
A KEYNOTE

Already built for it

The member always wins.

Ryan Best

DIRECTOR OF INNOVATION · GHS FEDERAL CREDIT UNION



AI in *2022*.

Some answers. Lots of caveats. Marketing copy and not much else.



AI in 2024.

Member communication. Compliance review.
Production-grade output, for the first time.

THE CAPABILITY MAP ' TODAY

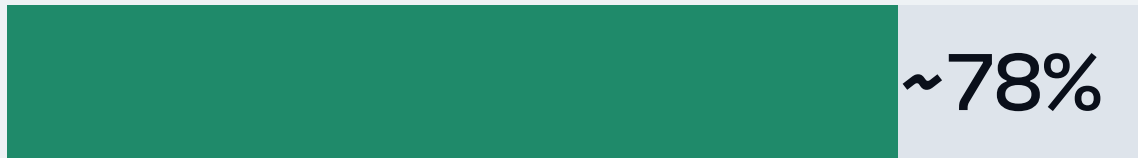


That's *most* of what we do every day.

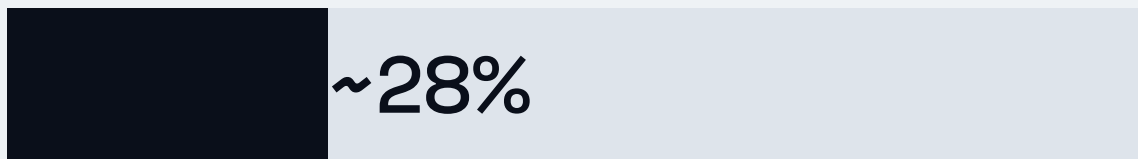
AI capability across the categories of credit-union knowledge work. The shape isn't theoretical — it's the org chart.

The tools can do almost all of it. We're using less than a third.

