

CU Chat – Your Advanced AI Member Service Agent

Serve members 24/7

Serve your members instantly, accurately, and around the clock, ensuring your credit union is always available to help shift workers, busy parents, and early risers.

Increase staff efficiency

Free your team from repetitive enquiries and inbox overload. By automating hundreds of interactions, you can reduce staff workload and empower your team to focus on the high-value member support that deepens relationships.

Drive loan growth

Turn member interest into action. Our AI chatbots guide members seamlessly through initial enquiries to loan applications, using integrated tools like the Loan Calculator and Request Callback to support every member.

Gain actionable insights

Make data-driven decisions based on hundreds of member-communications and AI Insights.

34%

of chats happen outside office hours

NCB saw an approximate

70% reduction in incoming messages

Loans are #1 topic

Across all the bots, loans are the most frequently enquired about topic

72% positive rating

Of all conversations rated, 72% were rated as good or very good

Ready to See the Difference?

Contact CU Apps to book a free demo and see how CU Chat can work for your credit union.

hello@cuapps.co.uk | www.cuapps.co.uk

Deliver an **Exceptional** 24/7 Member Experience

Built around **your** credit union

Each chatbot is built bespoke for its credit union. This means that each chatbot has expert knowledge of its credit union's products and services, the loan application process, membership eligibility, and what services to offer members in distress.

24/7 support

Today, members expect support on their schedule, not just during office hours. CU Chat allows credit unions to provide instant, high-quality service around the clock, ensuring you are always there when your members want and need you.

Serve members in their **preferred language**

Foster inclusivity and make your credit union accessible to all. With over 50 languages supported, our AI chatbots are also excellent at understanding local colloquialisms and spelling mistakes, making it easy for anyone to ask questions and get instant answers.

Empathetic support

For many, writing to an AI is easier than making a difficult phone call. The chatbot provides an empathetic, clear, and practical first point of contact, helping vulnerable members feel looked after, understand the next steps, and feel more in control when they contact the credit union.

Our **philosophy** is

AI shouldn't replace your team.

It should answer routine questions instantly so your staff can focus on conversations that need human support.

On average

34% of chats happen out of hours

CU Chat understands

over 50+ languages, typos, slang and everyday language

Thoughtful communication

helping members feel heard and supported



"Our chatbot "CopperBot" helps us free up staff time to allow us to use that resource elsewhere, it's been a great benefit. We love working with CU Apps, they're always thinking ahead and creating new solutions. And more importantly, our members enjoy using what they create as it bring them additional value."

- Jo Moscrop, Chief Business Officer at No1 CopperPot Credit Union

Get Actionable Insights Direct to Your Inbox

No dashboard required

Every week, your chatbot analyses the previous week's conversations and highlights what your team needs to know.

Your insights come to you

- ✓ Every Monday morning
- ✓ Straight to your inbox
- ✓ Ready to share

To make things easy, your chatbot sends you a concise summary of the previous week's conversations, ensuring you and your team can quickly get an overview of the questions members have been asking, where they experienced friction, and where there are opportunities to improve.

These insights ensure that data-driven improvements are available to credit unions of all sizes.

What **insight** do you get into each week?

What's on members' minds

A summary of the week's key metrics, including the total number of conversations, hours saved, and top topics.

Where members are struggling

A summary of frequently asked questions and how the chatbot responded, giving you direct insight into your members' most common queries.

What you could improve

The AI Insight feature also provides actionable suggestions to improve the member experience. For example, it may highlight a topic where member satisfaction is low or identify an area where your website content could be clearer.

Who may need extra support

To ensure you never miss a vulnerable member, any conversations that contained sensitive or emotional language are flagged.

The weekly Insight Emails ensure that your credit union is always aware of and learning from the chatbot's member interactions, and helping your credit union continuously improve.

