

Northern Community Bank & CU Apps

A Penny for Your Time

Founded in 1982, Northern Community Bank serves over 16,000 members. As they have grown, so has their need for timely member support.

In September 2024, they went live with their AI chatbot, Penny, to provide convenient, 24/7 support to their members.

Since launching Penny, NCB has saved, on average, 536 staff hours per month and has seen around 70% decrease in incoming messages & emails from members.

Penny has continued to prove an invaluable asset for NCB's ongoing development, by responding quickly to enquiries and making information easy to access.

Northern Community Bank saved

**536 hours
of staff time saved**

Equivalent to

**3.5 full-time
employees**

NCB saw an approximate

**70% reduction in
incoming messages**

When a member messaged Penny out of hours, after being robbed, they received

**Reassurance and
practical next steps,
instantly**

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

Challenge and solution

Challenge

As Northern Community Bank has grown and expanded its membership, so has the demand for accessible, timely member support.

NCB needed a solution that would:

- Provide members with instant and easy access to information 24/7.
- Reduce staff workload by addressing frequently asked questions efficiently and accurately.
- Maintain the high standard of personalised service their members had come to expect, ensuring everyone feels supported and valued no matter how or when they got in touch.

Solution

Partnering with CU Apps, Northern Community Bank envisioned a generative AI chatbot would address their challenges.

The onboarding process was designed to be straightforward, and involved NCB in fine-tuning the chatbot to meet their and their members specific needs.

Bespoke knowledge base

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

Onboarding time

From project start to actively handling member queries, Penny went live within

6 weeks

Penny

The team decided to name the chatbot Penny as a nod to Northern Community Bank's former name, Pennine Community Credit Union, its connection to money, and to reflect the friendly, approachable persona the chatbot would have.



"The onboarding process was really simple. After reviewing the compliance documentation, all that was required was to fill out a spreadsheet with key facts about our credit union and continue testing and refining Penny's responses."

— Tia Warbrick, COO at Northern Community Bank

Results

Penny quickly became a transformative addition to the NCB team following her launch in September 2024.

Handling routine enquiries

The most dramatic impact for staff was felt on Monday mornings. Before Penny, staff would start the week faced with around 300 emails and messages that had built up over the weekend. Now, they arrive to a manageable 80 messages, as members turn to Penny first with their questions. This significant reduction in incoming messages has eased pressure and freed up a significant amount of time for staff to prioritise other tasks.

When it matters most

When a member messaged Penny out of hours, after having been robbed of their money and phone, and was scared and didn't know what to do, Penny responded with reassurance and practical advice, guiding the member to the necessary steps to take.

Monday morning messages dropped from

300 → 80

after Penny's launch

31%

of NCB's member enquiries happen outside office hours

Thoughtful communication

helping members feel heard and supported

72% positive

user-rated chat conversations



"Members are responding really well to communicating with Penny. In the first full month live, she had over 3,000 conversations with members which was estimated to have saved us 536 hours. This would equate to 3.5 full time members of staff."

"At the beginning of November, when our Christmas Savings account opened for withdrawals, we get lots of enquiries. Penny was able to provide details about when members could withdraw and start their Christmas shopping. Implementing Penny ahead of our busiest time of year has definitely relieved some of the pressure from our staff members."

— Tia Warbrick, COO at Northern Community Bank

Data-driven decisions and brand integrity

Weekly Insights

At Northern Community Bank, understanding their members is a top priority. Their team regularly uses the CU Chat Portal to dive deep into conversation logs, and build out Penny's knowledge base.

The NCB team also use the portal for analysing Penny's performance analytics to better understand how members navigate their website, and spot where improvements can be made, exploring what members are asking and how Penny is performing.

Weekly Insight Emails

In addition to data from the CU Chat Admin Portal, every Monday morning, Penny analyses all the member interactions from the previous week and automatically sends a summary of the most important findings to the NCB team.

These convenient overviews make it easy for the NCB team to always be aware of key topics of enquiry and potential concerns.

Always Up to Date

Chatbot knowledge updates go live within 20 minutes.

Expanding knowledge base

The NCB team proactively review chat logs to build Penny's knowledge. Any time they spot a question she didn't know the answer to, they add information so she can help the next member who asks about the same topic. As Penny learns, fewer and fewer updates are needed.

Temporary updates

Information can also be added temporarily, so any time the NCB team identified issues, they update Penny. This means that Penny shares the same message as the Member Service team does. This helps reduce pressure when things are already stressful. Once resolved, the temporary message is removed.



"We are enjoying using the insights we get from Penny on a weekly basis to shape future developments and awareness email campaigns.

Penny has been a huge help throughout our rebrand. She made sure our messages and tone matched our new brand perfectly, while also taking the lead in responding quickly to enquiries and easing concerns from those who were unsure about the changes.

Not only has she saved our staff time, but she's also made the whole process run far more smoothly. As always, Penny has felt like a great addition to the team."

— Tia Warbrick, COO at Northern Community Bank