



How AI Can Positively Impact Internal Procedures



TruStone Financial Credit Union



Our Speakers



Gary Jeter, EVP/CTO
TruStone Financial
Credit Union

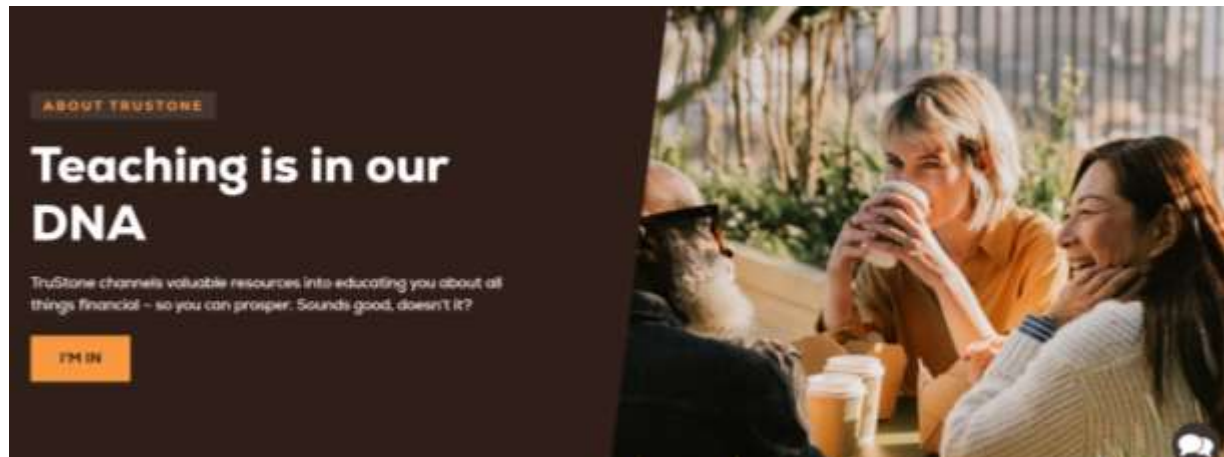


Mayka Thao, SVP
TruStone Financial
Credit Union

Who We Are

TruStone

- Plymouth, MN
- Approx. \$5.25B in assets
- Over 214,000 members
- 540 FTEs
- 24 branches



Our Mission

What We Do... We engage, educate and inspire our members to achieve lifelong financial well-being.



Our Vision

Who we are/who we strive to be... TruStone Financial is a credit union driven to create exceptional financial experiences.



Our Core Values

How we work with our members and with each other:

Integrity

Act in the best interest of our members.

Collaboration

Think independently. Work collectively.

Simplicity

Deliver frictionless service. Be easy to work with.

Energy

Be tireless in our pursuit of excellence.

Continuous Improvement

Demonstrate an eagerness to learn and evolve.

The Challenge & Opportunity



**GENERATIVE AI
OPPORTUNITIES**



**AI ADOPTION IN
CREDIT UNIONS**



**INTERNAL AI
IMPLEMENTATION**



**LAUNCH OF
TRUASSIST**

TruAssist

Welcome to
trustone

How are red flags for potential fraudulent transactions identified in the procedure for identifying members in person?

What are the key steps involved in handling third-party calls and loan servicing based on the provider?

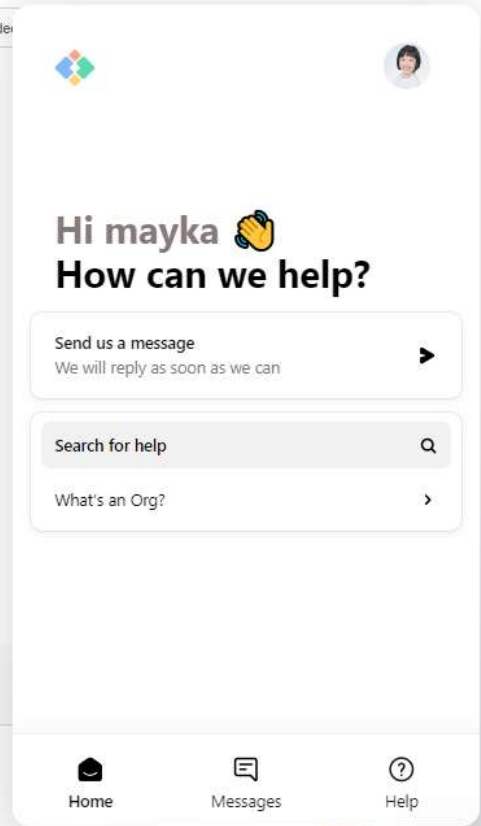
How can employees access the Home Equity Early Disclosure booklet and where are additional booklets available?

