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Keynote · 2026

# AI in Credit Unions.

*What's here, what's next,  
and what it means for you.*

TAMARA LAINE · Founder & CEO, MPWR



# 15%

*of American workers used AI at work last week.*



# 66%

*of financial services workers use AI their employer hasn't approved.*



BIG BANKS

10,000

*bank layoffs in Q2 2026 alone.*

SOURCE · PROSPECT ROCK PARTNERS

CREDIT UNIONS

347K

*employees. All-time high. +10%.*

SOURCE · KBRA





“

*Big banks are using AI to take humans **out** of  
of banking.*

*Credit unions have the chance to use AI to put  
humans **back in**.*



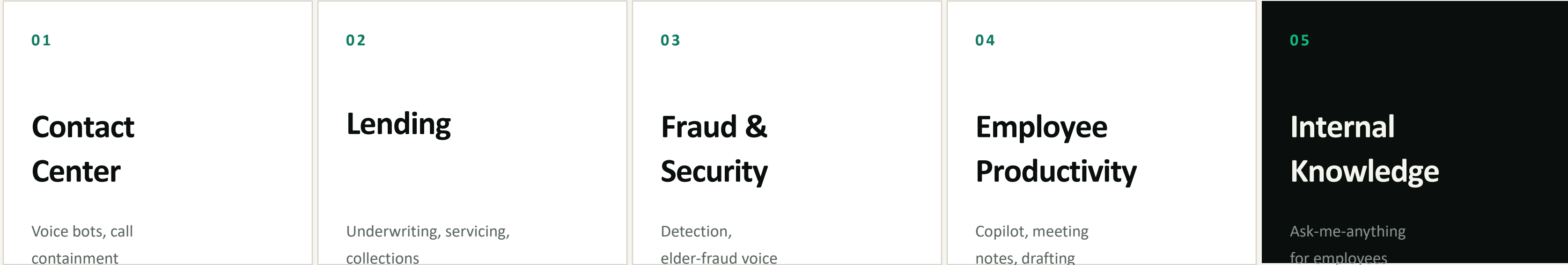
You might be the person  
who teaches your CFO  
how to prompt.

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*The mentor arrow points both ways in the AI era.*



# Where AI actually lives in a credit union today.



Every AI deployment in a credit union today lives in one of these five buckets.

