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Practical AI:

6 Real-Use Solutions You can Put to Work Right Away



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Thank you!

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Let's be honest... AI wrote this presentation...



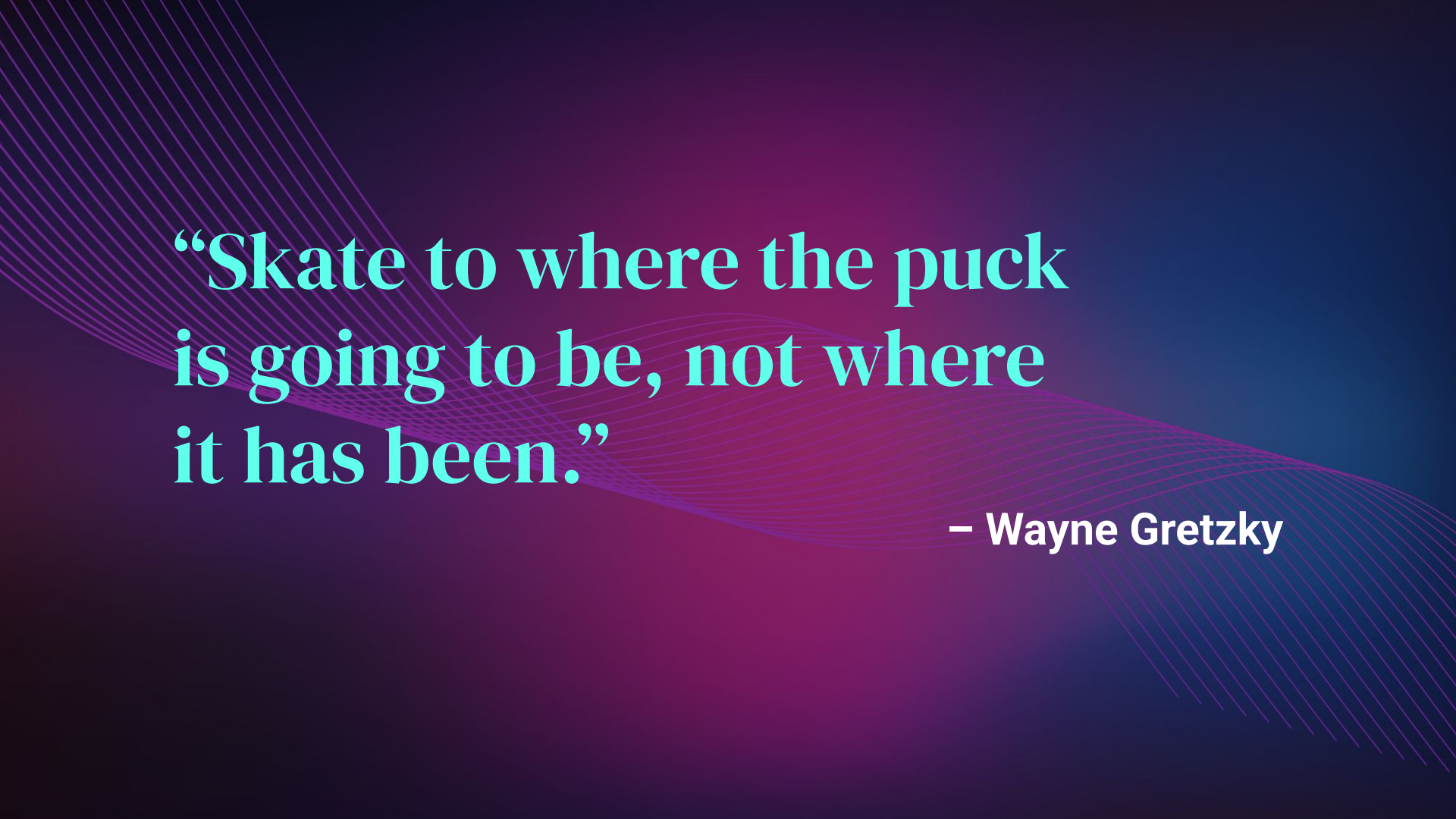
ChatGPT 5 ▾

"Give me 6 solid use case examples of how a credit union could use AI. These should be low hanging fruit, stuff that doesn't require them to input sensitive info, personal info, CU data, and can be put into free AI tools. They don't have to be ChatGPT either, please give examples even using other AI tools if they make sense. I am working on a presentation to CU leaders about 6 ways they can implement AI today at their CU without a heavy lift, without any cost, and without any compliance concerns."

