Modern | Modern Data 101 Community

CREDIT UNION PLAYBOOK

From Member Experience to Operational Excellence

A guide to getting your data ready for AI

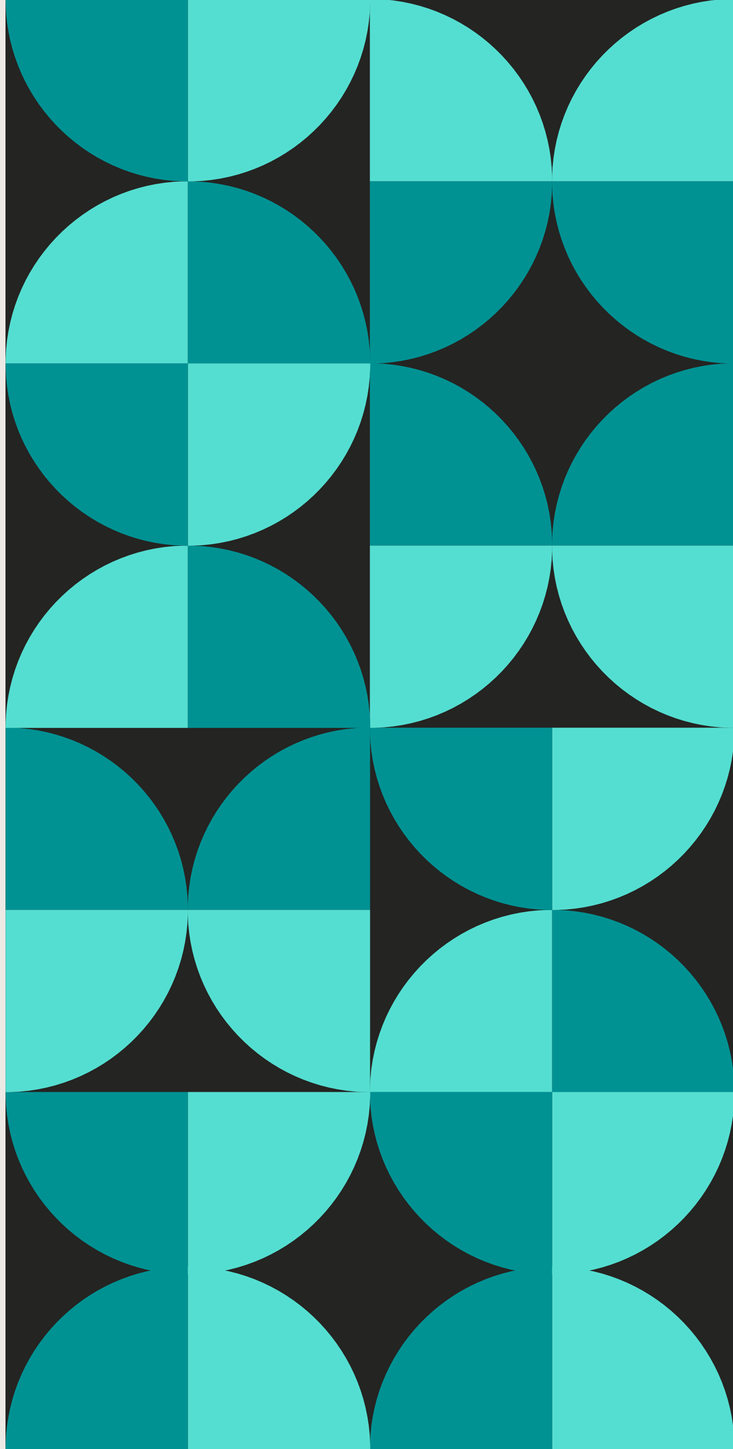


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How to use this playbook

This playbook can help you assess how ready your member data is for AI, decide what to fix first, and plan the work.

Who this is for: the CEO, CFO, CIO or data lead, and compliance and risk.

→ Make the case

Share the problem and opportunity pages with your leadership team, so everyone agrees why data comes before AI.

→ Answer the ten questions

Answer each one the way you would in front of the examiner. The answers show where your gaps are.

→ Find your stage

Match your answers to one of three stages, and start with the “do first” actions for that stage.

→ Plan the first thirty days

Use the architecture, rollout plan and roles to agree what gets built and who owns it.

