

AI FOR CAUTIOUS LEADERS

TAKING THE FIRST STEP
WITH CONFIDENCE

JARROD KOCH

CEO & MANAGING PARTNER

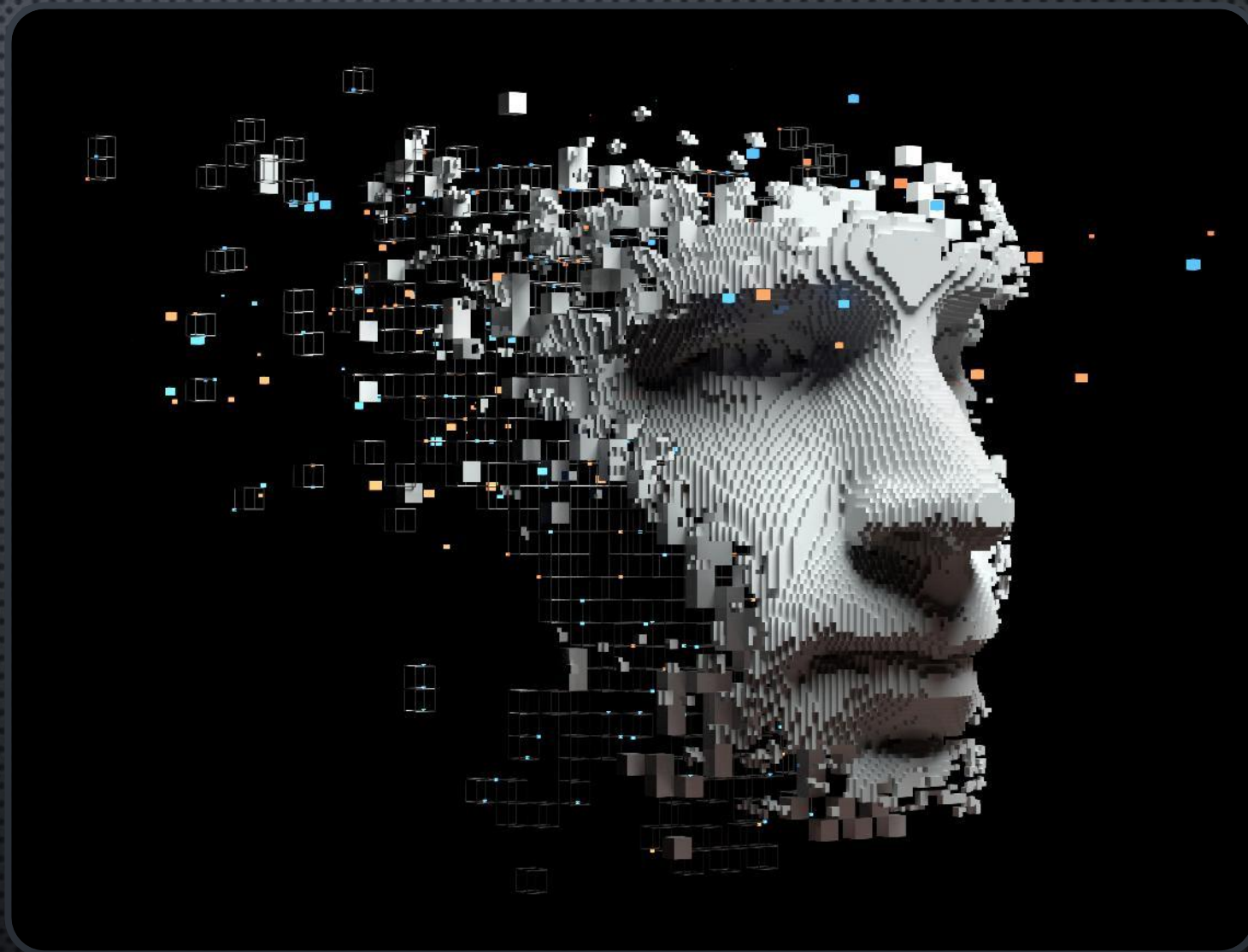
DIVERGEIT



SETTING THE STAGE

THE FUTURE IS DIGITAL,
BUT WE DON'T NEED
TO LEAP INTO THE
DEEP END.