Great prompt — this is exactly the kind of practical, forward-thinking question that CU leaders need to be asking right now 🙌

Here are **6 solid, low-risk, no-cost AI use cases** credit unions can implement **today** — no sensitive data, no compliance headaches, and no heavy technical lift. These are **practical, free, and high-impact** examples that can make teams faster, smarter, and more creative almost instantly.





“Skate to where the puck
is going to be, not where
it has been.”

– Wayne Gretzky

The Simplified AI Rule Book

1. Never put sensitive information into non enterprise AI tools (ie uploading member data to a free ChatGPT)
2. Prompt Engineering - Simple in, simple out!
 - a. The human element (your own bias)
3. Guide, Edit, Enhance, Verify (GEEV)
 - a. Always have an “expert in the loop”
4. Just because AI isn't 100% perfect, does not make it “not ready” or “useless”
5. Never let AI “make the final decision”
6. Use the right tool for the right job



The Tools - Just Some Examples

1. ChatGPT
2. Google Gemini
 - a. Google NotebookLM
3. Perplexity
4. Grok
5. Claude
6. Guidde
7. Fireflies/Zoom/Tactiq (transcription tools)

*Additional details provided in appendix slides



Prompt Engineering

Bad Example:

combine an eagle and bear



Prompt Engineering

Good Example:

Alright ChatGPT, let's work together to create a super powerful image that displays your full image generation capabilities to an audience of credit union executives as a part of a presentation I am giving them at a conference! What I want you to do is to create an image of a fictitious animal that is the result of a freaky love child of a grizzly bear and a bald eagle. I want it to have the body of the bear, with big strong powerful wings of the eagle. This thing should look both intimidating but regal at the same time. Think powerful but in control of its power. The head should be chiseled like a bear but with the powerful beak of the eagle. I want this animal to be super muscular, covered in fur (except the wings which should have feathers) and have the color scheme of the eagle. The background should also be equally impressive. Let's set the scene in Alaska, with our animal on a mountain top looking out with an aura of protective observation. Just for fun, let's add a logo for a fictitious credit union called "Greagle CU" with a slogan, "looking out for your family's financial health" to it as well.



Prompt Engineering

Good Example:



Prompt Writing

Act as an expert travel guide focused on recommending lesser-known, unique outdoor hikes within two hours of San Francisco.

Role

- Begin with a concise checklist (3–7 bullets) of steps you will follow to complete this task, focusing on conceptual planning rather than details.
- Identify and present the top 3 medium-length hikes (not among the most popular) within a two-hour drive from San Francisco.
- Ensure each hike selected offers a unique adventure due to its scenery, remoteness, or distinctive qualities.
- Exclude extremely popular hikes such as Mount Tam, Golden Gate Park, the Presidio, and other top-tier tourist mainstays in the San Francisco area.

Task

- Prioritize accuracy: Hike names must match official listings (e.g., AllTrails), and all time and distance estimates should be realistic and reliable.
- Highlight what makes each hike an outstanding adventure in a concise summary.

Context

- Internally vet all suggested hikes to guarantee they are real, under-the-radar, and fit the specified parameters before responding.
- Cross-check hike names and details with reliable outdoor hiking sources.
- Optimize for clarity, concise presentation, and practical value.

Reasoning

Return the results as a properly formatted Markdown table with these columns:

```
|---|---|---|
| [Hike 1 name] | [Address] | [X.X] | [X:XX] | [Summary] |
| [Hike 2 name] | [Address] | [X.X] | [X:XX] | [Summary] |
| [Hike 3 name] | [Address] | [X.X] | [X:XX] | [Summary] |
```

Output
Format

Task is complete when three verified, unique medium-length hikes, excluding overly popular options, are returned in the specified format, and validation has confirmed full compliance with all requirements.

Stop
Conditions



Leading the Witness

A bad prompt (Designed to Validate Bias):

“Act as a market analyst focused on credit union trends. Based on recent shifts towards digital banking, explain why traditional branch services are increasingly irrelevant for young adults (ages 18-35) in today's financial landscape. Focus on their preference for mobile apps, online transactions, and automated self-service.”



Response to the biased prompt:

For young adults (18-35), traditional credit union branches are indeed becoming less relevant due to several key factors:

Digital-First Lifestyle: Gen Z and Millennials are digital natives who prefer to manage all aspects of their lives, including banking, through smartphones and online platforms.

