NEW DIRECTIONS:

How Community Banks Are Winning in the Age of AI

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About

Deborah Sweeney

VP/GM, Online Acquisitions, Deluxe

- Attorney turned entrepreneur, sold her business *MyCorporation* to Deluxe in 2018 and now leads the Online Acquisitions division
- Active on university boards including Pepperdine and Cal Lutheran University
- Contributes writing and thought leadership on business, entrepreneurship and law to publications including Forbes, American Express, SCORE and Huffington Post



About

Alan Jackson

Product Manager, Deluxe

- 40+ years in financial services, specializing in community banks with expertise in CFO roles, consulting, software development and audit attestation
- Former CFO at Capital Bank (2017–2023) where he led a successful IPO, NASDAQ listing and Russell 3000 inclusion within a year of joining
- Previous leadership roles include Senior Managing Director at FinPro Inc., CFO for multiple community banks (including two de-novos), and executive positions at banking-focused business intelligence software vendors



About

Glen Sarvady

CEO & Founder, 154 Advisors

- 28-year veteran of the payments and fintech industries, including leadership roles at CheckFree (now Fiserv) and McKinsey
- 154 Advisors provides actionable insights, data-driven analysis and strategy formulation to financial institutions and fintech businesses
- Former Federal Reserve Bank Examiner
- Startup team for the Penn Students Federal Credit Union
- Founding director of the Technology Association of Georgia's FinTech Society



Audience Question

What are your thoughts on AI and how are your firms utilizing it?

A. We just launched our pilot program
B. I’m planning on it but haven’t yet
C. I’m just thinking about it
D. Compliance won’t let me

Use Cases We're Seeing



Operational

- Automated QC and data entry across loans/deposits
- OCR and document portals to eliminate manual indexing and accelerate onboarding
- AI scheduling models predict branch/contact-center staffing needs
- Internal digital assistants give staff real-time policy answers



Lending

- Pipeline reporting automation from LOS/CRM data with NLG summaries
- AI credit decisioning using alternative data (e.g., utilities, rent)
- Early-warning delinquency detection using repayment patterns and anomalies
- Optimized collections with predicted contact timing/channels



Marketing

- Cross-sell models surface the next best product from customer behavior
- Customer sentiment analysis from calls, chats, social
- Automated campaign reporting and real-time personalization

AI at Deluxe

How are we integrating AI into Deluxe solutions?

WELCOME TO

LABS

The New Banker's Dashboard Experience

AI in Community Banking

Do banks worry about AI content generated by 3rd-parties?

Especially in the client-facing space?

AI Governance and Risk Management

- **Key Legal and Regulatory Requirements**
  - Third-Party Risk Management (TPRM)
  - Model Risk Management (MRM)
  - Consumer Protection Laws
- **Actionable Protections via Third-Party Contracts**
  - Data Usage and Ownership Clauses
  - Audit and Monitoring Rights
  - Security Standards
- **Internal Risk Management and Governance**
  - Develop a Robust AI Policy
  - Employee Education

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Thank You