→ Use the tools

Answer common objections, test every AI tool against the decision tree, and track progress with the templates.

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Introduction

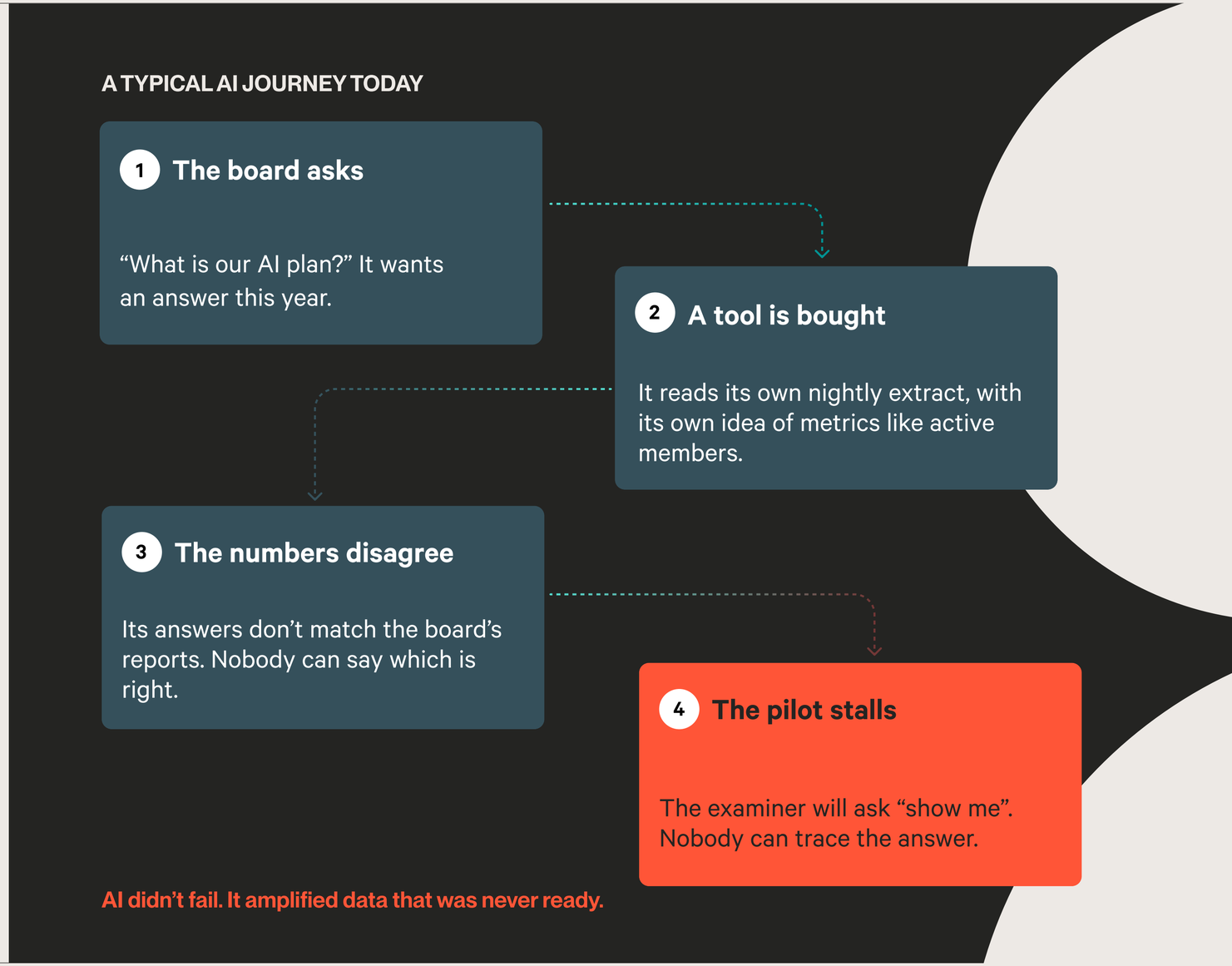
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The problem

There is no AI strategy without a data strategy.

*One credit union keeps AI off its data until it is “unimpeachable: ready to share with the board, examiners, and federal regulators. That means no AI until our data is fully fixed.” **

*A credit union data leader, in conversation at Money20/20, 2026.