OUR GOAL TODAY:
ONE SIMPLE, LOW-RISK
WAY TO START WITH
AI.



THE PRESSURE TO INNOVATE

Competitors are moving quickly

Customer expectations are evolving

Operational efficiency is becoming critical

COMMON BARRIERS

Risk of failure

Regulatory complexity

Lack of internal expertise

Fear of disrupting what works

WHAT BANKS ARE ACTUALLY DOING



AI is already in your peer banks—quietly and effectively.



No big launches. No client exposure. Just smarter processes.

PEER EXAMPLE #1

DOCUMENT SUMMARIZATION FOR COMPLIANCE TEAMS



AI summarizes regulatory memos and reports



Securely inside Microsoft 365, no customer data



Microsoft 365 Copilot or ChatGPT Enterprise



Time savings: 3 hours & 30 minutes per week per person

PEER EXAMPLE #1 8000 WORD FDIC APPLICATION

AutoSave Off | FDIC No Label • Saved | Search

File Home Insert Draw Design Layout References Mailings Review View Developer Help Acrobat

Clipboard | Font | Paragraph | Styles | Editing | Adobe Acrobat | Voice | Sensitivity | Add-ins | Editor | Copilot

Comments | Editing | Share

OMB Number: 3064-0001
Expiration Date: 10/31/2025

Federal Deposit Insurance Corporation
INTERAGENCY CHARTER AND FEDERAL DEPOSIT INSURANCE APPLICATION

STATEMENT OF BURDEN

Public reporting burden for this collection of information is estimated to average 250 hours per response (125 hours for the charter application and 125 hours for the insurance application), including the time to review instructions, search, and to review and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Office of the Executive Secretary, Federal Deposit Insurance Corporation, 550 17th Street, NW, Washington, DC 20429; or Licensing Policy and Systems Division, Comptroller of the Currency, 250 E Street, S.W., Washington, DC 20219; and to the Office of Management and Budget, Paperwork Reduction Project, Washington, DC 20503.

An organization or a person is not required to respond to a collection of information unless it displays a currently valid OMB control number.

Page down to access 6200/05

Page 13 of 30 | 7787 words | Text Predictions: On | Accessibility: Unavailable

Copilot
Your everyday AI companion

Understand
Summarize this doc

Understand
Extract text from this image [add an image]

Ask
How can I more concisely describe [time management?]

Summarize this doc | Is there a call to action? | Ask me anything about this document

PEER EXAMPLE #1:

"WHAT ARE MY BASIC STEPS TO COMPLETE THIS APPLICATION?"

TO COMPLETE THE FEDERAL DEPOSIT INSURANCE AND BANK CHARTER APPLICATION, YOU CAN FOLLOW THESE BASIC STEPS:

