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January 29, 2026 | Volume 2026, Issue Number 1 | Calendar of Events

Digital Transformation's Next Chapter: AI With Purpose

[In 2026, intelligent engagement becomes the new baseline](#)

A new year always brings fresh urgency—and with 2026 here, I'll be bold: we've reached a turning point.

Credit unions have made major strides in digital transformation—upgraded mobile banking, expanded online capabilities, and real investments in technology that modernized the member experience. And it worked. But it's no longer enough.

The next phase is already underway. Intelligent, data-driven member engagement powered by AI is quickly becoming the new baseline. Leading credit unions are moving beyond pilots and putting AI to work in practical ways: faster lending decisions, personalized insights, proactive fraud prevention, and more efficient issue resolution—without losing the human touch that defines the cooperative model.

Behind the scenes, AI and advanced analytics are reshaping operations through automation, stronger risk management, and reduced manual workload. As competition intensifies and margins tighten, efficiency will matter just as much as innovation.

[Read the full blog to explore what this turning point means](#)—and how credit unions can implement AI strategically to strengthen member relationships in 2026..

[Read the Full Blog by Melissa Pomeroy, CCUA's EVP & COO](#)



Arkatechture Launches AI Data Analyst Tool

Arkatechture, a trusted CUSO and CCUA data analytics partner, helps credit unions better understand their business through data. The Arkalytics platform brings together a



modern data lakehouse, executive dashboards, and predictive analytics, and now includes the newly released ArkalQ, an AI-powered data analyst designed to make insights faster and more accessible than ever.

[Learn more about the new ArkalQ](#)



Origence: Ways Credit Unions Can Use AI to Elevate Credit Union Lending

AI is helping credit unions meet rising expectations for faster, more seamless digital lending while protecting trust and fairness. Four high-impact uses stand out: automating underwriting tasks like document identification and income calculation, expanding equitable access to credit with data-driven decisions, strengthening fraud detection by flagging anomalies, and tailoring loan options and rates based on borrower insights. With the right approach, lending teams can reduce manual work, improve consistency, and deliver a more personalized member experience.



[Read more from our partner, Origence, about practical ways AI can elevate lending](#)



Posh Brings Operational AI to Member Service—With Governance Built In

Posh is the operational AI layer purpose-built for financial institutions, delivering a unified, governed agentic platform powered by institutional knowledge and Posh Operating Procedures. As an AI CUSO, Posh helps credit unions support members with care and confidence across every call, conversation, and click—bringing intelligent, human-centered service to life at scale.

Built for credit union leaders who put members first, Posh enables always-on, empathetic service without sacrificing the personal touch. Policy-aligned AI agents support voice, digital, and internal workflows to

answer routine questions 24/7, improve first-call resolution with smarter routing, and ensure members receive fast, accurate support whenever it's needed.

Solutions are connected through REALM™, Posh's orchestration layer built for banking-grade security, compliance, and knowledge management, thus ensuring consistent, governed AI.

- **Knowledge Assistant:** Gives staff instant, role-based access to policies, procedures, and institutional knowledge while reducing search time and increasing confidence on every interaction.
- **Training Simulator:** Accelerates onboarding and ongoing training with realistic, AI-driven scenarios tailored to each role, helping teams ramp faster and perform better.
- **Digital Assistant:** Delivers 24/7, conversational self-service support to your members, across digital channels, while capturing insights to improve member experience.
- **Voice Assistant:** Provides a smarter front line for your call center, handling routine member calls with natural conversation.
- **Posh Answers:** Provides fast, consistent, AI-powered responses for both members and staff, ensuring accuracy, compliance, and clarity across every conversation.

Posh also empowers staff by streamlining internal operations. With AI-driven access to policies, procedures, and role-based guidance, teams can onboard faster, reduce average handle times, and spend less time searching for answers—freeing up more time for relationship-building and higher-impact member support.

To learn more about [CCUA's partnership with Posh](#) and how these capabilities can support member experience and operational efficiency, explore the solutions and connect with the team for next steps.

[Learn More About Posh](#)





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