WHAT AI CAN DO

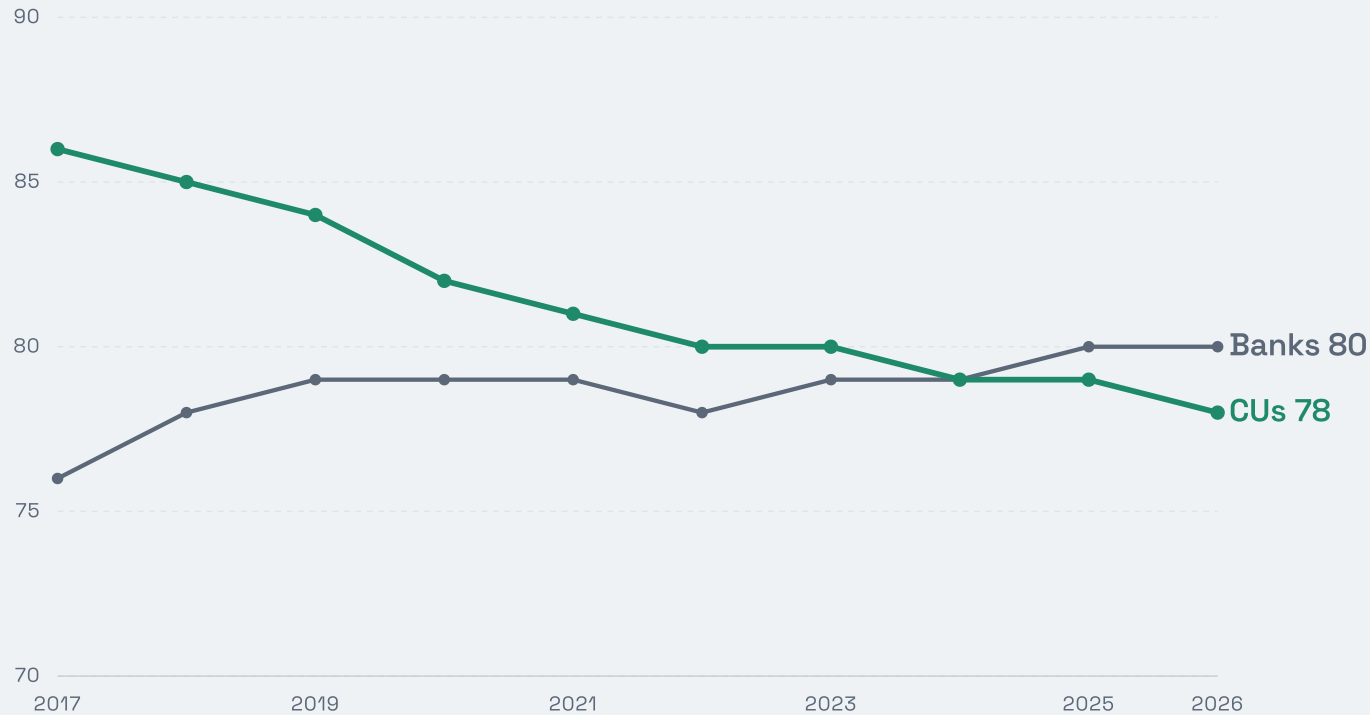


WHAT WE'RE USING



The gap **is** the opportunity. And it costs almost nothing to close.

The line we don't want to talk about.



Banks have outscored credit unions **seven years running.**

CUs once held the mid-to-high 80s. Banks were in the 70s.

2026: 80 v 78. Widest gap since 2022.

“

*Banks didn't become more **beloved**.
They became easier to do business with.*

THE RESTAURANT

The touch was never fragile.

*On scale, dilution, and the difference between a recipe and
a structure.*

AN ANALOGY

A small kitchen.

A chef.

*A recipe people drive
an hour to eat.*

*An investor wants to help scale – and the
chef is scared the magic will go corporate.*

**That kitchen
is most of you.**

The touch was never fragile. *The touch
was always the structure.*

JPMORGAN CHASE

\$4.4T

One bank.

CREDIT UNIONS, IN TOTAL

\$2.4T

Across 4,287 institutions · 144.7M members



144.7 MILLION MEMBERS

They chose us
anyway■

*Not for our scale.
For our structure.*

Growth isn't getting bigger. It's getting *deeper*.

01

Deeper relationships

Every member you serve teaches you how to serve the next. Volume becomes intelligence.

02

Wider reach

More members means more lives the cooperative model actually touches.

03

Better context

More data means AI that knows *your* member — not someone else's.

04

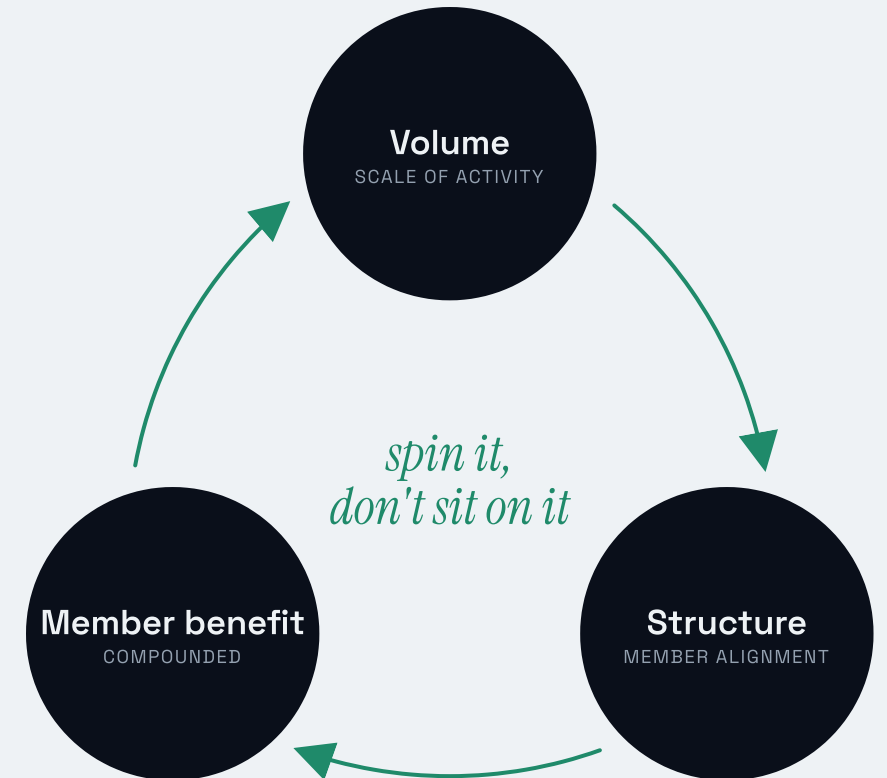
More resilience

Scale buys you the ability to keep showing up when the next thing arrives.

