

From Hype to Infrastructure: How Community Banks Can Compete in the Age of AI

Presented By: Stacey Bryant



Cornerstone Advisors | 1

#StaceyOnTheRoad



Cornerstone Advisors | 2

#StaceyOnTheRoad

"The important thing is not to stop questioning.
Curiosity has its own reason for existing." - Albert Einstein

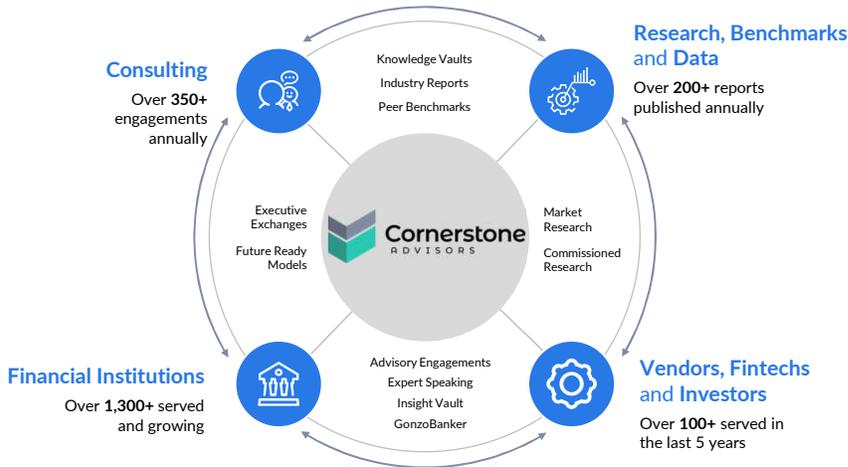


Cornerstone Advisors | 3

What We're Going to Cover

1. What's Really Happening in Banking
2. How the Big Players are Scaling AI
3. Community Banking Use Cases
4. The Cornerstone "AI as Infrastructure" Framework
5. Where to Start: Your Roadmap to Responsible Relevance

We Continue to Support “The Troublemakers”



We Continue to See a LOT Happening

100+ Fintechs

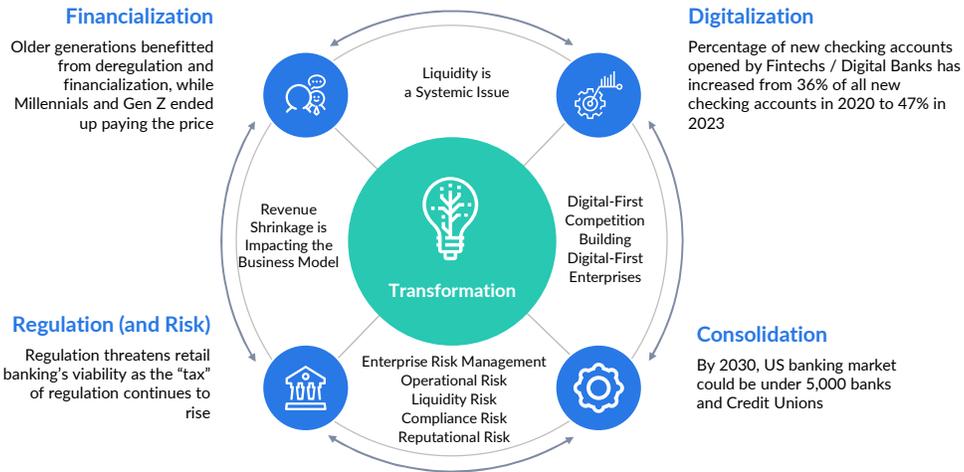
1,300+ FIs

30+ Investors

Cornerstone ADVISORS

Daon, lumin, ACTIMIZE, Advanced Fraud Solutions, NYMBUS, Q2, SalemFive, Simmons Bank, MidWestOne, Park National Bank, harmi, feedzai, meridianlink, APITURE, fiserv., MVB, Nicolet, CITIZENS BUSINESS BANK, GRB, LiveOakBank, Hyland, ORIGENCE, blend, incino, FIS, ACCESS SOFTEK, CSI, UMPQUA BANK, Lake City Bank, SYNOVUS, Marine Bank, Backbase, ALLOY, VERAFIN, jack henry, socure, MANTL, abrigo, COCC, MIDFIRST BANK, Enterprise Bank, UNITED BANK, LendKey, TEMENOS, bakerhill, FINASTRA, TotalExpert, FINBOA, Vikar, FINASTRA, msufcu, AMPLIFY CREDIT UNION, Northwest Bank, Infosys, Bankjoy, finzly, ICE Mortgage Technology, salesforce, tyfone, finzly, candescent, QUAVO, Flöify, cotribute, Alkami, Microsoft Dynamics 365, NAVY FEDERAL CREDIT UNION, ih CREDIT UNION, COASTAL CREDIT UNION, SPACE COAST CREDIT UNION, USF CREDIT UNION, ELEVATIONS CREDIT UNION, ALLIANT, THOMABRAVO, STATE DEPARTMENT FEDERAL CREDIT UNION, Velocity, Redwood Credit Union, Goldman Sachs, MVP HENDON, TENNENBAUM CAPITAL PARTNERS, LLC, Riverside, CANAPI, BankTech VENTURES, Curaj, TIEDEMANN WEALTH MANAGEMENT, TruStage, ALLOY ALCHEMIST FUND, JAM FINTOP CAPITAL, RAYMOND JAMES, BainCapital, CARLYLE, GOLDEN GATE CAPITAL, WARBURG PINCUS, SESLOC