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Why AI pilots stall

Why now: 82% of credit unions are implementing AI, yet only 8% use it in more than one part of the business, and more than eight in ten cite integration with existing systems as a major obstacle.

Six signs the data isn’t ready yet, common to most credit unions.

Three "active member" counts
Marketing, the branch, and finance each count metrics like "active members" differently, so ratios are inconsistent when used by analytics or AI.

Nobody signs the definitions
“Active” and “primary” live inside someone’s query, not on a page the examiner can read.

Numbers without lineage/ provenance
Board numbers are built in spreadsheets from exports of exports. Only their author can explain them.

Every tool has its own extract
Each bought tool takes its own copy of the core, creating multiple "shadow lakes" of data that is out of your control.

Errors found too late
Mistakes are caught after publishing, sometimes by the examiner, not by real-time checks before.

No central access policy
The core is locked down. The exports, spreadsheets and vendor copies of it often aren’t. Access permissions are ad hoc, increasing compliance and data-leak risks.

Sources: Wipfli via CUNA Strategic Services; CULytics; PYMNTS and Velera.

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The fix is a data foundation that supports a single, governed member record

Every tool reads from one governed record with quality checks.

How will you know your data foundation is ready?

1

Consistent definitions

Harmonized definitions of your data, such as active vs primary vs delinquent members. Signed and dated.

2

Explainable numbers

Every number in board reports traced to its source within a day.

3

A faster call report

Fewer days and people to file the 5300 call report each quarter.

4

Governed, secure records

Every tool reads from a single governed record with quality checks, not its own extracts.

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The AI clock is ticking

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Members want immediate, intelligent help. Few CUs offer it through AI yet.

Data readiness decides who gets there first. Find out where you stand by answering the questions on the next page.

MEMBERS NEED	TODAY	WHAT BECOMES POSSIBLE
Members need immediate answers about their everyday money	25% Only 25% of credit unions offer AI chat	59% of consumers would use an AI assistant from their financial institution, and 85% of members already see their credit union as a good source of advice
Members need protection from fraud	83% of credit unions say connecting existing systems is a major obstacle, so fraud tools see only part of the picture	$40M First Tech FCU stopped $40M in attempted fraud in 2024 using AI and machine learning, and prevented 129% more losses than in 2022.

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10 questions to assess your data readiness today

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10 questions you should ask of your data systems

Answer each the way you would want it answered in front of the examiner.

1	How many members do we have, and does marketing's number match the branch's and the core's?
2	Who signed the definition of "active member", and where would the examiner read it?
3	Pick any number in last month's board report. Can you show where it came from by tomorrow?
4	How many days and people does the 5300 call report take each quarter, and how much is typed in by hand?
5	Do the tools you have bought, such as loan origination, fraud and marketing, all use the same member data?
6	When a manager asks a question about members, how long does an answer take?
7	The last time a report was wrong, who found it, and how long after it went out?
8	If a member asked "what do you know about me?", how many screens would staff open?
9	Who can see a member's Social Security number today, and could you list them this afternoon?
10	If you turned AI loose tomorrow, which systems would you let it read, and why not the others?

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Workflow

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Three stages, and what to do first at each

Every credit union is at one of these stages. Here are three sequential, high-level stages of your data-readiness journey, with an immediate priority for each.

01 Fixing the foundation

WHAT IT LOOKS LIKE

Definitions not signed. More than one count for key metrics and KPIs. The call report assembled by hand. Board numbers built in spreadsheets.

DO FIRST

Hold the definitions workshop. Publish one member count from the core, monthly, under one owner, then do the same for your other key metrics. Don’t buy anything yet.

02 Building capability

WHAT IT LOOKS LIKE

A warehouse or lake exists. Definitions are mostly agreed. Each tool still runs on its own extract.

DO FIRST

Put checks in front of every number so reports fail before publishing. Point one tool at the governed member record.

03 Ready for AI

WHAT IT LOOKS LIKE

An examiner-grade layer exists and is trusted. Lineage is one click away. Provenance can be shown for every data point. All tools read from a single source of truth.

