



Future Ready Board:

AI & Analytics for Non-Technologists

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Agenda

- Context
- Resources
- Definitions
- Relevant AI and analytics trends
- Practical approaches to data
- Responsible, secure, and effective; safeguards for your data
- Real world application; unlock the strategic value
- Group exercise, Five



Context

- The only constant is change
- Artificial Intelligence or AI is the new normal
- Data is a valuable and rarely tapped credit union resource



- The pace of change is ever increasing
- Integrated into most tools and platforms already
- Opportunity to organize and monetize

Governance: Resource Page

NCUA Resources:

NCUA AI Resource Center. Primary hub for credit union AI guidance from NCUA.

<https://ncua.gov/ai>

NCUA Regulatory Compliance - Artificial Intelligence. Detailed regulatory compliance resources for AI implementation. Includes references to NIST, CISA, and COSO frameworks.

<https://ncua.gov/regulation-supervision/regulatory-compliance-resources/artificial-intelligence-ai>

NCUA Board Briefing on AI (July 2025). Board briefing document covering AI use cases, risks, and regulatory expectations.

<https://ncua.gov/files/agenda-items/artificial-intelligence-board-briefing-20250724.pdf>

Federal Government Resources:

NIST AI Risk Management Framework (AI RMF 1.0). Voluntary framework for managing AI risks. Referenced by NCUA as authoritative guidance. Includes GOVERN, MAP, MEASURE, and MANAGE functions.

<https://nist.gov/itl/ai-risk-management-framework>

Practical implementation guidance for the AI Risk Management Framework.

https://airc.nist.gov/AI_RMF_Knowledge_Base/Playbook

CISA AI Security Resources. Cybersecurity guidance for AI data security, secure deployment, and AI data supply chain security.

<https://cisa.gov/ai>

GAO Report: AI Use and Oversight in Financial Services. May 2025 report (GAO-25-107197) examining AI use by financial institutions and regulatory oversight gaps.

<https://gao.gov/products/gao-25-107197>

Definitions - AI

AI- Artificial Intelligence, narrow and present in almost all aspects of work life.

Agentic AI – “Intelligent”, action based, AI tool, an example would be a personal assistant solution that maintains your calendar or books travel.

AGI- Artificial General Intelligence, future state goal of technologists to replicate human level performance.

API- Application Programming Interface connects computer systems and libraries. Context, your User Interface, allows for transmitting and receiving of data and information.

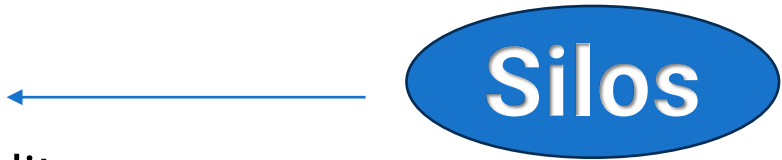
GPT- Generative Pretrained Transformer

LLM-Large Language Model – An AI engine that uses large amounts of data to understand the relationship between words.

Data and Analytics

Data- Facts, measurements, and statistics. Digital content that is transmitted, received and processed.

- Data is everywhere in your credit union.
 - Core
 - LOS (Loan Origination System)
 - CRM (Customer Relationship Management)
 - Detail and Summary report from your debit and credit processors
 - ACH (Automated Clearing House) File



Silos

Analytics help **organizations*** make better business decisions; it takes data that has already been prepared and puts it into action immediately. The objective of analytics is to apply business knowledge and generate insights, which can then lead to more effective decision-making.

- Organization* example-<https://ncnewsline.com/briefs/north-carolina-settles-with-greystar-in-ai-rent-fixing-lawsuit/>

Definitions- Data

Data Management- a framework of data disciplines that organize a credit union's data to maximize value.

Descriptive Analytics- uses large amounts of historical data, providing insights into what has happened by aggregating information and summarizing the findings.

Predictive analytics- makes predictions about the future to enable proactive decisions. Algorithms are used to identify historical trends and accurately anticipate what might happen in the future.

