**Pioneer Valley Credit Union Speeds Loan Processing with Eltropy's AI-Powered Digital Platform**

*Credit Union reduces loan document collection time from days to minutes with Eltropy-MeridianLink text messaging integration*

**SANTA CLARA, Calif.** – **February 21, 2025 –** Eltropy, the leading AI-powered digital conversations platform for community financial institutions (CFIs), announced today that Pioneer Valley Credit Union has moved 90% of its loan communications to text messaging using Eltropy's secure platform integrated with MeridianLink.

**How Pioneer Valley Credit Union Enhanced Lending Operations**

[Pioneer Valley Credit Union,](https://www.pvcu.org/) which serves members across Massachusetts, New York, Connecticut, Rhode Island, New Hampshire, and Vermont, processes over 3,000 loan applications annually and has significantly improved response times by replacing email-based communications with Eltropy's text messaging solution.

"The way MeridianLink and Eltropy work together has been remarkable," says Tony Sanches, VP of Lending at Pioneer Valley Credit Union. "We're seeing loan officers close deals faster because they can text right from within the loan file. When a member needs to submit additional documentation or sign something, our team can send a quick text and often get a response within minutes rather than days."

The new system has enabled Pioneer Valley Credit Union to:

* Process loans faster with direct messaging from loan files
* Reduce document collection time from days to minutes
* Automate status updates and document requests
* Improve the member experience with convenient communication options

"Email is becoming archaic in lending," explains Sanches. "To stay relevant today, you have to have text messaging capabilities. Without Eltropy, we would be struggling to meet our members' expectations for modern communication."

The system includes built-in automation capabilities that Pioneer Valley Credit Union is putting to full use. "We're loving the automation possibilities," says Sanches. "We just did an update where Eltropy and MeridianLink are working together to automatically notify members when their application status changes or when we need additional documents."

Building on its initial success, PVCU continues to identify new ways to enhance the lending experience through digital communications. "When other credit unions see how we've integrated texting into our loan workflow, they're amazed by the possibilities," says Sanches. The credit union has already seen marked improvements in member satisfaction and staff productivity, with plans to expand the platform's capabilities across more aspects of the lending process.

"It's not just about modernizing – it's about creating a lending experience that makes our members' lives easier while helping our team work more efficiently," notes Sanches.

Learn how Eltropy's [AI-powered communications platform](https://eltropy.com/text-messaging/) is improving lending operations for community banks and credit unions and discover what other CFI customers are achieving at[eltropy.com/case-studies](http://eltropy.com/case-studies).

**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](http://www.eltropy.com).