What are the specific steps outlined for balancing the vault with a coin counter in Wisconsin?

What are the criteria for denial of financial services and expulsion of members as outlined in the Denial of Service and Expulsion Policy?

*Common/frequently
asked questions*

*Help/Support
chatbot*



Selected Collections 9

🔍 Enter your search query or use // for document or keyword search

★ *Prompt*

End-User View

trustone

< Back Password Requirements Guide / document viewer

WT What's our password requirements?

Response Complete

WT TruStone Employee Handbook.pdf Digital Services Manual.pdf Password Management Policy.pdf

The password requirements for TruStone Financial are as follows:

1. Passwords must be between 12 and 20 characters in length.
2. They must include at least three of the following four character classes:
 - Lower case characters
 - Upper case characters
 - Numbers
 - Special characters (e.g., @#\$%^&*()_+!~=:;{}~`~'~<~>~|)
3. Passwords cannot repeat any character more than six times.
4. They should not contain easily guessable information such as dictionary words, names, dates, or previously used passwords.
5. Passwords must be changed at least every 12 months.

Additionally, passwords are case-sensitive, and the initial password must be changed upon first login.

Check Related Questions and Answers

Tags: Security Password Management User Authentication Account Security Procedure Guidelines

Selected Collections

Enter your search query or use it for document or keyword search

WT TruStone Employee Handbook.pdf Digital Services Manual.pdf Password Management Policy.pdf

_TruStone Employee Handbook.pdf

Download

TRUSTONE
FINANCIAL

**EMPLOYEE
HANDBOOK**

Effective: 07/01/2024

Admin View

Organization Analytics

Analytics

Queries



Total Queries

8,256

↑ 22.9%



Response Quality

77%

↓ -8.6%

Daily Query Counts



Last 30 Days ▾



Topics & Trends

Visa Gift Card Limits: Employees are inquiring about the limits on Visa gift cards.

Updating Out of Office Email: Questions about how to update the out of office email.

Credit Granting: Queries related to credit granting policies and procedures.

Phone Number for Allied: Employees seeking the phone number for Allied.

Membership Closure: Questions about who can close a membership and the steps to close an account.

IP Address Inquiry: Employees asking about an IP address (107.122.93.45).

Card Access Reset: Employees are asking about resetting card access for Moneywise Youth Account members.

Share Secured Personal Loan: Queries on how to do a share secured personal loan.