Big Themes Bank Execs and Boards Need to Know



Bank Execs' Top Concerns, 2023 to 2026

Percentage of Banks Listing Concern as One of Their "Top Concerns"

	2023	2024	2025	2026
Deposit gathering	-	48%	52%	58%
New customer growth	23%	40%	43%	51%
Cybersecurity	36%	42%	48%	49%
Efficiency, non-interest expenses, costs	28%	53%	51%	49%
Consumer-related fraud	-	30%	43%	39%
Ability to attract qualified talent	42%	26%	32%	37%



The Buckets of Artificial Intelligence



Conversational AI
(Chatbots)

Machine Learning
(Automation)

Generative AI
(Gen-AI)
Closest to Agentic AI

Robotic Process Automation
(RPA)

Cornerstone Advisors | 9

Hear of These Challengers?



Cornerstone Advisors | 10

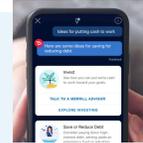
Who's Winning and Why

JPMORGAN CHASE & CO.



- COIN (Contract Intelligence) Platform
 - Uses AI to review thousands of contracts in seconds
 - Automates legal document analysis
 - Result: Saves up to 360,000 hours per year
 - Frees up legal teams for higher-value strategic work

Bank of America



- Erica, the Virtual Assistant
 - Handles **millions of customer requests** monthly
 - Provides 24/7 instant support for account info, payments, budgeting & more
 - Result: Improves response time, reduces call volume, enhances satisfaction

AI isn't optional—it's a strategic asset that unlocks both cost savings and customer value.

© Cornerstone Advisors | 11

WELLS FARGO



TRUIST



Cornerstone Advisors | 12

AI in Action: Employee Productivity

**AI Adoption
Increase**



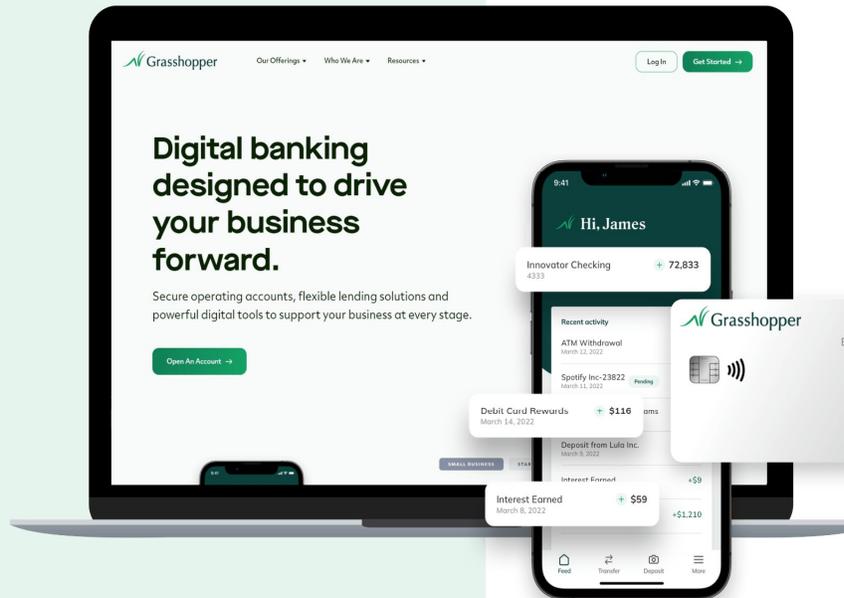
Cornerstone Advisors | 13

C&N

- **Payments Fraud Detection**
- **Transaction Monitoring**

Cornerstone Advisors | 14

- Digital-first community bank
- Advanced analytics & AI-enabled tools via fintech partnerships



