THE CREDIT UNION OUTLOOK

AI READINESS & PRACTICAL INNOVATION

Featuring **Pete Hilger,** CEO, Allied Solutions,
and **Tony Hernandez,** President & CEO, DCUC

The Executive Perspective

AI offers credit unions opportunities to improve operations, support employees, and deliver greater convenience to members. Realizing that potential takes more than selecting a tool.

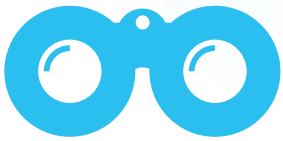
In this *Credit Union Outlook*, Pete Hilger and Tony Hernandez explore the people, investment decisions, and leadership commitments that help turn AI experimentation into practical innovation. Their discussion points to a shared priority: prepare employees, identify meaningful applications, and create accountability for moving forward.

AI Starts with People

Employees play a central role in putting AI to work. Building their familiarity with the technology can help them recognize opportunities to simplify tasks, solve problems, and improve service.

Hilger emphasizes encouraging employees at every level to practice using AI and become comfortable applying it. For credit union leaders, that means supporting learning within organizational guidelines and connecting experimentation to a clear purpose.

The leadership challenge extends to culture. Employees need direction, support, and the confidence to suggest new approaches. Their participation can help an institution move from isolated experimentation toward broader adoption.



EXECUTIVE TAKEAWAY:
Give employees the knowledge and direction to connect AI's capabilities to everyday tasks.

Modernize with Purpose

Credit unions have a long history of adapting to changing communities and member expectations. AI presents another opportunity to consider how the institution operates and where investment can make a meaningful difference.

Hilger describes an approach that combines existing solutions with selective customization. A readily available tool may address an immediate need, while additional development or partner expertise can help meet more specific requirements.

Start with the problem to solve. Then determine which capabilities already exist, where adaptation is necessary, and what expertise will help connect the solution to your systems and processes

EXECUTIVE TAKEAWAY:
Let business needs guide technology decisions and the partnerships that support them.

Use Existing Solutions
Address an immediate business need.

Customize With Purpose
Adapt capabilities to specific requirements.

Bring in Expertise
Support integration, implementation, and data governance.

Turn Experimentation Into Execution

Practical innovation often starts with a specific operational challenge. Hernandez shares an example discussed at a credit union gathering: using AI to support research related to dormant accounts. The broader opportunity is to reduce manual work and give employees capacity for other priorities.

Moving those ideas forward requires clear responsibility. Both leaders emphasize the importance of making decisions, setting expectations, and holding people accountable for implementation.

Define who owns the initiative, what it should accomplish, and when the next milestone should occur. Bring the right operational, technology, and governance expertise into the process. Progress depends on giving promising ideas a clear path to implementation

EXECUTIVE TAKEAWAY:
Pair employee creativity with ownership, deadlines, and a way to evaluate results.

Make the next step clear: One defined problem. An accountable owner. A target date.

Put the Conversation to Work

Use these questions to guide your next leadership discussion:

- Where could AI help address a recurring operational challenge or improve member convenience?
- What employee support, technology expertise, and data safeguards would that application require?
- Who will own the next step, and how will we determine whether it delivers value?

Select one opportunity to explore. Define the desired outcome, involve the right people, and set a manageable next milestone. Keep the focus on practical improvements that support your credit union's mission and the trust members place in it.

Continue the conversation.

Continue exploring these insights with the companion video, "AI Readiness & Practical Innovation," featuring Pete Hilger and Tony Hernandez as part of *The Credit Union Outlook* series.

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