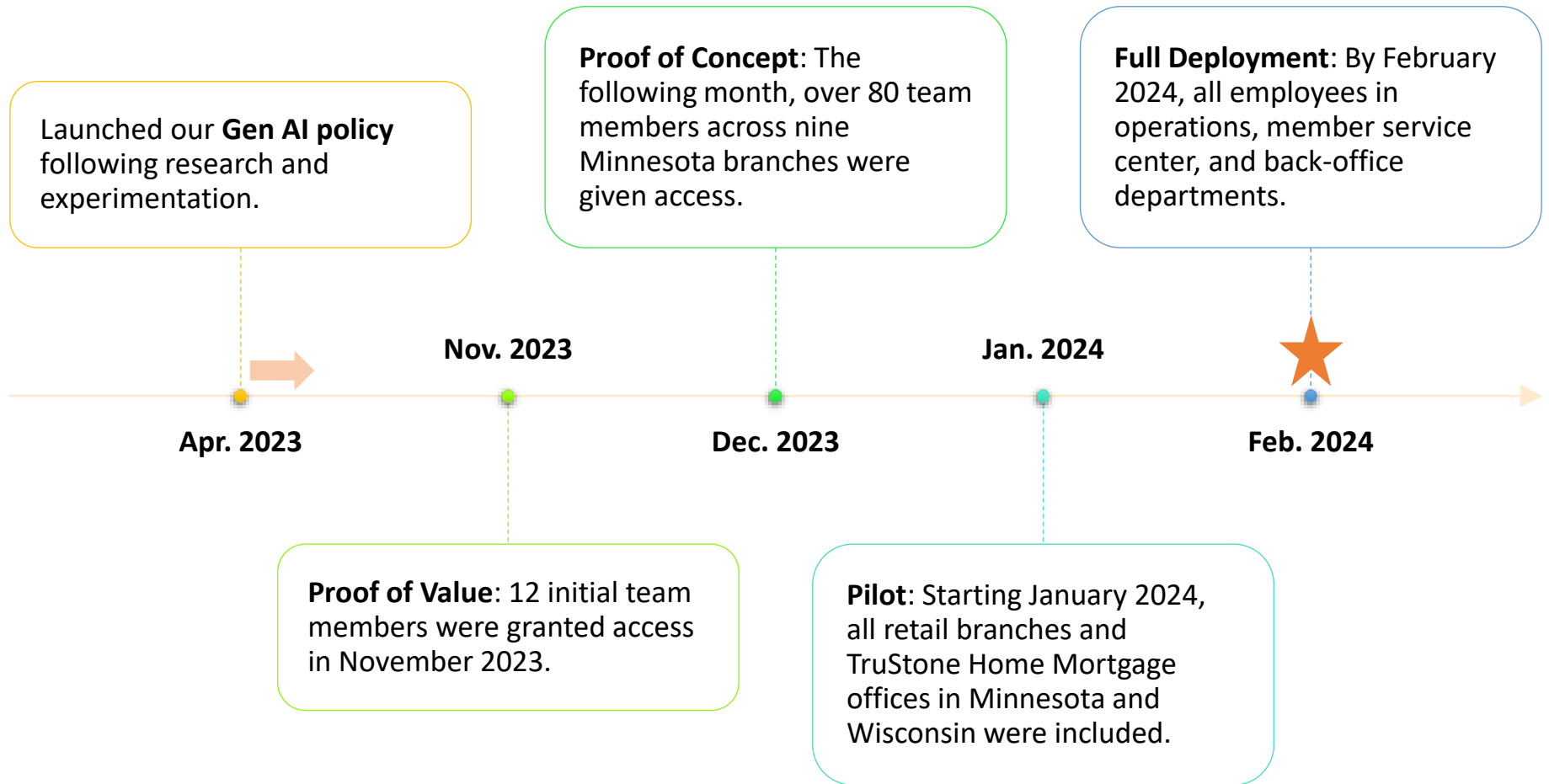
Principal Only Payment: Questions about submitting a principal only payment for a car loan.

Bill Pay Limits: Inquiries about the limits for "pay-a-person" in bill pay.

Key Benefits of TruAssist

- TruStone's first large-scale **Generative AI deployment** now used by all team members for policies, HR benefits and employee resources.
- **Enhanced communication** across *back-office and front-line teams*.
- **Time efficiency**
 - Documents retrieval reduced from up to two minutes to **as little as 10 seconds**.
 - Additionally, in-branch wait times have decreased from 15 minutes *to less than three minutes*.
- **Streamlined processes** accessing the right information has become effortless - no longer need to jump through hoops.

Policy First, Then a Phased Roll-Out



Engagement and Communication are key success criteria for success!

Prompts For Success And Learning Together



User Engagement

- TruAssist users submit hundreds of prompts daily, such as "how to open a safe deposit box."
- Given the infrequency of this process, employees often need to relearn the procedure.
- Previously, employees had to search the intranet for this information, but now the prompt delivers the 14 necessary steps instantly.