AI in Action: Knowledge Management



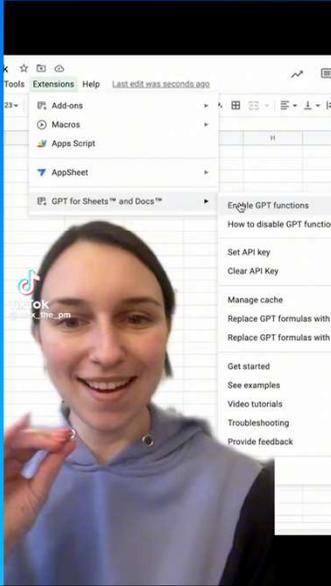
**Up to 25%
Productivity
Boost**



10 minutes a day x 240 days

**Saving 40 hours
Per year, Per FTE**

Curiosity Strikes and Applies...

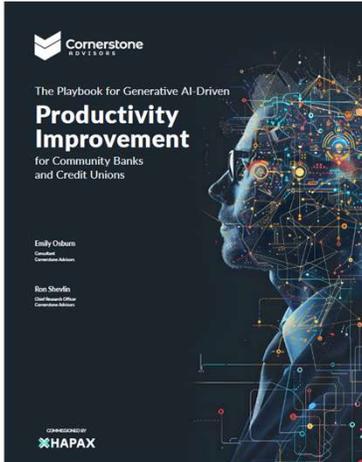


But It Still Starts With Data



© CornerstoneAdvisors | 18

Getting the Data Ready (and Accurate)



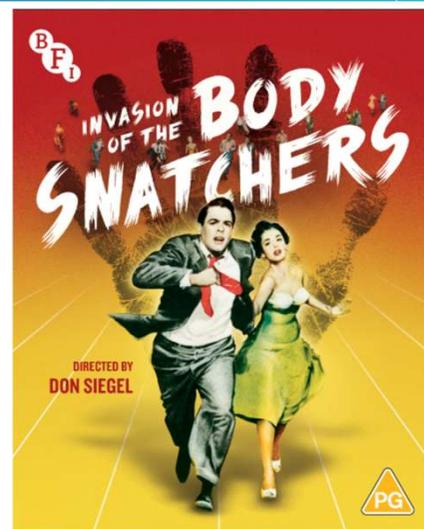
1. Standardize the collection process
2. Improve transcription accuracy for voice data
3. Clean – but don't oversanitize – the data
4. Detect and filter noise before training

Cornerstone Advisors | 19

Invasion of the Job Snatchers?

Sentiment Analysis

[Invasion of the Job Snatchers: Digital Bank Workers Have Arrived | Bank Director](#)



Cornerstone Advisors | 20

Differentiate

Top Factors When Choosing a Financial Institution (Top 2 - Scores 9-10)

60% 
Top-notch security measures

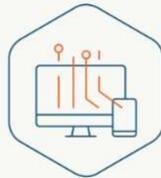
56% 
Transparent & affordable fee structure

53% 
Convenient accessibility

52% 
Online banking site & mobile app availability

51% 
Exceptional customer service

Digital banking is important to consumers, with 63% of consumers agreeing that their financial institution's digital banking capabilities are more important day-to-day than physical branches. While this is particularly true for Gen Z (72%) and millennials (67%), a majority of older consumers have also embraced digital, with 65% of Gen X and 57% of boomers stating that digital capabilities are more important than branches.

