

AI Unfiltered

What Every Credit Union Leader Needs to Know

Kareem Williams

OECS Credit Union Summit
Antigua, September 2026

A member's call

**“I’m worried.
I need someone
who can help.”**



AI works with ordinary language

Explain a document

Compare two versions

Prepare a first draft

**The answer
still needs
checking**

A confident sentence can contain an invented fact.

Where useful capacity comes from

Policy search

Find the relevant passage and its source

Application preparation

Flag missing information for review

Member questions

Answer routine requests promptly

Fraud review

Highlight unusual activity for investigation

The biggest mistake

Buying the tool before defining the problem

What should change for the member?

An illustrative calculation

200 tasks $\times$ 5 minutes

$\approx$ **17 hours**

per week

Before checking time, corrections and operating costs

The member's call

**“I’m concerned about
my next payment.”**

The handoff matters

She knows it is AI.

She can ask for a person.

She chooses what gets shared.

She knows what happens next.

The test is whether she gets help.

Human judgment needs real authority

Time to review

Evidence to inspect

Permission to disagree

Members need a practical way to challenge mistakes.

People need time to learn

Roles will change.
Staff should help
shape what follows.



Before member data goes in

- 01 Where does it go, and who can access it?
- 02 Can it train models, and how long is it kept?
- 03 What actions may the system take?
- 04 Who responds, and how do we stop it?

A familiar voice can be a fake

Independent verification

Call back using a trusted number.
Keep the usual approval process.

AI can help defenders. The security basics still matter.

The next five years

More work completed inside everyday software

Regional cooperation can strengthen testing and training.

A practical beginning

01 **Policy**

Clear rules and accountability

02 **Readiness**

Reliable information and prepared people

03 **Measured launch**

A limited test with evidence and stop rules

At your next meeting

One workflow.

One owner.

A review date.

More time for human attention



AI Unfiltered

Where do we draw the line?

Questions and conversation