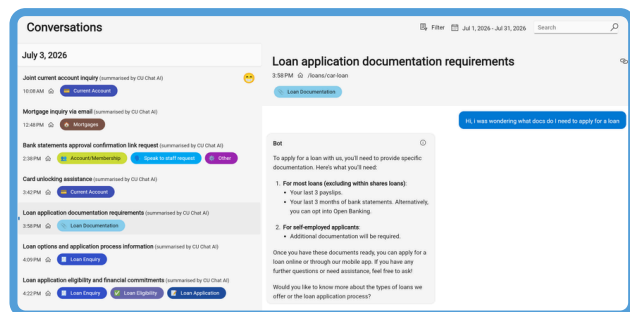


"As a credit union with tight resources, we are always looking for smart ways to enhance our offerings for members. Our chatbot, Donny, is giving us suggestions and feedback to update and adjust our website messaging and content while allowing another service channel to our members."

— David McAuley, CEO at Donore Credit Union

Deep Dive into Member Priorities

The CU Chat admin portal lets you understand members' needs, view performance data and trends.



Understand your members with conversation insights

The Conversation page is a direct window into your members' conversations, without compromising members' anonymity.

By seeing which source or webpage a conversation starts on, you can identify points of friction or sought-after information that should become more prominent.

This enables you to make targeted improvements to your website, resulting in a smoother member experience and reducing the need for members to request assistance in the first place.

80% of routine enquiries handled
without human intervention

Northern Community Bank saved
536 hours
of staff time saved

Equivalent to
3.5 full-time employees

Northern Community Bank saw
70% fewer incoming messages

On average, during bank holiday weekends, each chatbot handles
150 enquiries



"The chatbot, Honey, manages around 1,000 conversations per month, which is effectively the equivalent of an additional full-time team member. This has made a noticeable difference to our workload, allowing the team to focus on more complex enquiries while also improving our call answer rates."

— Ryan Young, CFO at Manchester Credit Union

Data to Track Member Behaviour

Your member engagement doesn't just happen on your homepage. CU Chat gives you the tools to interact with members across all your digital channels and provides the data to prove what's working.

See the impact of every conversation

The portal provides analytics of the chatbot's engagements, translating its activity into operational metrics and actionable insight.

Maybe the most important metric, 'Hours Saved,' is calculated for you, showing the tangible impact on your team's workload.

Discover your members' peak engagement times, frequently enquired about topics, and query complexity with clear graphs, helping you make smarter decisions about resource allocation.

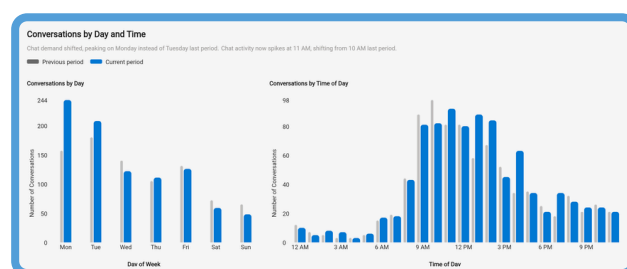
Deploy to and track multiple channels

With custom links to your chatbot, you can create unique URLs to track where members started their chats from, e.g., social media posts, or digital ads, and see which questions are asked following a campaign or come in through different channels.

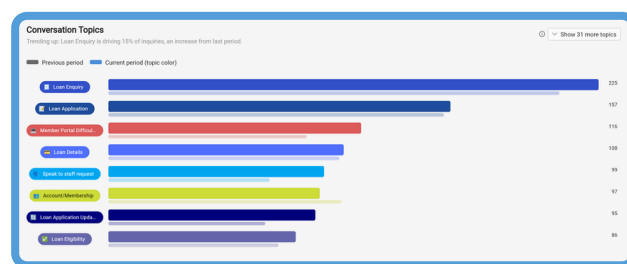
Use data to understand your members and find out...



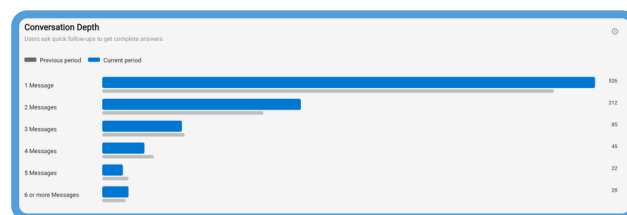
where chats are started,



when members reach out,



what topics members enquire about,



how deep members explore topics, and much more.