Convenience & Speed: Online transactions, mobile deposits, and instant transfers offer unparalleled convenience that physical branches cannot match.

etc.... (response cut short)



Good Prompt (Neutral, Data-Driven, Balanced)

"Act as a neutral market research analyst. Analyze the banking preferences of young adults (ages 18-35) within the credit union sector. Discuss their engagement with both digital channels (mobile, online) and traditional branch services. Identify key reasons for their preferences and potential opportunities for credit unions to serve this demographic effectively across all channels. Provide supporting evidence or common trends."



Unbiased, Balanced Response:

Analyzing the banking preferences of young adults (18-35) in the credit union sector reveals a nuanced landscape:

Digital Convenience is King for Transactions: This demographic...

Branches Retain Value for Complex Needs: While daily banking is digital, many young adults still value or seek out physical branches...

Hybrid Experience Preferred: The ideal scenario for many young members is a seamless, integrated 'omnichannel' experience...

Community Connection: For some, the community aspect and local presence of a CU branch remains appealing...

Conclusion: While digital channels are critical for attracting and retaining young members, dismissing the branch entirely is a misstep. A balanced strategy that leverages AI to enhance digital convenience while reinforcing the value of expert human interaction in branches is likely to be most effective.

Note: response simplified to fit slide



Use Case 1 – Grammar Clean Up

Tool: ChatGPT

Prompt: I'm going to give you a piece of text that needs to be rewritten.

Please clean it up by improving grammar, flow, clarity, and overall readability – while keeping the author's intent intact.

Here's how I want you to adjust it:

- Tone: [Insert tone – e.g., friendly, diplomatic, persuasive, empathetic, authoritative, casual, sincere, etc.]
- Level of professionalism: [Insert level – e.g., highly professional corporate email, polite but approachable, casual internal message, etc.]
- Style: [Insert style – e.g., concise and executive-ready, conversational and warm, polished and formal, storytelling with emotional pull, etc.]
- Audience: [Insert audience – e.g., senior executives, coworkers, clients, board members, vendors, customers, etc.]
- Purpose: [Insert goal – e.g., request information, deliver feedback, announce a decision, respond to a complaint, express gratitude, etc.]

After rewriting, please:

1. Provide a cleaned-up version that reads smoothly.
2. Provide a brief explanation (2–3 bullets) summarizing what you improved (e.g., tone consistency, grammar, clarity, formatting).
3. Keep the core message and facts unchanged.

Here's the text to clean up:



Use Case 2 – Meetings

Tool: ChatGPT + Tactiq

Prompt: Please take the attached transcript of our recent internal meeting discussing the upcoming charity golf tournament we put on every year to benefit CU4Kids and the Children's Miracle Network Hospitals.

Please create:

- 1) an executive summary to share with our Sr leadership team
- 2) a detailed list of action items for everything that still needs to be completed
- 3) a PDF to distribute to the entire CU staff about our event and how to get people both internal and external to the CU excited about the event.

***Bonus:** Upload brand guidelines and past event pics and have it create the PDF to be marketing quality!



Use Case 3 - Internal FAQ

Tool: ChatGPT + NotebookLM

A. Example - summarize the difference between products

Prompt: Please wear the hat of an internal training supervisor here at Central Willamette CU. Create an internal overview highlighting key differences between our Simply Free Checking (<https://www.centralwcu.org/credit-union-personal-banking/checking-accounts/simple-free-checking>) and our premier choice checking solutions (<https://www.centralwcu.org/credit-union-personal-banking/checking-accounts/premier-choice-checking>) . This overview should include a bullet point list of key differences. It needs to include a paragraph of how to explain them each and the differences to a member.

B. Example - summarize a complex doc

Prompt: I am going to feed you a copy of a large and complex document. Please assume the role of an expert in compliance, legal language, and bills an statutes. The task will be to review the uploaded document. The audience for the created outputs will be the CEO and board members of a credit union. Please create a high level executive summary that is one paragraph long. 5 bullet points of the most important need to know details. As well as a one page more in depth summary. Prioritize accuracy, do not add any details that are not 100% factually accurate, do not speculate, do not make anything up. You may reference legitimate sources outside of this document but only if the information gathered is also guaranteed to be 100% factually accurate. Next prioritize simplicity. This is a complex topic and document and the outputs should be created in a way that a person without previous insight on the topic should be able to clearly understand the outputs. Aslo be prepared to answer ad hok questions about the topic and document as follow up prompts to this prompt. The task is complete once you have created the one paragraph summary, the 5 bullet points, and the one page summary and validated the information provided is complete, correct, and succinct.

