

The background of the slide features a blurred photograph of a group of people in a meeting, overlaid with a semi-transparent blue gradient. A vertical white line is positioned to the left of the title text. In the bottom right corner, there is a decorative pattern of small white plus signs arranged in a grid-like fashion.

IMPACT OF GENERATIVE AI ON CREDIT UNIONS

Agenda

- + What is Generative AI?
- + Real-world applications
- + Risks, ethics, and compliance
- + Strategic impact on credit unions
- + Looking ahead

What is Generative AI?

- + Traditional AI is rule-based and predictive; Gen AI creates new content.
- + Gen AI models are trained on massive datasets.
- + It's not just automation- it's augmentation of human capabilities.

What is Generative AI?

- + Breakthroughs in transformer models and computing power.
- + OpenAI, Google, Meta, and others have democratized access.
- + The rise of APIs and cloud platforms makes it easier for even small organizations to experiment.



Everyday examples of Gen AI

- + Chatbots like ChatGPT, Copilot in Microsoft 365, Google Gemini.
- + AI writing assistants, image generators, and voice synthesis tools.
- + Many are embedded in tools we already use — email, CRM, help desks.



Use cases for credit unions

- + AI-powered member onboarding and loan prequalification.
- + Automating routine member inquiries to free up staff.
- + Creating hyper-personalized outreach campaigns based on member behavior.



Challenges in adopting Gen AI

- + Data quality and bias — Gen AI is only as good as the data it's trained on.
- + Integration with legacy systems.
- + Staff training and change management.

Ethical use of Gen AI



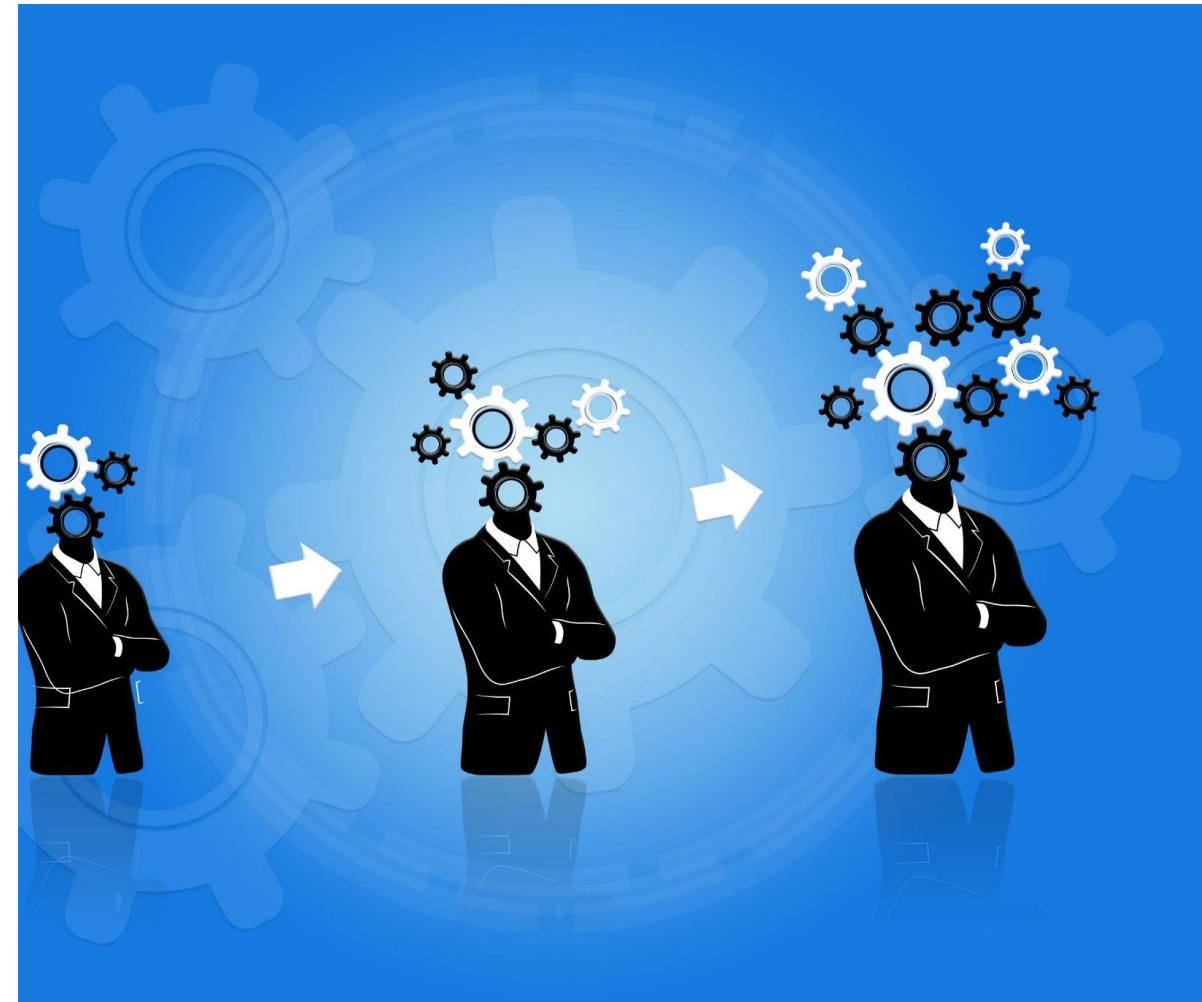
- + Own your own work.
- + Be transparent with members about how AI is used.
- + Establish internal AI governance policies.

