

Callahan & Associates

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# How AI Is Reshaping HR At Credit Unions

Callahan Client Webinar Series



# Our Speaker



Ken Gardner  
Vice President of HR  
Greater Texas Credit Union

# ABOUT GREATER TEXAS FCU

**Austin, TX**

Headquarters

**\$957M**

Total Assets

**75,000+**

Members Served

**207 FTEs**

Our Team

**Integrating AI to scale without losing the human touch.**

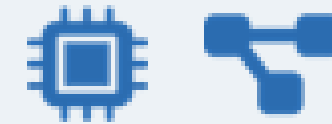
# DEMYSTIFYING AI: IT'S NOT MAGIC, IT'S MATH



## THE "CAR WITHOUT A MAP"

LLMs are like a car trying to find an address in a busy city without a map. It turns down every street, gets stuck, and tries again **tens of thousands of times** until it finds the pathway.

It doesn't "know" the city; it has simply **mapped every possible route** through trial and error.



## VECTOR LOGIC & MEANING

Meaning is created through **Vectors**—mathematical codes assigned to groups of words. This allows the "car" to understand proximity and context between ideas.

AI doesn't "think"—it **predicts the next logical step** based on its mathematical map of word relationships.

# THE JOURNEY: FROM CHAT TO ASSISTANT

## PHASE 1

### Simple Chat

Starting with ChatGPT as a basic conversational tool for drafting, brainstorming, and quick research.

## PHASE 2

### Custom GPTs

Moving to specialized bots by uploading specific documents like handbooks and policies as "artifacts."

## PHASE 3

### Use Case Explosion

Identifying and building dozens of single-purpose tools for specific, repetitive HR tasks.

## PHASE 4

### The Super Assistant

Consolidating multiple use cases into a single, robust "Employee Facing Assistant" for the whole company.

# LAUNCHING THE EMPLOYEE ASSISTANT

## HANDBOOK & POLICY

Instant answers to complex policy questions, removing the need to manually search PDFs.

## NEW HIRE FAQ

A robust, interactive guide handling common onboarding hurdles for new team members.

## BENEFITS SUPPORT

Guidance on health plans, 401k, and wellness programs available 24/7.

## CENTRALIZED ACCESS

One single interface for all employee-facing HR information.

## DESIGN OVER CODING

Built using **Plain Language** instructions. We defined the logic; the AI handled the technical execution.

# DEVELOPMENT IS A "PLAIN LANGUAGE" SKILL



## THE BEAUTY OF AI

The tech now writes the code; development happens in plain English.



## CREATIVITY OVER CODE

Anyone with a **bit of creativity** can begin experimenting.



## DESIGN THINKING MATTERS

Success comes from **design training** and clear use cases.



## CONSISTENT EVOLUTION

Weekly effort folds small tools into a durable "Super Assistant."

# Examples of Custom Assistants



## Greater Texas HR Assistant for Employees

By Ken Gardner

This assistant helps provide clear, plain-language information about various HR topics. It offers general guidance and points you in the right direction when HR or your manager should be involved. **\*\*AI can make mistakes. Always consult with HR (hr@gtfcu.org) if you are unsure.\*\***

Employee Handbook & Policies

My Benefits

Getting Started (FAQ)



## Greater Texas Performance Review Assistant

By Ken Gardner

✓ Using the creator's recommended model: GPT-5.3 Instant

Guided assistant for employee self-reviews and manager reviews using the 2026 performance framework, role-level expectations, and AI policy guardrails. **\*Usage of this assistant is governed by the AI Usage Policy.**

Start Self-Review

Start Manager Review

# AI AS AN OPPORTUNITY, NOT A THREAT

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## HISTORICAL CONTEXT

AI is augmenting work much like **computers did in the 80s and 90s**. It transforms *\*how\** we work, rather than simply replacing the worker.

For mid-sized organizations, AI manages headcount growth while allowing teams to focus on **high-value, strategic work**.



## THE HUMAN ADVANTAGE

Empathy, judgment, and creativity remain **uniquely human** and more valuable as technical tasks are automated.

We are shifting our focus toward hiring **adaptable employees** who bring strong human skills that technology cannot replicate.

# UPSKILLING THROUGH PRACTICAL EXPOSURE

## CLOSING THE GAP

The "skills gap" is often just **fear or resistance to change**.

Accessibility to tools like ChatGPT or Co-Pilot eliminates most perceived barriers.

The real differentiator is **thoughtful design**: defining clear use cases and making smart decisions to guide users.




Create a Job Description

Draft an Engaging Communication




Career Assistant

# AI IN RECRUITING: THE HUMAN CONNECTION

## AI FOR EFFICIENCY

-  **Job Descriptions:** Rapidly drafting clear, consistent roles.
-  **Recruiting Ads:** Creating targeted, engaging outreach.
-  **Interview Guides:** Generating structured, relevant questions.




## HUMAN FOR CONNECTION

-  **Intentional Limits:** We limit AI in hiring decisions to preserve personal connection.
-  **Fairness:** Human oversight ensures objectivity and alignment with values.
-  **Final Say:** People remain at the center of every hiring decision.

**"AI streamlines the process; humans build the relationship."**

# FUTURE: TRANSFORMING PERFORMANCE MANAGEMENT

## THE AI REVIEW ASSISTANT

-  **Guided Self-Reviews:** Methodical questions help employees build comprehensive self-reflections.
-  **Manager Prompts:** Targeted questions weave in relevant feedback themes and performance data.
-  **Efficiency:** Significantly reduces the administrative "time sink" of writing reviews.




## THE REAL GOAL

Shifting the focus from "checking the box" to **engaging, developmental conversations.**

**"AI handles the paperwork so humans can handle the growth."**

# RECOMMENDATION: BUILD AN HR EXEC ADVISOR

## THE FIRST STEP

-  **Don't just read—build.** Create a custom GPT early to understand the practical capability of AI.
-  **Upload your artifacts.** Feed it your handbook, leadership guides, and internal protocols.
-  **Navigate situations.** Use it as a private sounding board for complex organizational scenarios.

## THE OUTCOME

*"A private advisor that knows your specific rules, culture, and standards—available 24/7."*



# Questions?



**Presented by Guest Speaker**

Ken Gardner