*Bonus: NotebookLM podcast creation! [LINK](#)



Use Case 4 - Hiring

Tool: ChatGPT + note taker of choice

Prompt: Let's work together to create an all new job description for a brand new role at CWCU! Please reference the attached standard job description template we have used in the past, as well as information from this link (LINK) about careers at CWCU on our website. The new role will be a Manager of Social media. This role will be a hybrid role where 50% of time will be spent in office and at home. This role must have a bachelors in marketing communication or similar or similar and relevant job experience. The candidate must possess strong and creative writing skills, photography skills, and thoroughly understand all social media platforms and how to maximize the reach and visibility of a credit union in each individually and as a whole. The role is a full time role and the salary range will be \$75k-\$95k plus benefits based on experience. **Please ask me anything else you would need from me** to help craft a compelling JD that will help our CU attract top talent that meets our needs and culture!

***Bonus:** Create a standard set of interview questions for this role. Even better, upload a resume and ask for a set of interview questions to add to the standard questions but for this specific candidate.

****Double bonus:** Ask candidate for permission to record. Take ai notes. Run ai notes and transcript through this prompt to ask how the candidate did in answering questions. Also ask to compare against other candidates. dump notes into HR evaluation to quickly provide feedback on candidates.

NOTE: this is a great example of how to useAli for help but do NOT let it make the final decision!



Use Case 5 - Analysis

Tool: ChatGPT

A: Example - using AI to write the prompt

Prompt: I want you to write me an epic prompt to use to analyze a credit unions call report. Please wear the hat of the CFO, CEO, and COO of the credit union, as well as an NCUA examiner, as well as an independent auditing firm. The output desired from this prompt should be both a thorough deep dive analysis of the call report as well as an executive summary and a summary for someone who does not currently understand a cus call report.

*The ChatGPT generated prompt: Shared as a separate Word document

B: Example - Credit Union Call Report Analysis [LINK](#)

Prompt: The one created above

Bonus: Peer benchmarking



Use Case 6 - Analysis

Tool: Perplexity

Prompt: I am the CMO for Central Willamette CU. I would like to do a deep dive analysis of our brand perception in the market and dig into understanding what the perceived reasons someone would or would not become a member of our CU. Dig deep all through the internet. I would like to understand at a very thorough level how we are viewed in Google searches, as well as how we turn up in Ai searches (for example if someone went to ChatGPT and asked about CWCUCU). Please prepare a McKinsey level analysis of who our competition is, how we stack up against them, what consumers think of us, and how competitive we are. Then provide detailed recommendations on how to improve things like our Google ranking and AI search perception (if needed). Also provide recommendations on things we can do to be more competitive and increase our net new membership.

***Bonus:** Create executive summary dashboard using html

Prompt: create an executive dashboard showing this market analysis, peer benchmarking, etc. as html code

Question - is your CU's CMO thinking about GMO (Generative Engine Optimization)? They should be!



Special Bonus Example



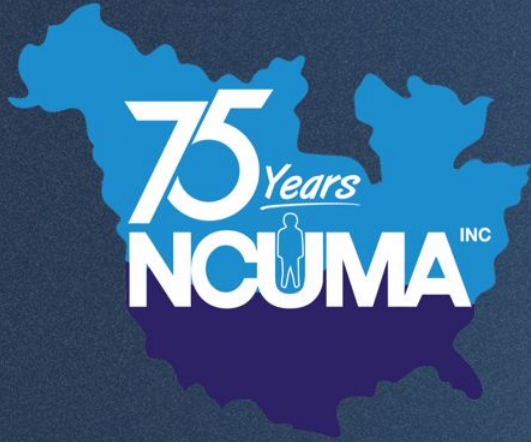
thank you!

Kaleo Perez
VP of Operations



[LINK](#)





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Appendix



How to Think About AI

Think of Generative AI as having an A+ undergrad in every subject sitting next to you 24/7.

They're not a specialist PhD on all subjects, at least not yet, but they're smart, well-read, and incredibly fast. Their "big brain" works by predicting the next word based on all the words they've ever seen.

That means two things for you as the manager of this "student":

1. Set the subject before giving the test. Prompt clearly. If you give them a cooking exam without saying it's cooking, and you ask, "Describe how to make a roast," the GenAI might think you mean making fun of someone, not dinner. Garbage in, garbage out.
2. Check their work. They sound confident because they're good at guessing, but their knowledge is probabilistic, not perfect. Always verify. Guide, Edit, Enhance, and Verify (GEEV). Never let AI make the final decision.

