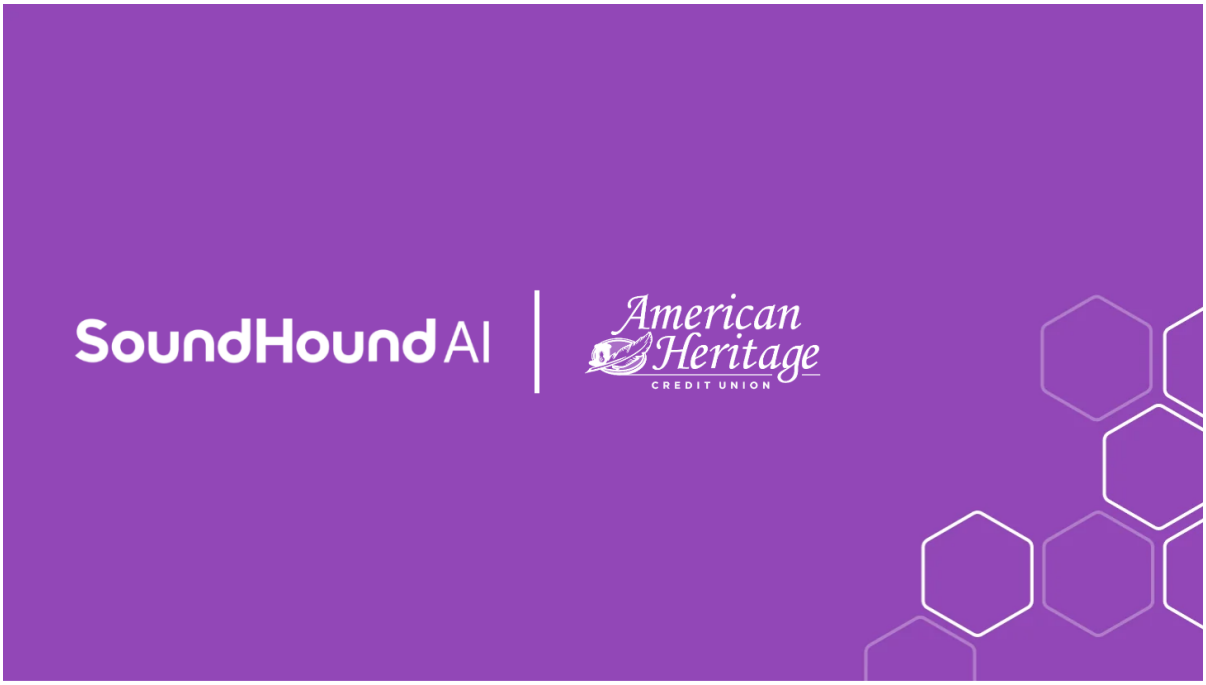
American Heritage Credit Union’s AI Agent Surpasses Half a Million Member Conversations in Under a Year with SoundHound AI

AI agent Gigi now resolves 88% of fraud and dispute chats without a representative

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SoundHound AI, Inc., a global leader in voice and agentic AI, today announced that American Heritage Credit Union has handled 598,000 member conversations in 11 months with Gigi, its voice and chat AI agent built with SoundHound AI.



SANTA CLARA, Calif., Nov. 12, 2026 (GLOBE NEWSWIRE) -- SoundHound AI, Inc. (NASDAQ: SOUN), a global leader in voice and agentic AI, today announced that American Heritage Credit Union has handled 598,000 member conversations in 11 months with Gigi, its voice and chat AI agent built with SoundHound AI. From checking balances to resolving fraud and dispute questions, Gigi handles more than 30 types of member requests, 24/7.

Founded in 1948 as the Budd Workers Federal Credit Union, American Heritage has grown to more than $5 billion in assets, 325,000 members, and 35 locations in greater Philadelphia. It was among the first credit unions in the U.S. to put a conversational AI agent in front of its members, so its representatives can spend their time on the conversations that matter most, and members get around-the-clock assistance.

“AI agents are becoming the front door to the institutions people rely on, and there are few places trust matters more than with someone’s money. Members don’t care whether they’re talking to an agent or a person. They care that the problem gets solved, safely, and quickly, the first time,” **said Brad Grafton, SVP at SoundHound AI.** *“American Heritage has built that into Gigi, and its members trust her with everything from card activations to fraud disputes.”*

Meet Gigi

Gigi answers American Heritage’s phone and chat lines 24/7 and is the first point of contact for most members. She verifies members, reads balances and recent transactions, moves money between accounts, resets Online Teller passwords, activates and replaces debit cards, and quotes loan payoff amounts. She also finds branches with their hours and services, and walks members through opening an estate account.

Results in Under a Year

From July 2025 through May 2026, Gigi resolved 88% of fraud and dispute chats, 78% of account maintenance chats, and 70% of rate and certificate

inquiries without a human representative becoming involved. On the phone, she averaged 1,897 conversations a day.

Dispute inquiries, loan applications, and contact requests reach 100% completion. Gigi also helps reduce unnecessary distractions for human representatives, screening out silent and dropped calls – about 5% of inbound voice traffic – so they don't waste employee time. Every quarter since tracking began, Gigi has handled a larger share of member requests without a representative.

People for the Conversations That Matter

When a member needs a person, Gigi moves the full conversation to a representative with one click. The representative sees every question, every answer, and the member's verification status at the top. The member doesn't repeat their account number, and the representative doesn't need to verify them again. With routine requests handled, representatives spend their time on more complex member needs.

"An integral part of our credit union philosophy is people helping people, member outreach, and member experience. Really making them feel part of it. You feel like you're talking to an actual person when you're talking to the bot," said **Rebecca Londo, Digital Analyst at American Heritage Credit Union.**

What's Next for Gigi

American Heritage is adding agentic workflows so Gigi can handle more complex requests on her own. It is also building proactive alerts. After a member is verified, Gigi checks the account for issues to raise, starting with mail flagged as undeliverable, and can confirm or update the address on the spot. Unactivated debit cards, delinquent loans, and negative balances are next.

To see how financial institutions put AI agents to work with SoundHound, visit, www.soundhound.com/industries/financial-services.

About SoundHound AI

SoundHound AI (Nasdaq: SOUN) is a voice and agentic AI company that enables businesses to deliver natural, end-to-end conversational experiences across digital and physical channels, including phones, kiosks, chat, smart devices, drive-thrus, TVs, in-vehicle, and more. Its agentic platform, OASYS, is a self-learning, orchestrated AI system where organizations can build and deploy conversational AI agents to handle transactions, tasks, and workflows on behalf of customers and employees. Built on proprietary technology backed by 800+ patents and years of AI research, SoundHound serves leading brands across industries including automotive, financial services, healthcare, retail, telecommunications, and more. It powers millions of products and processes billions of interactions annually for enterprise customers worldwide. Learn more at: www.soundhound.com

About American Heritage Credit Union

American Heritage Credit Union is a member-owned financial cooperative with more than $5.3 billion in assets serving more than 800 Workplace Partners and more than 325,000 members, with more than 35 locations across Philadelphia, Bucks, Montgomery, Delaware, Burlington, and Camden Counties. Founded in 1948, American Heritage Credit Union is now one of the top 75 largest credit unions in the United States and was named a Best-in-State Credit Union by Forbes. For more information about American Heritage Credit Union please visit AmericanHeritageCU.org.

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A photo accompanying this announcement is available at https://www.globenewswire.com/NewsRoom/AttachmentNg/22a671bf-716f-4037-9878-49d31bccd4a8