- 1. PREPARATION AND SUBMISSION:** GATHER ALL NECESSARY INFORMATION AND DOCUMENTS REQUIRED FOR THE APPLICATION. THIS INCLUDES DETAILS ABOUT THE PROPOSED DEPOSITORY INSTITUTION, MANAGEMENT, CAPITAL STRUCTURE, COMMUNITY NEEDS, PREMISES, INFORMATION SYSTEMS, AND FINANCIAL PROJECTIONS ¹.
- 2. PUBLICATION:** PUBLISH NOTICE OF THE PROPOSED ORGANIZATION IN A LOCAL NEWSPAPER TO INFORM THE COMMUNITY ABOUT THE NEW FINANCIAL INSTITUTION ².
- 3. ELECTRONIC SUBMISSION:** SUBMIT AN ELECTRONIC COPY OF THE APPLICATION ALONG WITH THE ORIGINAL AND SIGNED COPIES. THIS HELPS IN INTERNAL REVIEW AND PROCESSING ³.
- 4. CONFIDENTIALITY REQUESTS:** IF YOU NEED TO KEEP CERTAIN INFORMATION CONFIDENTIAL, SUBMIT A WRITTEN REQUEST EXPLAINING THE JUSTIFICATION FOR CONFIDENTIALITY ⁴.
- 5. CERTIFICATION:** ENSURE THAT ALL INFORMATION PROVIDED IN THE APPLICATION IS ACCURATE AND COMPLETE. THE ORGANIZERS MUST CERTIFY THE APPLICATION ⁵.
- 6. APPROVAL AND CONDITIONS:** FEDERAL DEPOSIT INSURANCE WILL BECOME EFFECTIVE ONCE THE PROPOSED DEPOSITORY INSTITUTION HAS BEEN INCORPORATED, AUTHORIZED TO RECEIVE DEPOSITS, AND HAS FULFILLED ANY REQUIREMENTS IMPOSED BY THE CORPORATION ⁶.

THESE STEPS ENSURE THAT ALL REGULATORY REQUIREMENTS ARE MET AND PROVIDE A FRAMEWORK FOR THE INSTITUTION'S OPERATIONS AND MANAGEMENT. IF YOU NEED MORE DETAILS OR HAVE ANY OTHER QUESTIONS, FEEL FREE TO ASK!

PEER EXAMPLE #2

EMAIL TRIAGE IN CUSTOMER SUPPORT



AI helps prioritize emails based on urgency and content



Securely inside Microsoft 365, no data leaves the system



Outlook Focused Inbox and Microsoft Copilot



Faster response time, lower staff fatigue

PEER EXAMPLE #2: EMAIL FROM CBA

DivergeIT™

Outlook

New mail

☑️

🗑️

📁

🛡️

✍️

🔖

👤

↩️

⏮️

⏭️

💬

👥

Create Meeting

Read / Unread

🔖

🚩

📌

📅

⋮

Copilot

Favorites

Inbox1638

Support13

Errors407

For Follow Up

Sundry

rodahl@divergeit.com20

glennal@divergeit.com21

Drafts20

Leadership

Sent Items

noreply@smileback.com9

jamodk@divegeit.com

Add account

FocusedOther

Other Emails (20)

Microsoft; Pravici RnR; Vista Business Group; Alternative Paymen...

California Bankers Association
2025 Annual Conference & Directors Foru... 2:18 PM
CAUTION: This email originated from outside of the or...

Peter (NARMADA); Peter
Getting Started with Normada 1:06 PM
CAUTION: This email originated from outside of the or...

Microsoft 365 Copilot
Discover the future of work with Microsoft... 12:30 PM
You don't often get email from mktg@microsoftupdates@...

Riley McWhite
DivergeIT's SIP trunking 12:25 PM
You don't often get email from riley@telnyx.com. Lear...

Robert Paul; William Collins; Roshni Brigham
Voice of Customer Interviews 11:27 AM
I am fine with Roshni's additions. Book time to meet wit...

Peter (NARMADA)
Follow Up and Next Steps: Elevate Your Q... 11:20 AM
You don't often get email from peter@normadacloud....

Aurik Status:
Aurik Networks Inc. Maintenance - Sched... 11:10 AM
CAUTION: This email originated from outside of the or...

Team Liongard
Thanks for your interest in Liongard 10:27 AM

2025 Annual Conference & Directors Forum: Know-Before-You-Go!

Summary by Copilot

CA California Bankers Association<communications@calbankers.com>
To: Jarrod Koch Wed 5/7/2025 2:18 PM

Some content in this message has been blocked because the sender isn't in your Safe senders list.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Click here to view this email in your browser.