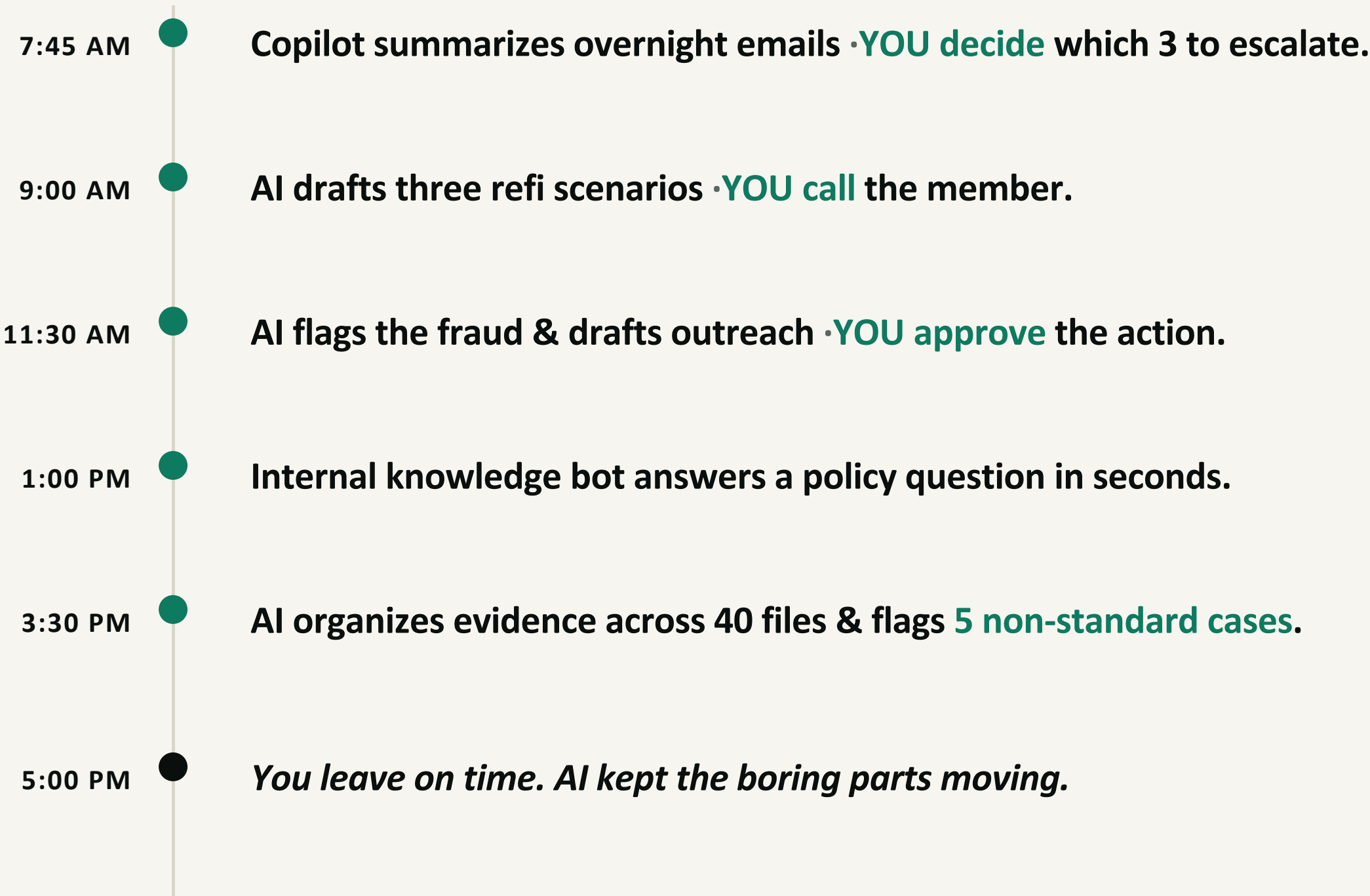


# 2,000

*employee-to-employee interactions eliminated per month  
by MSUFCU's internal AI, "Gene."*



# One Monday morning at a credit union.



Every step is happening at a real named CU right now. The human decides at every step.



# AI is your junior analyst.

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*It is never your decision-maker.*



# A great junior analyst...

## DOES

**Pull data.**

**Draft memos.**

**Summarize files.**

**Flag issues.**

## DOES NOT

**Approve loans.**

**Sign denial letters.**

**Decide who gets money.**

**Own the outcome.**



“

*Tamara, did you write this —  
or did AI write this?*

—— A real email I received.



# The next 12–24 months.

01

Your core system just picked an AI.

02

Agentic AI — real, but ask hard questions.

03

Cash-flow underwriting — **the mission trend.**

04

New job titles + a new comp reality.



# All three biggest cores picked an AI partner.

CORE 01

## Fiserv

→ OpenAI

**agentOS** GA Aug 2026 — 6 FI co-developers incl.  
incl. Boulder Dam CU.

CORE 02

## FIS

→ Anthropic

**Claude** — embedded across the banking stack.

CORE 03

## Jack Henry

→ Google Cloud

AI security across **7,400+** institutions.

Between them: **70%+** of US depository institutions.



“

*We can now see the creditworthiness  
of the people the big banks **couldn't see.***

—— **Cash-flow underwriting · The credit union opportunity**  
Gig workers · Freelancers · Immigrants · Cash-economy members — the borrowers FICO misses.



# Real credit union AI job postings, 2026.

| CREDIT UNION         | ROLE                                                                                       | SALARY BAND     |
|----------------------|--------------------------------------------------------------------------------------------|-----------------|
| PenFed               | Senior AI Program Analyst<br><small>SOURCE · AI GOVERNANCE JOBS</small>                    | \$60K – \$123K  |
| Alliant              | Lead Model Validation<br><small>SOURCE · BUILT IN</small>                                  | \$95K – \$163K  |
| Suncoast             | Model Risk & AI Governance Lead<br><small>SOURCE · AI GOVERNANCE JOBS / BUILT IN</small>   | ~\$72K – \$108K |
| First Technology FCU | SVP, AI Risk, Model Governance<br>& Capital Planning<br><small>SOURCE · TALENT.COM</small> | \$320K – \$360K |
| Wings CU             | Chief AI and Innovation Officer<br><small>SOURCE · CU TIMES</small>                        | (title only)    |
| Hudson Valley CU     | SVP, Chief AI Officer<br><small>SOURCE · CAPITAL REGION CHAMBER</small>                    | (title only)    |

PwC 2026 Jobs Barometer:

AI-skills wage premium now 62% globally — up from 25% two years ago.



# The member is bringing AI too.

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*You are no longer the person with the most information in the room.*

*You are the person with the judgment.*



# COMPASS.

*Seven moves to position yourself.*

OPTIONAL

Take a photo.  
This is the framework.

**C** Company-approved AI before public AI.

**O** Own one workflow.

**M** Member data stays inside the walls.

**P** Prompt like you're briefing a new hire.

**A** Always human on the decision.

**S** Show your work — and share it. (inward + outward)

**S** Say the quiet part out loud.



The AI drafts.

The human decides.



On Monday,  
find **one** recurring task.

Time it.  
*That's it.*



**Draft with AI.**

**Decide as a human.**



AI won't save the credit union movement.

AI won't destroy it.

**YOU will decide.**

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*Be the person your credit union promotes into the job  
that didn't exist two years ago.*



# Thank you.

SPEAKER

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*If your CU wants to talk cash-flow underwriting — come find me. I mean it.*