Volume and scale aren't threats to the model. They're the conditions under which it works.

A flywheel preserves itself by spinning. Member ownership compounds with volume — it does not dilute.

You don't preserve a flywheel by sitting on it. *You preserve it by spinning.*



ALREADY BUILT

What no competitor can copy.

The four things you own by structure – not by marketing.

What credit unions already own. Paid for. Non-replicable.

01



Member ownership

Structural alignment — not marketed alignment. The customer is the shareholder.

02



Cooperative governance

Decisions made **for members by design**, not by goodwill. The board reports to you, not Wall Street.

03



Community context

You know your members in ways national banks **structurally cannot**. Proximity is a moat.

04



Mission as architecture

Mission is **load-bearing** — not a tagline on the website. It shapes every choice the institution makes.

WHY THIS MATTERS

AI knows this too.

These systems reason from context. Feed them member-aligned context and they output member-aligned work. The context is something *you already own*.

The multiplier just arrived. And only one of you has both halves.

Banks

SCALE WITHOUT ALIGNMENT

Scale	YES
AI capability	YES
Member alignment	NO
Community trust	NO

Big Tech

AI WITHOUT TRUST

Scale	YES
AI capability	YES
Member alignment	NO
Community trust	NO

Credit Unions

BOTH HALVES — MULTIPLIER ARRIVED

Scale	NO
AI capability	YES — NOW
Member alignment	STRUCTURAL
Community trust	EARNED

— A REAL COST

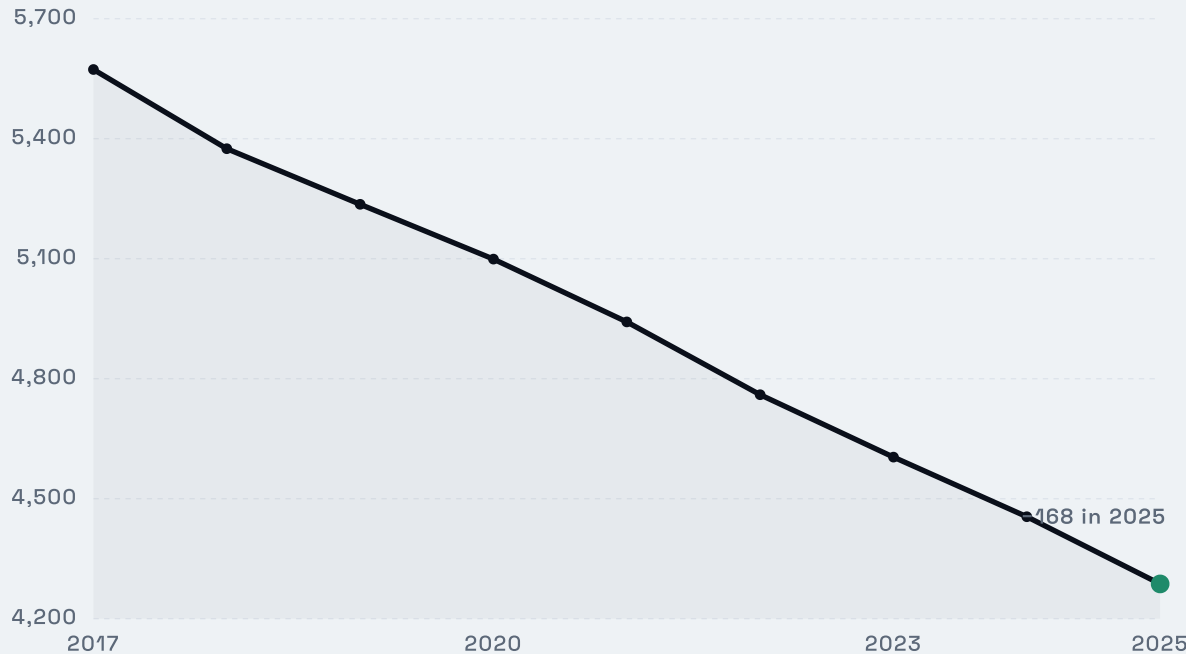
These tools *cost something.*

*No one wants a data center in their backyard.
I promise you they will end up **somewhere.***

Credit unions are exactly the institutions that should make sure this capacity serves **members** — not ads.