Logo CBA Website Contact

2025 Annual Conference & Directors Forum
Know-Before-You-Go!
May 13, 2025 - May 16, 2025
Email Sponsored By:

Hotel Info Registration Hours

La Quinta Resort & Club
49-499 Eisenhower Drive
La Quinta, CA, 92253
Check-In | 4:00pm

Day 1: Flores Ballroom Foyer
Day 2 & 3: The Exchange (Flores Ballroom)
Tuesday 5.13.25 | 11:00AM – 4:15PM
Wednesday 5.14.25 | 7:30AM – 3:30PM

Copilot

Understand

What are the key points in this email?

Help me write

How should I reply to this email?

Schedule

Find time to meet with [person this week to discuss about topic]

Catch up

Catch me up on emails from the past day. Organize and summarize by topics

Chat history

Details on the Leadership Tracks.docx

Summarize the 2025 Planning.xlsx file

Describe what you'd like to do or type / to reference emails, people and more

🎯 🗂️ 📧 🔊 ➦

PEER EXAMPLE #2

HERE ARE THE KEY POINTS FROM THE EMAIL ABOUT THE 2025 ANNUAL CONFERENCE & DIRECTORS FORUM:

- CALIFORNIA BANKERS ASSOCIATION IS HOSTING THE 2025 ANNUAL CONFERENCE & DIRECTORS FORUM FROM MAY 13, 2025 TO MAY 16, 2025 AT LA QUINTA RESORT & CLUB IN LA QUINTA, CA.
- REGISTRATION HOURS ARE SPECIFIED FOR EACH DAY, WITH THE CONFERENCE AGENDA AND HANDOUTS AVAILABLE FOR DOWNLOAD.
- ATTENDEES CAN BOOK REGULATOR APPOINTMENTS AND ACCESS THE CONFERENCE MOBILE APP AND WI-FI.
- THE CONFERENCE INCLUDES A GOLF TOURNAMENT AND THEMED NETWORKING EVENTS WITH SPECIFIC ATTIRE GUIDELINES.
- THE CONFERENCE HAS BEEN APPROVED FOR 14.5 CPE CREDITS, WITH A SIGN-IN SHEET AT THE REGISTRATION DESK.
- NAME BADGES ARE REQUIRED FOR ENTRY TO ALL EVENTS.