DO FIRST

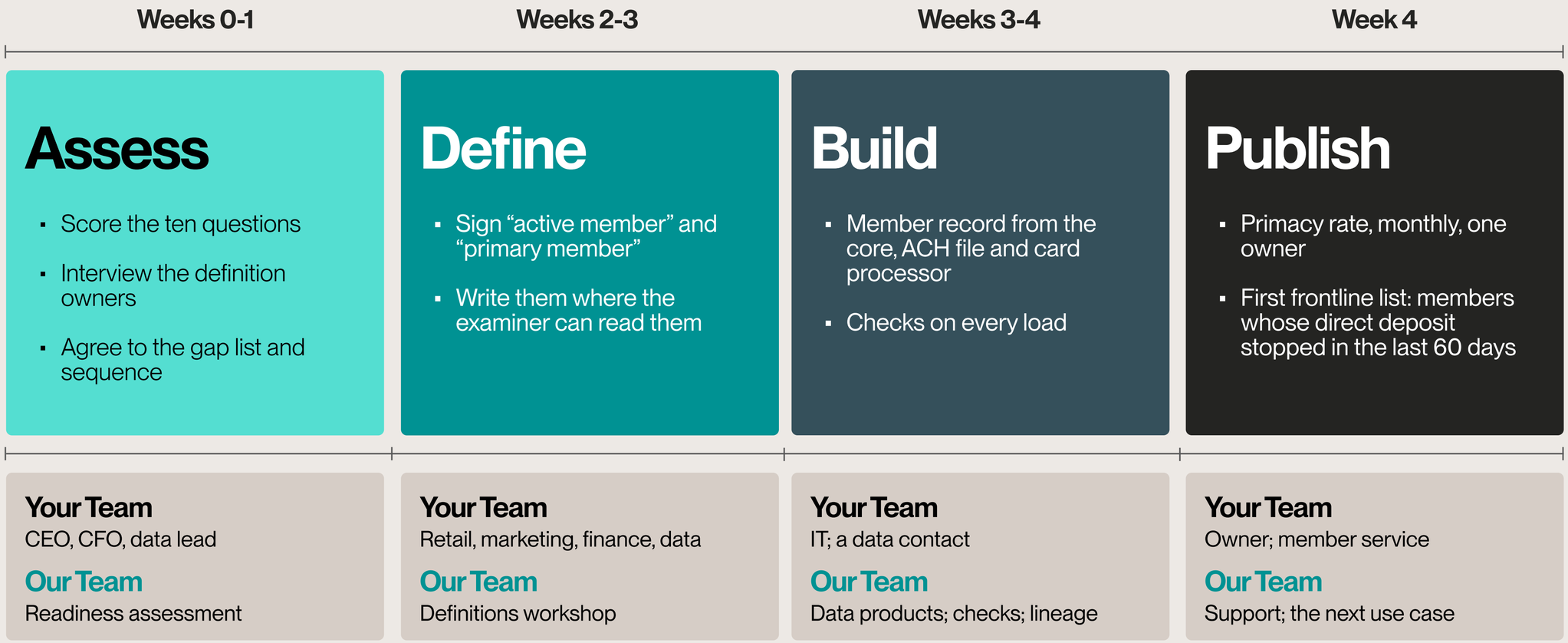
Open the trusted data to AI under the same permissions people have. Add other sources of data, such as household views and outside data.

AI COMES AT STAGE THREE, ONCE YOUR DATA IS TRUSTED

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The first 30 days

For the rollout plan, pair readiness with one outcome the board already wants



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Roles and responsibilities during rollout

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Who does what

Readiness is a leadership job first, and a technology job second.

Role	Typically	Responsible for	When
Board	Board and supervisory committee	Makes AI governance a standing agenda item	Quarterly
Executive sponsor	CEO	Owns the AI plan and pairs readiness with a visible outcome	Monthly
Definition owners	Retail, marketing, finance, data	Sign and keep the definitions of member, active, primary, delinquent	Workshop; yearly review
Numbers owner	CFO	Owns the member count, board reports and the call report	Monthly; quarterly
IT and data	CIO or IT lead	Inventories extracts and permissions; runs the checks	Setup; ongoing
Compliance and risk	CRO or compliance officer	Approves which data AI may read, and under whose permissions	Before any AI goes live
The Modern Data Company	Delivery team	Runs the assessment; builds definitions, checks and lineage	First 90 days; ongoing

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Common concerns

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What leaders ask, and how to answer

Consistent definitions, one number, one owner

“We need an AI plan now, not a data project.”	Readiness and the first use case ship together, in weeks.
“We already have a warehouse.”	Good. Start at stage two: checks, then one governed record.
“Our vendors handle the data.”	Count their nightly extracts. Do any two of them agree?
“Data quality is hard to fund.”	Pair it with an outcome the board wants, such as primacy.
“We don’t have a data team.”	DataOS runs on SQL and configuration, not custom code.
“Can’t we just point AI at the core?”	Only at data you would show the examiner.

