CUES WEBINAR · JULY 14, 2026

Business Intelligence in the Age of AI

A Roadmap for Credit Unions to Turn Data into Member Value

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01 · THE PROBLEM

Your data is there.
Getting to it isn't easy.

❌ 'I need a report on members with dormant accounts' — wait 2 weeks for IT	→	✅ Ask the question, get the answer in minutes — no ticket
❌ CFO requests deposit trend analysis — scheduled for next sprint	→	✅ CFO queries directly, visuals update instantly
❌ Loan officer wants cross-sell list — 3 systems, no single view	→	✅ Unified member view, segmented and ready

73%

OF CU LEADERS

say data is siloed across core, lending, and member systems

2–4 weeks

AVG WAIT TIME

for a custom BI report at most credit unions

1 in 5

BUSINESS DECISIONS

at credit unions made without any data backing them

02 · WHAT AI CHANGES

AI doesn't just answer questions. It becomes the interface.

Yesterday's BI

Data → Analyst → Dashboard → Decision

Days or weeks per insight. Requires a specialist for every question.

High friction

Today's AI-Enabled BI

Trusted data → AI layer → Anyone asks, anyone gets answers.

Business users self-serve. IT governs, not reports.

Low friction

Tomorrow: Agentic AI

AI doesn't just answer — it acts. Surfaces anomalies, routes alerts, generates reports, triggers workflows.

The horizon

Key shift: No-code BI is not a product. It's what happens when your data is trustworthy and AI is the interface.

03 · THE FOUNDATION

You can't skip the foundation.
AI is only as good as your data.

🤖 **Layer 3: AI & Analytics Interface**
Amazon Quick · Self-service queries · Natural language dashboards · Agentic workflows
Built on layers 1 & 2

↑ *AI has something trustworthy to work with* ↑

🔒 **Layer 2: Governed & Trusted Data**
Security controls · Access management · Compliance guardrails · Audit trails · Member data privacy
Critical in financial services

↑ *AI has something trustworthy to work with* ↑

🗄 **Layer 1: Unified Data**
Core system · Lending data · Card/transaction data · Member interactions · All in one place
Start here

↑ *Data is clean, consistent, and accessible* ↑

💡 *Most credit unions already have pieces of this — it's about connecting them, not starting over.*

What it actually looks like for your team

Branch Manager
Member Services

"Which members opened a checking account in the last 90 days but haven't set up direct deposit?"

Instant segmented list — no IT ticket, no analyst. Ready to act in minutes.

Lending Officer
Consumer Lending

"Show me members in our top zip codes with strong credit profiles who don't have a home equity product yet."

Targeted cross-sell list with member context — no spreadsheet exports, no manual joins.

CFO
Finance & Strategy

"How is our deposit growth trending vs. the same quarter last year, by product type?"

Live visualization updated in real time. No waiting for the monthly report.

✅ **These used to require IT. With the right data foundation and AI interface, any business user can ask — and get a trusted answer.**

What if your BI didn't just answer questions — it acted on them?

Agentic AI watches your data continuously, surfaces what matters, and takes action — without waiting for someone to ask.

Proactive Alerts

Flags unusual deposit drops before the month closes

Automated Reports

Board deck drafted every month
— ready for your review

Triggered Workflows

Member at-risk flag routes to the right team automatically

Member Insights

Surfaces growth & retention opportunities before they're missed

06 · THE ROADMAP

A practical path — wherever you are today

1

Foundation — Unify & Govern Your Data

Audit your data sources. Connect core, lending, and member platforms into a single governed store. Establish access controls and compliance guardrails.

Amazon S3 | Amazon Redshift | AWS Glue | Lake Formation

VALUE REALIZED

Single source of truth · Audit-ready · Immediate reporting improvement

2

Analytics Layer — Enable Self-Service BI

Connect BI tools, enable business users to query directly. Reduce IT bottlenecks. Build role-based dashboards for branch managers, lending officers, and executives.

Amazon QuickSight | Amazon Athena | Amazon Quick

VALUE REALIZED

Self-service for business users · No more report backlogs

3

Agentic BI — AI That Watches, Surfaces & Acts

Add AI that proactively surfaces insights, automates reports, and triggers workflows. Build for the member experience of tomorrow.

Amazon Bedrock | Amazon Quick (Agentic) | Bedrock Agents

VALUE REALIZED

Proactive intelligence · Automated decisions · Member-centric AI

You don't need to be at Phase 3 to start seeing value. Phase 1 delivers immediate, measurable impact.

A modern data strategy has four pillars — technology is just one

1 · Mindset

Do you have a culture ready to adopt AI? Leadership must frame AI as a tool that elevates what people do — not a cost-cutting mechanism. People adopt when leadership speaks clearly and consistently.

2 · People & Skills

You don't need a 20-person data science team. You need people who understand your data, can govern it, and are empowered to ask questions of it. Upskill from within first.

