

Eltropy Enters 2026 With Record Growth and Expanding Momentum

Platform adoption rate reaches 43% as community financial institutions consolidate technology stacks

SANTA CLARA, CA, UNITED STATES, February 4, 2026 /EINPresswire.com/ -- Eltropy, the leading agentic AI-powered conversations platform for community financial institutions (CFIs), closed 2025 with record growth across key business metrics, positioning the company for continued expansion in 2026. The company's unified platform approach helped CFIs consolidate vendor relationships while improving member engagement and operational efficiency.



Eltropy added more than 100 new financial institution clients in 2025, with 43% of new customers purchasing platform deals that included multiple communication channels plus AI or applications – a significant indicator of the industry's shift toward unified solutions. This platform adoption rate reflects CFIs' growing preference for integrated technology over point solutions.

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“When nearly half of new customers immediately see the value in deploying multiple capabilities together, it validates what we've been building,” said Ashish Garg, Co-founder and CEO of Eltropy. “These aren't just software

purchases – CFIs are making strategic decisions to consolidate vendors and reduce the complexity that's been holding them back.”

Major Customer Wins Demonstrate Platform Value

OnPath Federal Credit Union's recent contract exemplifies the trend toward platform consolidation. The Louisiana-based credit union selected Eltropy to replace four (4) existing

communication systems and avoided the need to purchase three (3) additional systems that would have been required to meet future operational goals. The comprehensive implementation consolidates voice, text, video, and AI capabilities into a single platform integrated with OnPath's core systems.

"We're seeing credit unions and community banks realize they can't keep adding vendors every time they need a new capability," said Garg. "OnPath's decision to consolidate several different communication tools shows how CFIs are thinking more strategically about their technology investments."

Platform Expansion and AI Adoption Drive Results

Throughout 2025, Eltrophy expanded its platform with several key capabilities:

Lexop Acquisition – The January acquisition of collections technology provider Lexop strengthened Eltrophy's member servicing capabilities, bringing self-serve payment options and member-first collections workflows to the platform.

Rich Communication Services (RCS) – Beta launch of branded messaging delivered 32% higher engagement rates compared to traditional SMS, with verified sender identification helping combat fraud.

Desktop Application – Standalone app launch improved agent performance with 20% faster load times and reduced system resource usage.

Video Banking Relaunch – Full integration of video banking into the unified platform, with 81 customers successfully migrated and improved stability and performance.

Payments Solution – Launch of integrated payment processing reduced transaction costs by 15-40% while eliminating vendor complexity.

The company's AI capabilities saw strong adoption throughout the year, with CFIs deploying AI-powered tools for member engagement, collections, lending, and fraud detection.

Industry Recognition and Market Position

Eltrophy's growth trajectory earned recognition across the industry in 2025:

- [Inc. 5000](#) – Eltrophy earned a place for the fourth consecutive year on the annual Inc. 5000 list of fastest-growing private companies with 174 percent three-year growth rate

- [Curql Collective](#) – Named Fintech Value Creator of the Year by the Curql Collective at VentureTech 2025

Customer Base Expands to 750

Eltropy now serves 750 community financial institutions across North America, up from 650 at the start of 2025. The customer base includes credit unions ranging from under \$100 million to over \$10 billion in assets, as well as community banks of various sizes.

Looking Ahead: 2026 Momentum

Eltropy begins 2026 with strong momentum and will showcase its platform at more than 50 major industry events during the year, including:

- Governmental Affairs Conference (GAC) – March 1-4 in Washington, D.C., featuring demonstrations of practical AI applications for credit unions
- NCUCA (National Credit Union Collections Alliance) – April 7-9 in Las Vegas, focusing on credit union collections, risk management, bankruptcy, and recovery
- Eltropy EMERGE 2026 – April 21-24, in Santa Clara, Calif., Eltropy's fourth annual user conference, expected to bring together 400+ CFI leaders
- Eltropy Leadership Summit 2026 – August 24-26, in Monterey Bay, Calif., the company's exclusive gathering for C-suite and executive leaders from CFIs will return in the fall of 2026, following the success of the 2025 summit in Jackson Hole, Wyoming.
- GoWest MAXX – Oct. 6-9 in Denver, the largest credit union event in the West, bringing together over 1,000 credit union professionals with more than 120 solution providers
- Alkami Co:lab 2026, April 13-15 in San Diego; MeridianLink LIVE, May 11-14 in San Diego
- And many more.

"CFIs are tired of managing dozens of vendor relationships," said Garg. "Our platform gives them AI that works today, not someday, integrated with the communication channels their members actually use. The 100+ institutions that joined us in 2025 saw that practical path forward."

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, SMS, Chat, Video, Voice — all integrated into a single platform. For more information, please visit eltropy.com.

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