Regulatory considerations

- + NCUA has an Artificial Intelligence Compliance Plan.
- + Fair lending laws and data transparency are key concerns.
- + Stay ahead by documenting AI decision-making processes.

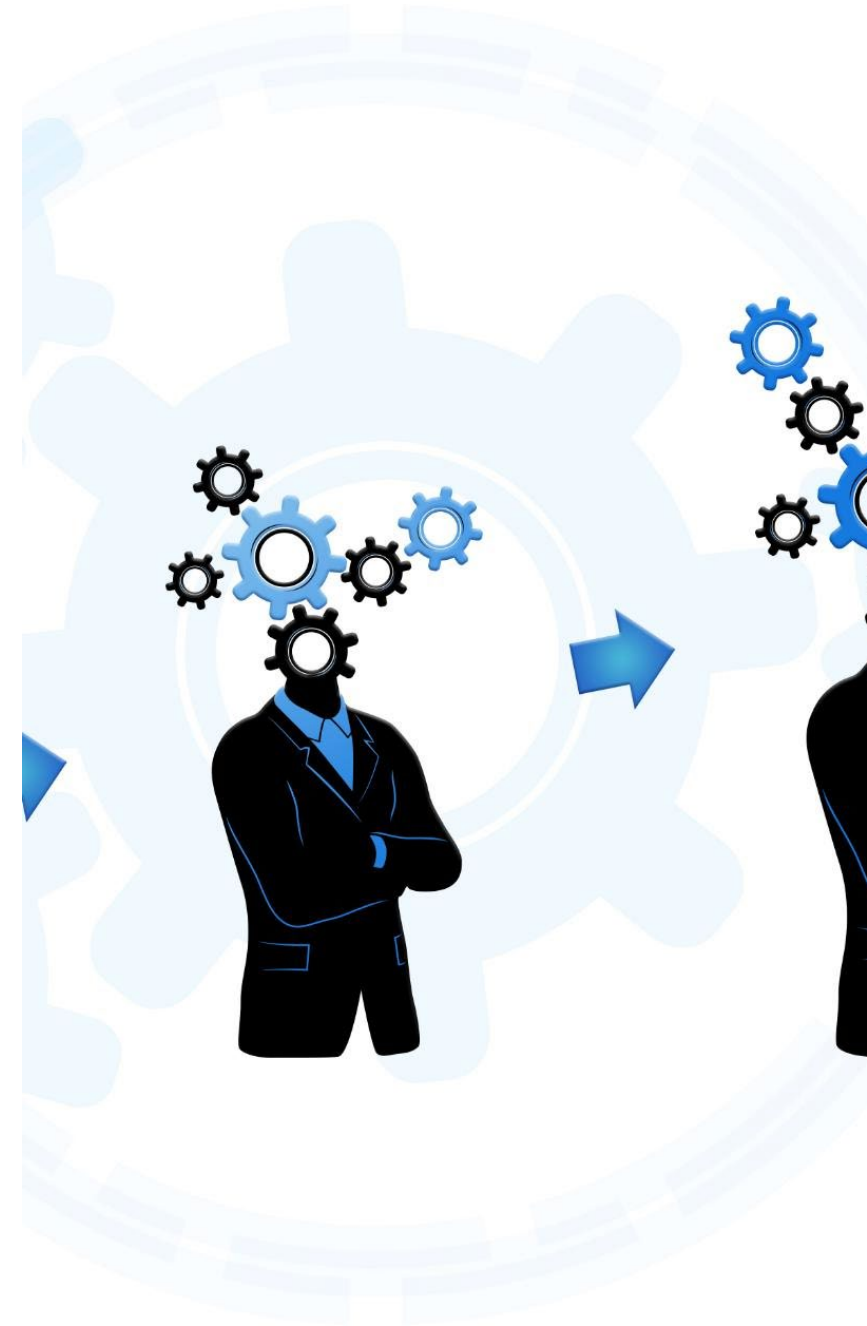
Operational impact

- + Shift from reactive service to proactive engagement.
- + AI can help anticipate member needs before they ask.
- + More efficient operations and better member satisfaction.



Skills for a Gen AI future

- + Data literacy and prompt engineering.
- + AI ethics and governance roles.
- + Cross-functional collaboration between IT and member services.





QUESTIONS