Challenge of Effective Prompts

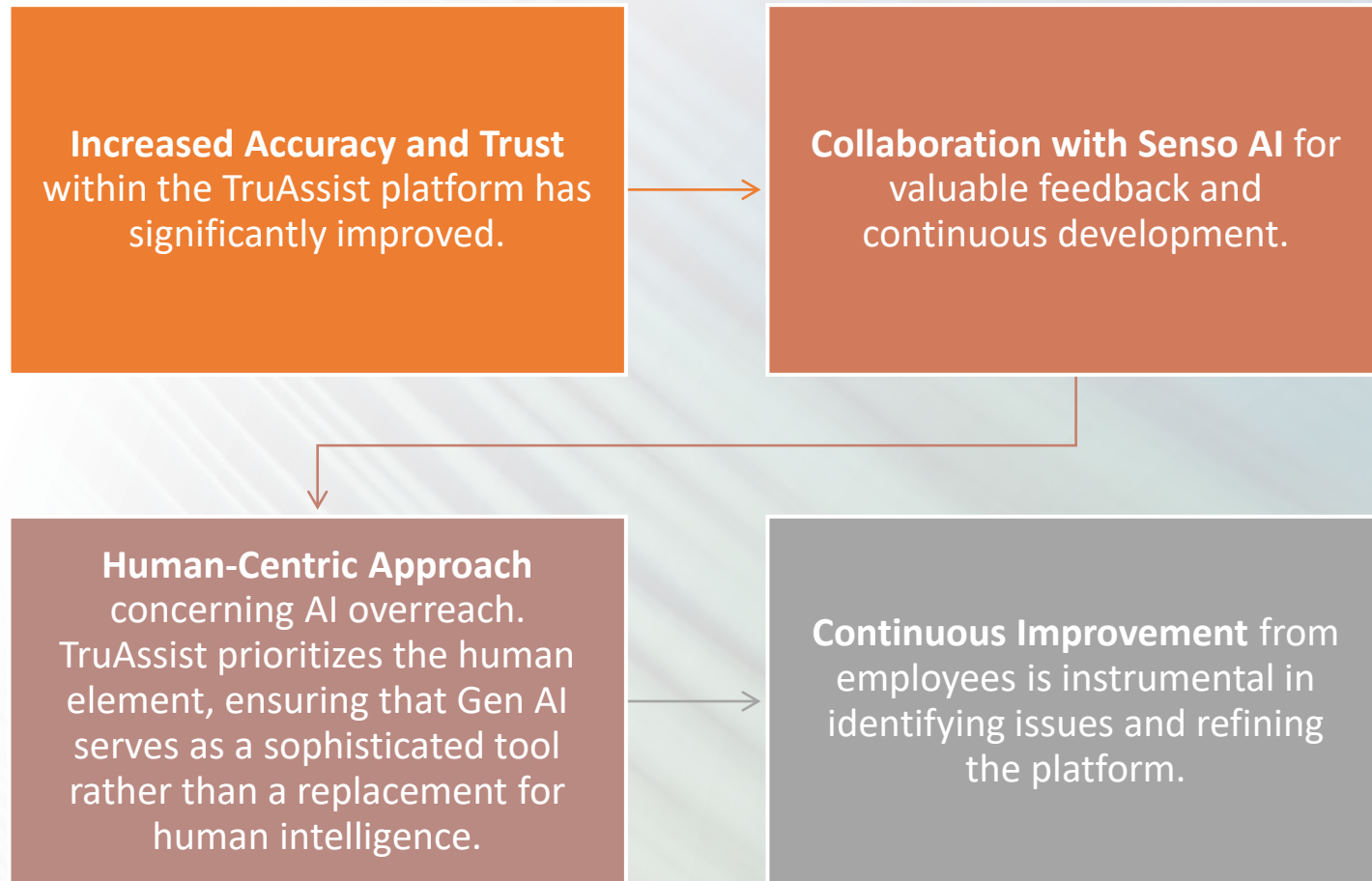
- A key challenge has been teaching users to write effective prompts.
- Many are accustomed to keyword-based searches from Google and need to adjust their approach by formulating more specific questions.



Training and Support

- To enhance prompt effectiveness, staff receive web-based training and additional resources.
- Focus groups with pilot users have led to improvements, including a "thumbs down" feature for incorrect answers. This indicator notifies operations staff to review the response and the related documentation.

The Human Element



Do's & Don'ts

DO

Engage All Stakeholders of the credit union in the process.

Implement a Phased Rollout. For TruAssist, it was crucial for learning how to optimize the platform while it adapted to our policies.

Prioritize Action Over Policy Perfection. Iterative approach has proven to work.

DON'T

Delay Initiation can increase a negative risk. Begin the process immediately.

Assume Familiarity with Generative AI. Acknowledging of limited knowledge about Gen AI and be mindful of concerns regarding job displacement.

A Collaborative Journey

Early Stages of Implementation for TruStone Gen AI journey.

Focus Groups for Improvement is a must for successful adoption.

User Feedback with a “thumb up” or “thumbs down” option for responses can help build confidence in the system.

Vision for the Future is to develop a “truly intelligent chatbot” that can analyze member interactions such as recordings and chats to identify trends and better address member needs.

Ongoing Learning and Adaptation to foster an environment of growth and innovation.

Exciting Opportunities Ahead with limitless potential for development.

Q&A Discussion Period

THANK YOU FOR WATCHING



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