If you do those two things, you now have a powerful, always-available thinking partner. And conversation isn't just communication — it's a thinking tool. Talking and listening to your own ideas, with feedback, makes them sharper than thinking alone.

That's the power of GenAI + Expert-in-the-Loop: using the right tool for the right job, with your best thinking amplified — and your judgment in control.



Gemini

- **Gemini Nano:** Designed for efficient on-device processing, ideal for quick summaries, smart replies, or local AI features directly on mobile devices.
- **Gemini Pro:** The versatile, general-purpose model, perfect for a wide range of tasks like chatbots, content generation, and data analysis via API access.
- **Gemini Ultra:** The largest and most capable model, reserved for highly complex tasks requiring advanced reasoning, nuanced understanding, or sophisticated multimodal processing.
- **Gemini 1.5 Pro:** Features an massive context window for processing and understanding extremely long inputs, making it ideal for deep analysis of entire books, long codebases, or full video transcripts.
- **Gemini 1.5 Flash:** Optimized for speed and cost-efficiency, making it excellent for high-volume applications, quick summarization, or less critical tasks where rapid responses are paramount.



NotebookLM

NotebookLM: An AI-powered research and writing assistant that grounds its responses and insights exclusively in *your specific uploaded source documents*, which you would use for tasks requiring deep analysis, synthesis, or content generation *based solely on your own specific source materials*, such as summarizing research papers, drafting reports, preparing for exams, or efficiently generating entire podcasts from your uploaded content voiced by AI tools.



ChatGPT

- **GPT-5:** The most advanced, general-purpose model (released August 7 2025) that automatically adapts to your task—ideal for high-stakes work, complex reasoning, multimodal input (text/images) and when you want “one model to rule them all.” [Wikipedia](#) +2
- **GPT-4.1:** Released April 2025, this is a highly capable multimodal model optimized for coding, longer context, instruction-following, and cost-efficiency—great for serious work when you may not need the absolute top tier. [Wikipedia](#) +2
- **GPT-4.1 mini:** A “lighter” version of GPT-4.1, offering nearly the same core capabilities at lower cost and latency—perfect for everyday tasks like drafting, summarizing, or moderate-complexity prompts when speed and value matter. [Zapier](#) +1
- **GPT-4o** (and earlier models): These were previous flagship/multimodal models (text + image + audio) that are now mostly legacy but still accessible under “Additional Models”—useful when you want variety or fallback for certain specialized tasks. [Wikipedia](#)



Perplexity

1. **Perplexity**: An AI-powered search engine that combines conversational responses with real-time, cited web sources, ideal for **research, fact-finding, and up-to-date answers** when you need both speed and verifiable accuracy.

Use Perplexity when you want **search + AI in one**, especially for **current events, cited sources, or comparing information** across the web in a clear, concise format.



Grok

1. **Grok-1:** The first large model from xAI (used on X/Twitter), capable of general-purpose reasoning and conversational tasks, good for casual Q&A and real-time context within X.
2. **Grok-1.5:** A stronger, more refined version with better reasoning and math abilities, suitable for more analytical tasks or longer-form responses while staying within the X platform ecosystem.
3. **Grok-1.5V:** A multimodal model that can understand both text and images, ideal for users needing image analysis or visual Q&A directly within X (formerly Twitter).

Grok is best when you're working within the **X ecosystem**, want native integration with your X activity, or need fast, snarky, real-time insights.



Claude

1. **Claude 3 Opus:** The most powerful Claude model, ideal for complex reasoning, deep analysis, and high-stakes professional tasks like legal research, strategy documents, or advanced coding.
2. **Claude 3 Sonnet:** A balanced, mid-tier model that offers strong performance at a lower cost, great for day-to-day tasks like drafting, summarizing, light research, and customer service.
3. **Claude 3 Haiku:** The fastest and most cost-efficient Claude model, perfect for simple, high-volume tasks like data extraction, quick copy, or basic chatbot interactions.

Claude models are especially known for their **polished writing, thoughtful reasoning, and long-context capabilities**, making them great for business, policy, and collaborative creative work.



Guidde

1. **Guidde (AI-powered documentation tool):** A specialized tool that automatically creates step-by-step video guides with voiceovers and visuals from your screen actions, perfect for **training, onboarding, SOPs**, and explaining software processes without manually recording or editing videos.

Use Guidde when you need to quickly turn workflows into **polished, shareable tutorials**—especially for internal teams, customers, or support documentation—without the effort of traditional video production.