3 · Process

How does AI fit into how your team actually works day-to-day? The goal isn't replacing processes — it's removing friction so people can focus on what matters: serving members.

4 · Technology (the amplifier)

Technology amplifies the first three pillars. Without mindset, people, and process in place, AI projects stall. With them, the AWS stack accelerates everything.

Amazon S3 | Amazon Redshift | AWS Glue | Amazon Athena | Amazon QuickSight | Amazon Quick | Amazon Bedrock | Bedrock Guardrails

The time is now to build AI adoption

- 30,000 staff people use their GenAI tools on a daily basis
- Host 3 Open Source LLMs (Llama, Mistral, and PHY3) in the AWS cloud
- 30 AI initiatives and a dedicated AI team of 10
- $24 Billion Assets Under Management
- 4.7 million members

- Using Data Warehousing to increase AI agility, Business Intelligence visualization tools, Transcription, and RAG-enhanced AI assistant
- $4.2 Billion Assets Under Management
- 280,000 members

- Using AWS Machine Learning service Sagemaker for advanced forecasting to make informed decisions for deposit management
- $1.4 Billion Assets Under Management
- 93,000 members

WHERE TO GO FROM HERE

The credit unions winning on member value are making data decisions in minutes, not weeks.

📍 Start with an Assessment

Understand where your data lives today. A data foundation assessment takes days, not months — and immediately surfaces your highest-value opportunity.

🎯 Pick One Use Case

Don't boil the ocean. Pick the one business question your team asks most — and build Phase 1 around answering it faster and better.

🤝 Bring IT and Business Together

The biggest barrier isn't technology — it's alignment. Start with 'what does the business need to know?' not 'what tech should we buy?'

💬 Talk to AWS

AWS works with credit unions across the country. Reach out to explore what a data foundation pilot or assessment looks like for your organization.

Now let's hear from Jerry from CUES — who's lived this roadmap firsthand.

aws
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JERRY SAALSAA · CUES

Culture is the adoption layer

AI, process improvement, and new technology do not scale because they are installed. They scale because people trust the change.

Strategy becomes reality when culture shows up in daily decisions.

The leadership work is making change feel credible, safe, and operational.

Why good technology still stalls

Technology can perform well while adoption underperforms.

Slow + siloed decisions

1 Teams wait for permission, clarity, or consensus before trying new ways of working.

Cautious experimentation

2 People avoid visible mistakes, so pilots stay small and learning stays hidden.

Fragmented member experience

3 The tool improves, but responsiveness and guidance still vary across teams.

Adoption risk is usually a culture signal before it is a technology problem.

LEADERSHIP TRANSPARENCY

Say the quiet part clearly

People adopt faster when leaders remove ambiguity about intent, risk, and expectations.

What people need to hear	What leaders can say
Why are we doing this?	"This is about member value and staff capacity — not replacing judgment."
What will not change?	"Trust, privacy, compliance, and human accountability stay non-negotiable."
Where can we experiment?	"Use approved data, low-risk use cases, and visible feedback loops."
How will feedback be used?	"Your friction points will shape the pilot and the standard work."

LEADERSHIP VULNERABILITY

Create permission to learn without lowering standards

Vulnerability is not informality. It is **disciplined honesty**: naming uncertainty, asking better questions, and converting learning into better execution.

Name what we know

Start with facts, not hype. Give people a stable starting point.

Name what we do not know yet

Make it safe to surface assumptions, concerns, and missing information.

Pilot before perfect

Use a bounded test to learn quickly without creating unmanaged risk.

Make lessons visible

Share what worked, what changed, and what became standard work.

The message: "We are serious about outcomes — and serious about learning how to get there."

ADOPTION OPERATING RHYTHM

Turn culture into repeatable practice

A practical leadership cadence for AI, process improvement, and any new technology.

Name the friction
1 What slows members or staff down?

Pick one use case
2 Keep the first win visible and useful.

Set guardrails
3 Data, risk, roles, and rights. decision

Pilot with users
4 Observe the work, not just the tool.

Standardize learning
5 Turn the lesson into a better process.

Leader question

Which part of our adoption rhythm is most unclear right now — intent, guardrails, feedback, or accountability?

DISCUSSION

Make the invisible visible

Before the next AI, process, or technology initiative, ask what leadership behavior will make adoption easier.

01 Where do decisions stall?

Identify one decision point that slows adoption or creates rework.

02 What fear is unspoken?

Name the concern people may not say in the launch meeting.

03 What can AI make easier — safely?

Pick one friction point where guardrails and trust can create a quick win.