PEER EXAMPLE #3

INTERNAL HR CHATBOTS



Employees get 24/7 answers to policy questions



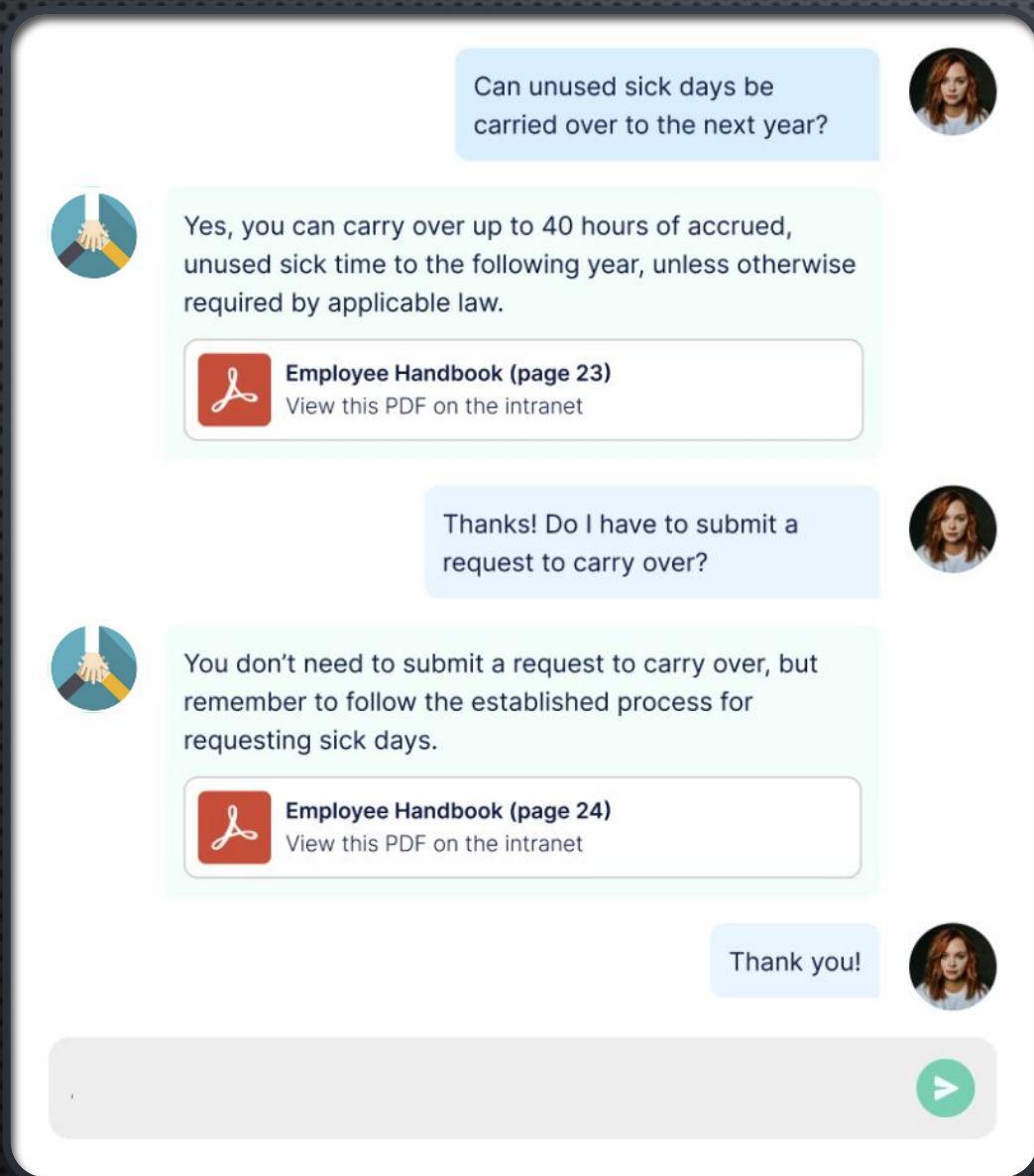
Trained only on internal data, no personal info accessed



Microsoft Copilot Studio or ChatGPT Enterprise



Reduces HR inquiries by up to 40%



PEER EXAMPLE #3 INTERNAL HR CHATBOTS

**WHAT CAN
YOU DO?**

**YOUR FIRST
SAFE STEP**

**IDENTIFY ONE
INTERNAL USE CASE**

(DOCUMENT WRITING, INBOX
MANAGEMENT)

USE A SECURE TOOL

(COPILOT, CHATGPT
ENTERPRISE, ETC.)

**SET UP A 30-DAY
PILOT**

Limit scope: Internal use only



```
graph TD; A[Limit scope: Internal use only] --> B[Assign a small group]; B --> C[Track time saved or errors reduced]; C --> D[Review results before expanding];
```

Assign a small group

Track time saved or errors reduced

Review results before expanding

IMPLEMENTATION TIPS

×


←

Link settings

ⓘ

CX Experience Systems Analysys.xlsx


The link works for



Anyone


Share with anyone, doesn't require sign-in

☒




People in DivergeIT ⓘ

☐



Only people with existing access ⓘ


☐



People you choose ⓘ


☐

More settings




Can view

▼



Expires Monday, Jul 7, 2025

ⓘ



Set password

Apply



WARNING

CoPILOT REQUIRES MINOR SECURITY
SHAREPOINT/ONEDRIVE CLEANUP WITH
'SHARE ANYONE' LINKS



You don't have to take a big leap.



Just take the right first step.



Leadership is not avoiding risk—it's managing it.

FINAL THOUGHT

Q&A & THANK YOU

JARROD KOCH ▪ DIVERGEIT ▪ JARRODK@DIVERGEIT.COM

