



# AI: The Banker's Desk Guide

*"Your judgment is the bank's most valuable asset. AI is simply the engine that helps you leverage it."*

-Byron

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# The Golden Rule: AI is a "Digital Assistant"

Think of the AI as a hyper-efficient, tireless assistant that never sleeps.

## The "70% Rule"

The AI provides a scalable first draft; **you** provide the final 30%. Never copy-paste blindly. Your domain expertise—your "human filter"—is what ensures accuracy, regulatory compliance, and local community context.

## The "Supervisor" Mindset

You are the decision-maker. The AI cannot "fly the plane"; it only provides the data and the draft. You remain in full command.

# Mastering the Mindset (Change Management)

Change is uncomfortable, but you've navigated new regulations and market shifts before. Treat this the same way:



## The "Curiosity over Fear" Pivot

When you feel overwhelmed, shift from *"Will this replace me?"* to *"How can this help me reclaim my time?"*



## Embrace "Safe Failure"

You aren't going to break the bank by asking an AI to summarize a memo. Start in low-stakes environments to build your "AI muscle memory."



## Don't Wait for Perfection

Banking rewards precision, but AI rewards iteration. It is okay if the first output is imperfect—that is exactly why you are there to edit it.

# The "Pre-Prompt" Checklist

Before you type, run through these three questions:

1

## The Goal

What is the **business outcome**? (e.g., "I need to help a borrower understand a complex policy.")

2

## The Persona

Who should the AI act as? (e.g., "Act as an empathetic Loan Officer.")

3

## The Sensitivity

Does this contain PII or proprietary data? **If yes, sanitize it first.** (Remove names, account numbers, and internal strategy secrets.)

# The "Collaborator" Prompt Template

*Instead of "Write a memo about [X]...", try this:*

"I am working on **[Task Name]**. My goal is to **[Business Outcome]** for **[Audience]**. Please act as a **[Professional Role]**. What questions do you have for me to help you provide the most effective draft?"

- 📌 This template transforms AI from a passive tool into an active collaborator—prompting it to ask clarifying questions before drafting, which dramatically improves output quality.

# Where to Start: The "Monday Morning" Test

Pick one of these low-risk, high-reward tasks to try this week:



## Summarizing

Paste a dry regulatory update and ask for a 3-bullet takeaway.



## Brainstorming

"I have a difficult performance conversation tomorrow. Act as the employee so I can practice my talking points."



## Drafting

"Draft an outline for a team email explaining our new guidelines."

# AI is a Reasoning Engine, Not a Magic Wand

## What AI Provides

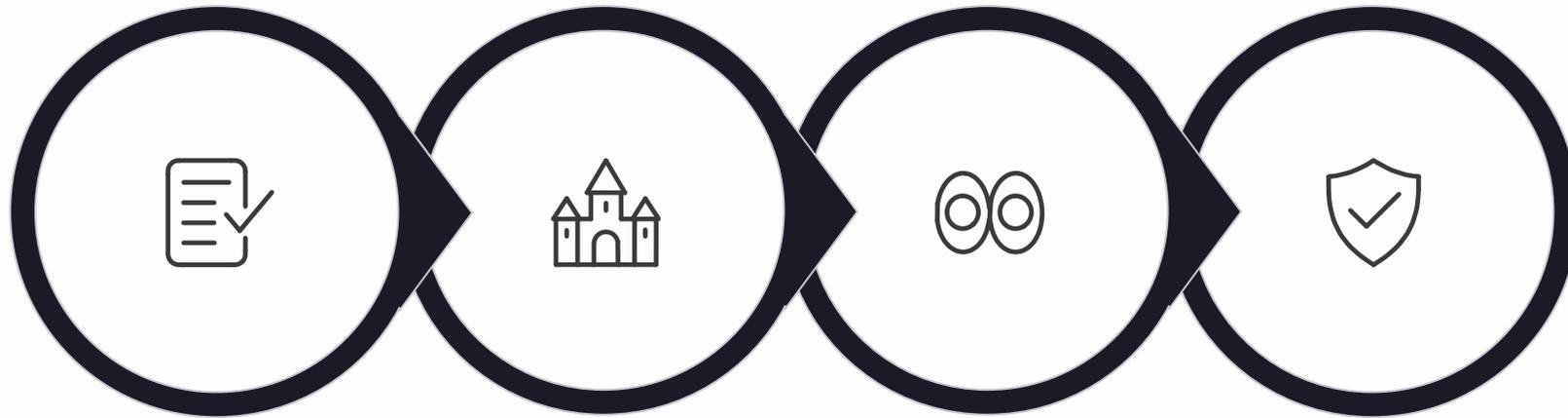
- Scalable first drafts
- Data synthesis and summarization
- Tireless availability and speed
- Iteration without fatigue

## What *You* Provide

- Local knowledge and community perspective
- Human judgment and final decisions
- Regulatory compliance oversight
- The human side of banking

Your local knowledge, community perspective, and human judgment are what make you a banker—the AI is just there to give you back the time to focus on the human side of your work.

# Putting It All Together: Your AI Workflow



Pre-Prompt

Collaborator

Review Draft

Final Output

Every interaction with AI should follow this loop—ensuring your expertise shapes every output from start to finish.

# Key Principles to Remember

## The 70% Rule

AI drafts; you finalize. Never copy-paste blindly.

## Curiosity over Fear

Shift from "Will this replace me?" to "How can this help me reclaim my time?"

## Sanitize First

Always remove PII and proprietary data before prompting.

## Iterate Freely

Imperfect first outputs are expected—that is exactly why you are there to edit.

# Your Judgment Remains the Bank's Most Valuable Asset

AI is simply the engine that helps you leverage it.

You've navigated new regulations and market shifts before. Start small, build your AI muscle memory, and remember: the human side of banking is irreplaceable. AI is there to give you back the time to focus on exactly that.

📌 Start this week with the Monday Morning Test—pick one low-risk, high-reward task and try it today.



# Ready to Implement AI?

If your bank is ready to explore AI implementation and empower your team, we're here to help guide you.

Email Byron

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Host of Main Street Banking: A Podcast For Community Bankers



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