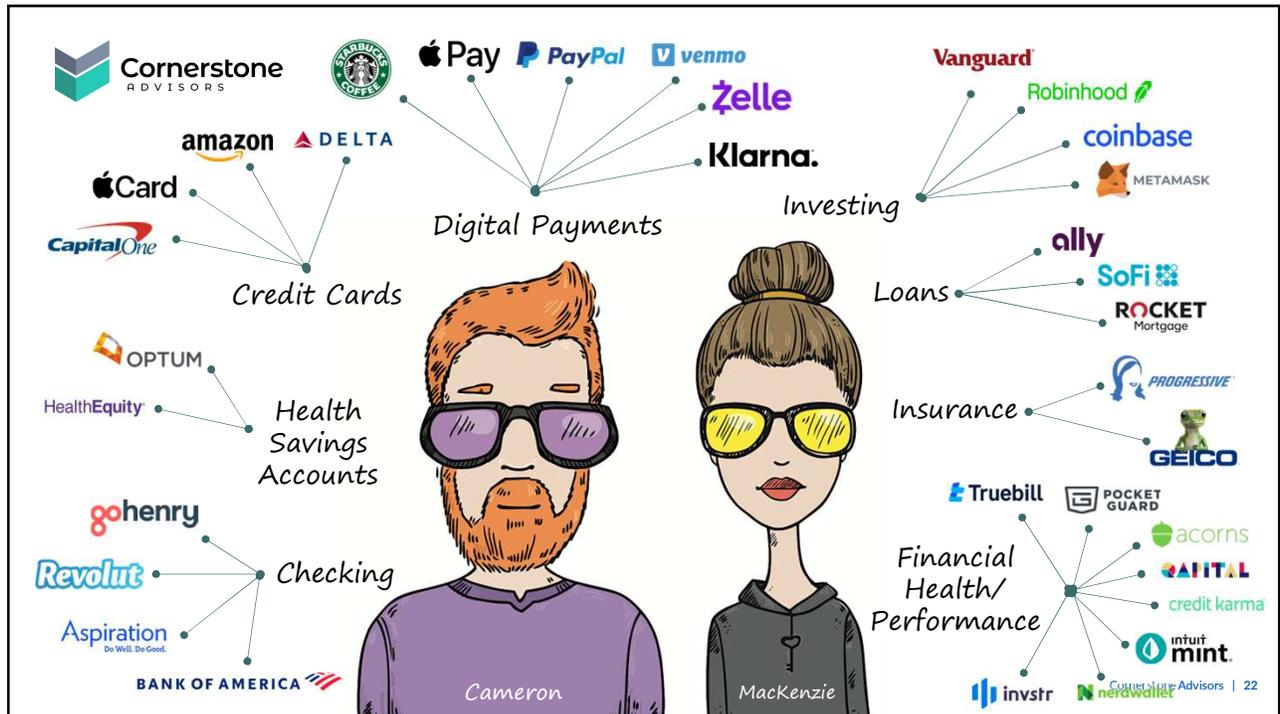


72% Gen Z
67% Millennials

"My financial institution's digital capabilities are **more important to me** day-to-day."

The Harris Poll of 2,000 US Consumers, 2025 Digital Banking Report

Cornerstone Advisors | 21



Cornerstone Advisors | 22

Community Bank Focus



Episode 42



Cornerstone Advisors | 23

Personalization as the Differentiator

FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government*

[Our Story](#) [Resources](#) [Recruiters](#) [Contact Us](#) [Login](#) [Search](#)



[Checking](#) [Savings](#) [Digital Banking](#) [Mortgages](#) [Open an Account](#)

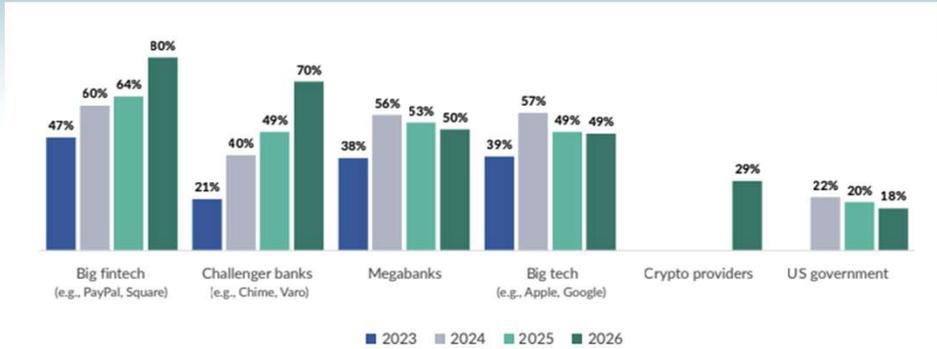
Modern military bank.
ROGER that.

[Open an Account](#)



Threats to the Industry

Percentage of bank and credit union executives who consider the following types of companies to be a “significant threat” in the coming decade



What We Do Control (Tech Road Maps)

Where Are We Today?

- What are the most important external factors that will impact our future?
- What is our greatest strength?
- What is our greatest weakness?
- What are the top 2 – 3 strategic issues we have to address?



How Do We Get There?

- What's a potential rally cry for the next five years?
- What are the Top 2 "misalignments" that must be addressed to achieve our vision?



What is the Strategic and Shareholder Impact?

- Efficiency Gains & Cost Management
- Competitive Positioning
- Valuation & ROE



Where Could We Be?

- In five years, we will be a "....." company
- If we succeed, the 2 things about our company that have changed the most will be?





What's Going On In Banking?
Podcast



STACEY BRYANT

Director of Client Development
New Jersey | New York City

Email:
sbryant@crnrstone.com

LinkedIn:
[linkedin.com/in/stacey-bryant-smile/](https://www.linkedin.com/in/stacey-bryant-smile/)



Connect With Me