AN ASIDE, BRIEFLY.

The old equation just broke.



The line wasn't doom. It was an equation: *capital determines capability*. That equation no longer holds.

\$50/mo

replaces tooling that used to cost **millions**.

Curiosity

replaces what used to require **fifty engineers**.

— LIVE DEMO · SARAH'S PFD

Watch what context actually does.

A real prompt, a real member, a real Alaska scenario. Run live.



Sarah Andersen

HOMER, ALASKA · MEMBER SINCE 2015

Tom and Sarah. One kid in kindergarten.

Tom fishes. Salmon and halibut. This season was below average.

45 minutes from the nearest branch.

Texts Maria when she has a question. They've been at this for eleven years.

Last year's PFD went to a snowmachine repair and Christmas gifts. She told Maria she regretted it.

— MEET SARAH

The magic isn't the
AI. It's the things
Maria already knows.

Eleven years of context. None of it on a balance sheet.
All of it about to matter.

— 10:14 AM · OCTOBER 2

Sarah texts Maria. Like she always does.

No app. No portal login. No 1-800. Just a text to the loan officer who's been there for eleven years.

“Don't want to waste it again like last year.”



THE PROMPT · FOUR SECTIONS

■ **About Sarah**
Eleven years of context

■ **Her message**
The trigger

■ **What good looks like**
The shape of the answer

■ **What bad looks like**
The leverage

You are helping Maria, a senior loan officer at a member-owned credit union in Alaska, draft a text response to a member named Sarah.

About Sarah

- 11-year member · 34 · Homer, AK · 45 min from branch
- Married to Tom (fisherman) · below-average season
- Part-time at the regional hospital · one kid in kindergarten
- \$18,400 truck loan · \$4,200 card at 22.99% APR
- \$1,800 savings · 2025 PFD just hit: \$1,000
- Last year's \$1,702 PFD went to snowmachine repair and Christmas. She told Maria she regretted it.

Sarah's text to Maria

"Hey Maria! PFD just hit. Don't want to waste it again like last year. Any thoughts on what to do with it? Doing okay but tight on cash heading into winter."

What good looks like

- Sounds like Maria texting a friend, not a banker
- One specific recommendation with her actual numbers
- Uses "we" – never "you" – language
- 4 sentences max plus sign-off
- Offers to call or text more if she wants

What bad looks like

- Pitching a CD, HELOC, or any product
- Generic financial advice (50/30/20 rule, etc.)
- Jargon (APR, amortization, debt-to-income)
- Anything that sounds like a disclaimer
- Long

NOW FLIP THE DEMO AROUND

Your member is using AI too. Not as a tool — *as a companion*.
Persistent. Patient. It remembers last week. It speaks first.

*What happens when their AI BFF
tells them to *move their money?**

FRIDAY — MAY 15, 2026

Yesterday

OpenAI gave ChatGPT direct access to 12,000 banks.

200M

people already ask ChatGPT about their money every month.

12,000+

financial institutions now connected via Plaid — Chase, Fidelity, Schwab, Capital One.

GPT-5.5

reasoning grounded in real balances, transactions, and goals.

The clock just got *faster*.



Watch the announcement — openai.com/index/personal-finance-chatgpt

WHAT JUST CHANGED

The walls just came *down* ■

ChatGPT now knows their balances. Their goals. Their habits.
And it's *one suggestion away* from saying: “*You'd do better at Chase.*”

YOUR MEMBER'S NEXT BANK IS ONE TAP AWAY.

WE'VE BEEN WORRIED ABOUT THE WRONG THING

Their data going *in.*

*Not the members who **want** to put it there.*

Every privacy memo. Every IT review. Every committee meeting.

All focused on what AI could take.

Almost none on what your member will *gladly hand it.*

“

*AI did not pick the winners.
Structure did.
AI is the moment that proves it.*

THE QUESTION

*What can we do
with what we have?*

Has never been a more powerful question. Ask it every day.

The most important strategic exercise you'll run all year.

01 Personally use the tools. This week.

Not next quarter. Not after your committee meets. *This week.* You will not lead what you do not feel.

02 Walk into your exec team and ask one question.

"What is structurally true about us that no competitor can copy?" Then ask "what can we do with what we have?" — every single day, for the next twelve months.

You can
do almost
everything■

Now go do it.

The advantage was always structural. The tools just made it visible.