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Contact Us or Schedule a Demo

To learn more about DataOS or schedule a demo: info@tmdc.io

To talk with our credit union team about your data strategy: darpan.shah@tmdc.io

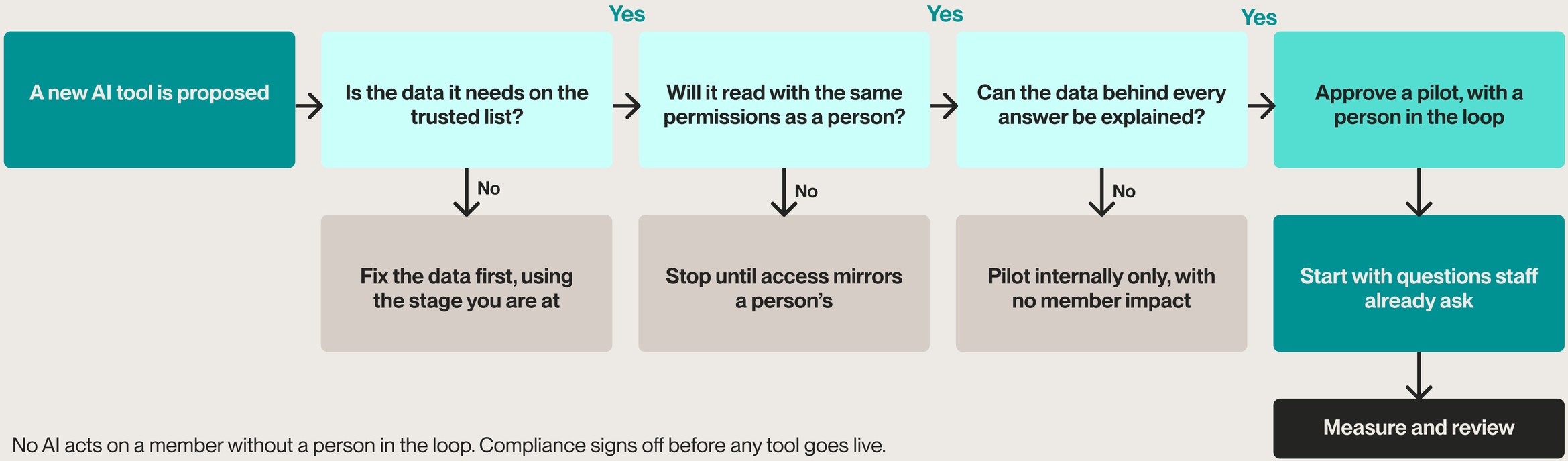
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Appendix

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Should this AI tool read our data?

Follow the path left to right. Follow each ‘no’ to its next step.



No AI acts on a member without a person in the loop. Compliance signs off before any tool goes live.

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Your toolkit to assess and track

Starting points to adapt to your credit union.

WHAT YOU NEED TO DEFINE FOR EVERY METRIC

Term	Member, active, primary, delinquent, household
Rule	One plain-language sentence, plus the logic
Source	The system and field it comes from
Owner	Who keeps it current
Signed by	Retail, marketing, finance, data; dated

Keep it on one page, where the examiner can read it.

READINESS CHECKLIST

- [ ] Ten questions scored
- [ ] Definitions signed and dated
- [ ] One member count, monthly
- [ ] One board number traced
- [ ] 5300 effort measured
- [ ] Nightly extracts listed
- [ ] Access to member data listed
- [ ] AI “trusted” list agreed

MEASURES

Reported every quarter

Definitions signed · Board-report numbers traceable · Days and people to file the 5300 · Errors found after publishing · Tools reading one governed record

On the member’s side

Members contacted because the data saw something first

RESOURCES

Credit Union Data & AI Survey

NCUA AI resource hub

GAO: AI oversight in financial services

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