "We have truly invested together in the vision we share for digital innovation and member engagement."

Robin Larsen, President and CEO of Cobalt Credit Union, emphasized the importance of the partnership approach. "Very seldom do we have a vendor that aligns with our goals and mission," Larsen said. "I truly appreciate Eltropy's support toward making Cobalt a success. Eltropy allowed us to achieve our goals in serving our members to the best of our abilities."

The implementation required close collaboration on prompt engineering and system configuration to align technical precision with member experience goals.

"Prompt engineering for our AI Voice has been a deeply rewarding experience," said Hessa Lucas, Systems Analyst PMP at Cobalt Credit Union. "I worked hands-on, refining how the AI interprets and responds to both authenticated and unauthenticated intents, ensuring clarity, accuracy, and a natural conversational flow. It's been incredibly rewarding to help shape a solution that reflects our commitment to innovation and excellence."

"The key to effective AI Voice is that it goes beyond just understanding member requests – it takes action," said Saahil Kamath, VP of Product, AI at Eltropy. "Members calling to check balances or transfer funds don't want to work through phone menus and hold times. Our AI handles authentication conversationally, processes transactions in real-time, and provides confirmation – maintaining a natural, human-like interaction throughout. Cobalt members are experiencing this firsthand."

Cobalt's implementation demonstrates how credit unions can thoughtfully deploy AI technology in stages, building member trust and achieving operational efficiency without sacrificing service quality. The credit union continues to work with Eltropy on additional capabilities and personalization features.

Learn more about Cobalt's [success with Eltropy here](#).

About Eltropy

Eltropy is the leading conversations platform for community financial institutions (CFIs). Its [AI-driven communications tools](#) help CFIs 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 eltropy.com.

About Cobalt Credit Union

Founded in 1946, Cobalt Credit Union serves more than 116,000 members across the region with a mission to provide trusted financial services and community support. With assets exceeding \$1.3 billion, Cobalt offers a full range of consumer and business banking products and remains committed to helping members achieve financial success.

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