

# Hughes FCU Moves to Text to Improve the Member Experience with Collections Department

## Background

Hughes Federal Credit Union was formed in 1952 in Tucson, Arizona. Hughes is committed to making a positive difference in each of its members' financial lives. It strives to connect the right products and services to each member, focusing on what is within their best interest.



Asset Size

**\$1.9B**



Members

**170,000**

## Results

When Hughes first started using Eltropy, it was in the market for a Texting solution that could be used across the entire credit union. It needed a platform that could accommodate all departments and provide all the Texting functionalities in one system.

Hughes recognized the potential of how it could utilize Eltropy across each of its departments in an effective way. The collections department was a great option for launching Text and testing out the Eltropy services.

The Hughes team was so impressed with the Texting that it quickly started to roll out Text with its other departments. Hughes has also recently signed up for additional services through Eltropy, including a full suite of online chat and skills-based routing.

*"We're excited about the future. We realize there's so much more we can do to utilize Eltropy across other departments here at Hughes."*

**Leticia Amado**

Collections Manager



## Challenge

Because Hughes participates in refinance programs as a reseller, it has a vast network of members spread throughout the country. While the Hughes network is an extremely valuable benefit for so many, it does present some challenges for Hughes' loans collections department to be contacting people from all over the states instead of just within the local area in Southern Arizona.

In addition, as anyone who works in a collections department knows, it can be difficult to connect with members who may be behind on their payments and would rather avoid those conversations.

*"Often, these folks are embarrassed," said **Leticia Amado**, Collections Manager at Hughes Financial. "They don't know that we offer help, or that the help is even out there."*

Most of the members who Hughes was attempting to contact would not answer the phone or respond to voicemail. So in the spring of 2022, Hughes started using Eltropy's Text Messaging platform.

## Solution

*"Everybody knows how to use their cell phone. Having the ability to text someone and offer assistance has been a game changer. We can send them a link to our loan extension request via Text to get the conversation flowing."*

**Leticia Amado**

Collections Manager



This alone has helped Hughes overcome the challenge of struggling to open that initial line of communication with its members. "As soon as we started using Text with Eltropy, **we saw an immediate difference in our response rates,**" said Amado. "We have such high volumes of collections and the bottom line is that people are more likely to respond to Text."

Amado went on to share how at first, some of the collections team was hesitant to use the Texting feature. "Some collectors don't like change," she said. "But as soon as they started using it they realized how helpful Texting can be. It's an easier way to communicate. And the **collectors are happy that they can actually make contact with people.**"

Let's  
Talk

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