Prescriptive analytics- helps choose the best course of future action by advising on possible outcomes.

Definitions- Data

Data Lake- The repository of unstructured or semi-structured data.

Data Warehouse- The repository of structured data.

Data Governance- A credit union wide framework of up-to-date policies, assigned roles, and standardized processes that ensures correct, secure access to data.

BI- Business Intelligence includes organizing and visualizing data into useful content leveraging various technologies and processes.

KPI- Key Performance Indicator is a measurable metric over a period of time.

Relevant trends



C-suite titles



- Chief AI Officer
- Chief Data Officer
- Chief Growth Officer
- Chief Trust Officer

Agentic AI



- Autonomous
- Complex workflows
- Virtual assistant, internal & external

Models



- New member
- Segmentation
- Next best action
- Next best product
- Lifetime value
- Retention
- Risk

Fractional & As-a-Service(aas)



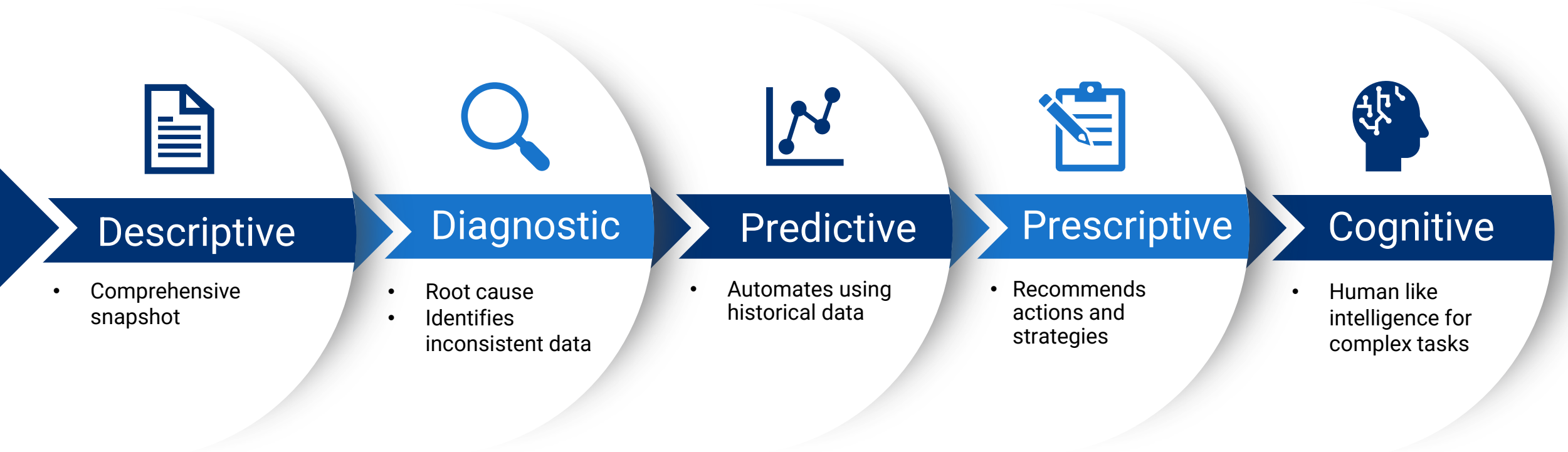
- vCISO
- vCIO
- vCFO
- Software-aas
- DR-aas
- Infrastructure-aas

Community awareness



- Washington to West Virginia
- Talking points & training
- Comm channel consistency

Practical Approach



Data

- Complete and manageable
- Business Intelligence (BI) Tools in place
- Generate insights
- Strategic planning resource

Safeguards

- ▶ **Define Roles**
 - Data Owner
 - Data Custodian
- ▶ **Data governance**
 - Define business rules
 - Identify data quality issues
 - Automate rules
 - Integrate workflows
 - Prevent bad data entry
- ▶ **Auditor & Regulatory requirements**
 - Stay up to date
 - Staff training
 - AI use
 - Fraud trends
 - Documentation