Drive Loan Book Growth and Never Lose a Lead

Loans are #1 topic

Across all our AI chatbots, loans are the most common topic of enquiry

More than just answers

Members understandably ask about each stage of the loan journey to understand it and their situation better.

From "How do I apply?", and "Am I eligible?" to "When will I hear back?" and "Can I top up my loan?", the chatbot answers questions instantly, using your credit union's own products, policies and processes.

What will the repayments for a €12,500 car loan be?

Car Loan

Loan Amount: €12,500

Term in months: 46

APR: 9.35%

Every Week: €74.13

Total: €14,777.29

Total Interest Payable: €2,277.29

Apply Now

Apply now

Start your loan journey within the chat

Capture leads, opportunities and provide proactive support

If a member is struggling with repayments, needs help with their circumstances or asks about a topic that requires human support, the chatbot can offer a callback request.

Hi, I'm not sure if I can afford the repayments anymore and not sure what to do

AI-Aoife

I'm sorry to hear that you're concerned about your repayments. It's really important to address this situation as soon as possible.

I recommend that you speak to our Member Support team, who can assist you in reviewing your circumstances and explain the options available. Fill in the callback request form below and our team will get back to you.

Request Callback

✓ Capture the lead

Contact details are forwarded to the credit union – never stored by CU Apps

✓ Assign to staff

Get the right staff member to contact the member based on the nature of the enquiry

✓ Enhance your support

Staff handles complex enquiries, making sure every member feels seen and supported when it matters

Built for the **Requirements** of Financial Services

Our **methodology** is

Security isn't an add-on. It's built into the service from the ground up.

We understand that protecting your members' data and your credit union's reputation is paramount.

CU Chat is designed with security, data protection and operational resilience built in from the ground up.

Protecting your brand integrity

Built-in safeguards help ensure your chatbot remains a professional and helpful extension of your team, staying on-brand and focused on relevant topics.

Grounded responses

The chatbot's answers are based on your approved knowledge base, with safeguards designed to reduce inaccurate or unsupported responses.

Transparency and control

View the information used to generate each response directly in the CU Chat Portal, giving your team greater transparency and control over what the chatbot tells members.

✓ **Data stored in Ireland**

✓ **GDPR compliant**

✓ **Secure authentication**

✓ **Human oversight**

✓ **Supports DORA requirements**

✓ **Your data is never used to train AI models**

Fair Finance

"For us, AI isn't simply about efficiency. It's about using technology to make financial services easier to access, easier to understand and more responsive, while giving our staff more time to support the customers who need them the most."

— Nick Olosunde, Head of Marketing & Operations at Fair Finance

A Partnership Built for You

Seamless onboarding and continuous support

While every chatbot shares its friendly and professional behaviours, their knowledge base is built around its credit union's own products, services and processes.

We create a chatbot grounded in the factual information you provide, then work with you to refine and build out its knowledge base.

We can work to your target launch date, keeping the process as simple and stress-free as possible.

Once live, we review the chatbot's performance and response quality, and update the knowledge base where needed.

See our Onboarding Guide for more information.

Always Up to Date

Chatbot knowledge base updates go live within 20 minutes.

Add or remove information quickly, so your chatbot can respond to temporary changes such as office closures, service disruptions or changes to opening hours.

Our goal is to be your long-term, trusted technology partner. Our business model is designed to be simple, transparent, and flexible, ensuring we are always aligned with your credit union's success.

Low-risk, high-value partnership

We don't believe in restrictive, long-term lock-ins. Instead, we offer:

- A monthly licence fee.
- Minimum term: Six months.
- Thereafter: A rolling 90-day contract.

Continuous innovation at a predictable cost

Our subscription model provides your credit union with a predictable monthly cost which funds ongoing development and guaranteeing you always have access to the latest AI capabilities; without facing unexpected upgrade fees or hidden charges.

Long-term partnership

Our team works with you through onboarding, launch and ongoing improvement to ensure that your chatbot stays aligned with your credit union, year after year.



"The support provided by the team at CU Apps as part of the pre-launch process was fantastic. They were so responsive to all requests and suggestions and provided a seamless onboarding process."

- Fiona Hogan, COO at Savvi Credit Union