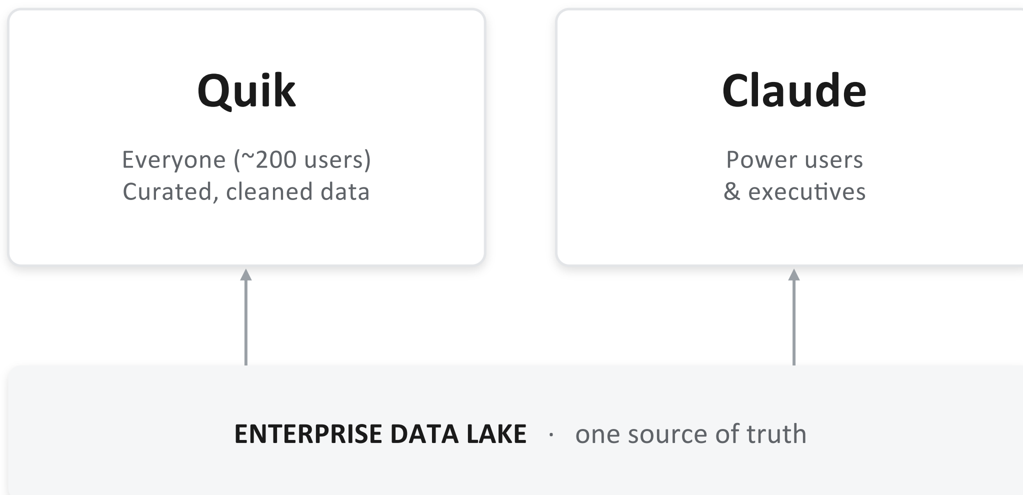
BUSINESS INTELLIGENCE IN THE AGE OF AI

AI at Rize Credit Union

Strategy · Adoption · Governance

George Estrada — Chief Technology & Innovation Officer, Rize Credit Union

One foundation. Two tiers of access.



One foundation. Controlled, consistent access — not 200 people improvising on their own tools.

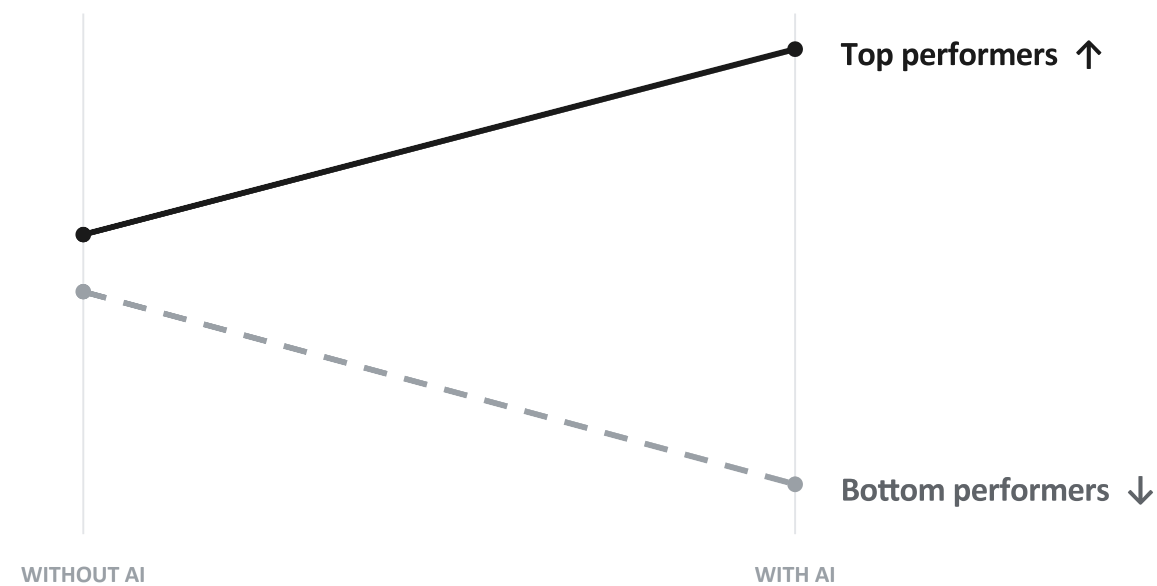
Adoption starts at the top.

Executives	→	VPs & Directors	→	Teams
They use it first		Follow the lead		Adoption cascades

The engine: AI Business Analyst — owns AI end to end, tailors training per user, turns needs into knowledge bases and skills.

Win the C-suite with data, then let it cascade. No leader adoption, no follower adoption.

AI widens the gap.



Directional — per recent MIT research; exact figures cited live.

Minimum Viable Governance.

Internal / low-risk
Lighter governance

Member-facing
Heavier governance

less scrutiny

more scrutiny

Right governance for the right use case — one overarching policy stifles everything beneath it.

Q&A

Resources for Credit Unions

Connect with our dedicated AWS team.

[Free Download]
What's Next for Credit Unions: Five Ways to Accelerate AI and Cloud Modernization with AWS

Connect with George Estrada
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Learn more at rizecu.com