2030 AI Credit Union of the Future

2030 AI Vision

Today's Signals



Offerings

AI-curated, **dynamic product bundles** embedded in members' daily lives & partner platforms (beyond branch & app)

First steps in **embedded finance**: credit unions exposing services via APIs (e.g., [PenFed's](#) integrated investing partnership)



Marketing & Growth

Hyper-personalized, "**segment-of-one**" marketing; AI anticipates needs & auto-drives member acquisition & loyalty

Early AI-driven targeting yielding **outsized** results ([Central Willamette CU's](#) product offers saw **600%** higher response rates¹)



Channel & Experience

Truly omnichannel, always-on service; seamless human + AI interactions across mobile, web, voice & even AR/VR channels

70%+ of routine inquiries now resolved via credit union **chatbots**; **hundreds of CUs** have deployed 24/7 virtual assistants



Advice & Relationships

Always-on financial coaching; AI monitors members' finances to offer **proactive guidance** & personalized next-best actions

Industry leaders using AI "**copilots**" to augment advisors; CUs beginning to pilot similar capabilities



Operations

Autonomous, straight-through processing in loans, onboarding & payments – "**Zero Ops**" (staff only for exceptions)

AI is already boosting productivity: a credit union's ML-driven **underwriting** saw a 50–70% loan -processing capacity increase (no added FTEs)



Risk & Compliance

Real-time **AI guardians** continuously monitor for fraud & compliance issues; biometric & behavior -based security with minimal member friction

[Suncoast CU](#) blocked ~\$800K in **fraud** in 6 months; PSCU saved \$35M via AI fraud detection



Tech & Architecture

Cloud-based, modular core with unified data & AI layer – enabling plug-and-play integration, real-time analytics & cooperative data networks at scale

Foundations being laid: major core providers launching **cloud/API-first** systems; early adopters migrating off legacy cores for agility (ending "core lock-in")

Real World Growth



120M

Power BI & Loan Analytics

- Leverage partner to build BI reporting tools
- Focused on loan analysis
- Allowed understanding of new trends in loans, payoffs, and delinquencies
- Successful modernization project



500M

Database & Dashboard

- Five+ years of historical data leveraged
- Well organized database with dashboards
- Allowed for membership and credit card portfolio analysis



1.4B

Next Best Product

- Leveraged AI Next Best Product solution
- Between 63% -148% improved conversion rates based on product
- Includes HELOC & auto
- 2.5x improvement over traditional marketing



3.4B

Data warehouse

- Centralized vast amount of data
- Maximize ROI across multiple marketing campaigns
- Produced 30% increase in ROI
- Increased quality leads & approved member applications



8.5B

Next Best Product

- Ran A/B test for CD growth
- Current member project, model vs traditional marketing.
- Sample size, 4,000 members per group
- Model group opened 3x CD at 11x value

Take away action items

- Define & understand where your credit union is on your data journey.
- Define your metrics, if you are not measuring, it doesn't exist.
- Clearly define evolving roles & titles with owners.
- Understand your limitations, time and budget are finite resources.



Five for Five Exercise:

1. Where is your credit union on their data journey?

2. What tools are in place at your credit union and do you use them?

3. What documentation and training are in place?

4. How often does the team discuss member communications and needs?

5. Does your credit union have clearly defined goals and measurements in place?

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Five for Five Exercise



Resources: Page Two

<https://cusoregistry.ncua.gov/Search/Search>

<https://ncua.gov/news/press-releases>

www.Trellance.com

<https://www.cmu.edu/ai-sdm/research/research-highlights/cognitive-ai.html>

<https://www.visa.com/en-us/solutions/intelligent-commerce>

<https://www.microsoft.com/en-us/microsoft-cloud/blog/mobility/2025/03/20/the-future-of-logistics-how-generative-ai-and-agentic-ai-is-creating-a-new-era-of-efficiency-and-innovation/>

<https://www.riseanalytics.com>

Thank you!



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