

Heritage Credit Union & CU Apps

Hello Harry

Supporting members 24/7 while giving staff more time for what matters most

Heritage Credit Union serves more than 57,000 members across twelve branches, and is one of the top 20 largest Credit Unions in Ireland.

Like other organisations, Heritage had been experiencing an increasing number of routine enquiries coming in through phone, email and its website, occupying vital staff time.

To make it easier for members to find information quickly and to free up staff time, they onboarded an AI chatbot, and named him Harry.

Since March 2026, Harry has helped reduce the number of routine enquiries handled by the Heritage team, and allowed staff to focus more time on more complex and meaningful interactions with members.

Members can now get answers

Any time, day or night

Harry now handles routine questions

Freeing the team to focus on

Complex, meaningful member support

Ready to See the **Difference**?

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

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Challenge and solution

Challenge

As a credit union, Heritage is always looking for ways to improve the experience for their members while making the best use of their team's time.

As member expectations evolved, Heritage saw an increasing number of routine enquiries through phone, email and its website. Many of these questions related to information already available online, but still required time from the team to answer.

Heritage wanted to make it easier for members to find information quickly, particularly outside office hours, while giving staff more time to focus on complex queries and personalised member support.

Solution

To support the influx of repetitive enquiries, Heritage wanted a solution that would:

- provide members with instant access to information,
- be available outside office hours, and
- free up staff to focus more time on meaningful member enquiries

Heritage chose CU Apps as their chatbot provider because of their experience and understanding of the credit union sector and their ability to tailor each chatbot around each credit union's own products, services, and member support.

Bespoke knowledge base

Harry, Heritage's AI chatbot, is not a generic AI chatbot.

Harry's knowledge base is built on Heritage's own products, services, and member needs, making it a unique chatbot solution, bespoke to Heritage Credit Union.

A collaborative onboarding process

Heritage found the onboarding process straightforward and well-managed.

The process was collaborative, with Heritage staff involved in reviewing and fine-tuning Harry's knowledge in preparation for helping new and existing Heritage members on a variety of topics.



"Initially, some staff were unsure about what impact a chatbot might have and whether members would use it. However, once Harry went live and the team could see the quality of the responses and the volume of enquiries being handled, confidence in the platform grew quickly."

- Lynsey McCluskey, Member Services Team Leader at Heritage Credit Union

Results and impact

Results and impact

Since launching Harry in March 2026, Heritage has seen a noticeable change in how members access information.

With Harry, members can now get immediate answers to many common questions without waiting for office hours or contacting a member of staff. Heritage also noticed that members particularly value having support available during evenings and weekends, as conversation volume stays steady at these times.

For the team, Harry has helped reduce routine enquiries, allowing staff to spend more time on members with complex needs.

"Rather than replacing human interaction, Harry complements it by handling routine questions and directing members to the right information."

More than a chatbot

One of the most interesting benefits Heritage discovered was the visibility Harry provides into what members actually ask about.

The CU Chat Portal gives Heritage access to chat logs and performance analytics, while the weekly Insight Emails provide a quick summary of key activity and emerging trends from the previous week.

The questions members ask Harry can highlight where information on the website could be clearer, what processes need simplifying, or where members may be struggling to find what they need.

Heritage uses these insights to improve their website content, communications, and processes. By enhancing the information available, the team proactively answer member questions before they become repeat enquiries.

This turns Harry into more than just an additional support channel. It gives Heritage a valuable source of insight that, for a credit union of its size, would otherwise take significant staff time and resource to gather.



"Since launching our AI chatbot, Harry, we've seen a noticeable improvement in how members access information. Members can now get answers to many common questions immediately without having to wait for office hours or contact a member of staff."

"We've also noticed that members appreciate the convenience of receiving immediate responses, particularly in the evenings and at weekends. Having support available 24/7 has enhanced the overall member experience."

- Lynsey McCluskey, Member Services Team Leader at Heritage Credit Union

Looking ahead

Continuous improvement and development

Today, Heritage sees Harry as part of its ongoing approach to improving their member service, rather than a one-off technology project.

As the team continues to review Harry's conversations, they're identifying new areas where his knowledge base can expand, and use what they learn to shape how the team communicates with members and improve their services more broadly.

"Although we are only at the beginning of our journey, we look forward to all the ways we can improve our service to our members through Harry."

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"If another credit union was considering introducing a chatbot, we would encourage them to explore the opportunity. Members increasingly expect instant access to information, and Harry provides a practical way to meet those expectations while supporting staff efficiency."

- Lynsey McCluskey, Member Services Team Leader at Heritage Credit Union