

From the Big Chair

In just about every industry and work environment, you hear comments and discussions about AI and what it can do. Being raised on a farm in rural Saskatchewan, AI had a totally different meaning and did a totally different thing than it does now. That is how technology changes. That is how technology progresses. In its day, AI on the farm was pretty progressive. Now it is commonplace.

Artificial Intelligence, or AI, is like a very smart computer program that can learn and make decisions. Think of it as a digital brain that can understand and process information. For example, AI can recognize your voice when you talk to your phone, suggest songs you might like based on your listening history, or even help doctors diagnose diseases by analyzing medical data. It's designed to perform tasks that usually require human intelligence, such as understanding language, recognizing patterns, and solving problems.

AI can do many amazing things to make our lives easier and more efficient. It can help drive cars without human input, translate languages instantly, and even create art or music. In businesses, AI can analyze large amounts of data to help companies make better decisions. In everyday life, it can assist with tasks like setting reminders, answering questions, and controlling smart home devices. The possibilities are vast, and as AI technology continues to improve, it will become an even more integral part of our daily lives.

The preceding two paragraphs were generated by my computer in less than three minutes using a trial AI Program. Its default font identified as Roboto reminded me of the 1983 futuristic song by Styx, "Mr. Roboto". Looking back, it was not only an interesting song and fun to try to dance to, but also foreshadowed the future and what was to come.

As you can see from the AI generated narrative, AI is a very powerful tool that can be used in many ways to do many different things across a broad spectrum of industries. It has the power to do many good things. But as with all good things, AI also has the power to do very bad things. The music industry has raised concerns about people using AI to copy performers' voices to create and sell new songs without the performer's

authorization or receipt of royalties. Celebrities have had snippets of their voices used to create endorsements without the celebrity agreeing or receiving endorsement payments. AI has been used to defraud organizations and people because a video chat or constructed voice has been used to look and sound like a real person giving instructions.

As with all technology there is good and bad associated with AI. Unity Credit Union uses lots of different forms of technology and programs for many different reasons. Those younger than me in our office have even shown me how to try AI (the current version). I created and revised a report and supporting document three times in 45 minutes. If I had to create it myself from scratch it would have taken me much longer than that and would have required a lot more thought than simply asking AI to create a report that ".....".

The current environment makes for an interesting but challenging workplace. Unity Credit Union tries to balance the use of technology with the use of people. It is like a mix of The Flintstones meeting The Jetsons. If all you want is to talk to bots and get "canned" answers, technology (AI) can provide that. However, if you want to verify things, check things out or ask detailed questions that relate specifically to you, Unity Credit Union offers that type of personal service. Will we embrace technological advances and provide bots and other technology for those that want to use only that – yes, to the best of our human and financial resources. Will we still offer "the personal touch" – yes, as long as we are able. Bots are only as good as the information they resource so the information provided may be informational but not overly personal. Our people provide borrowing advice to help you borrow to meet your financial goals. We provide Investment Specialists to help you build your nest egg and use it to your best advantage. We provide a Certified Financial Planner to help you make sense of your life ahead preparing for the financial challenges and financial successes. Our Member Support staff provide a range of services; from opening a new account to handling your final wishes with your loved ones. Our

receptionist will answer your questions and direct you to staff who can help you without you having to fumble through a phone tree. We provide Member Experience Representatives who will help you with your day-to-day banking transactions. We are lucky enough to have technical people who can help you make sense of the technology you and we use.

The Flintstones were rooted in the past; maybe just like me. Mr. Roboto and The Jetsons foreshadowed the future and the use of technology in daily life. In 2024, we are living that future. You get to decide if you want to embrace the past, present or future or a combination of all three as I am trying to. Unity Credit Union will do our best to bring you new technology as we can while still being there to engage in a personal conversation with you.

We will provide service to you however you prefer. If you haven't, give us a try. If you have, thank you and we hope to be able to continue to serve you. We are in your community, and we want to serve you the best we can – however you choose to interact with us!

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