GOVERNANCE IN THE AGE OF AI: PRACTICAL CONSIDERATIONS FOR CREDIT UNION LEADERS



START WITH THE BLUEPRINT

Effective AI governance begins with defining a clear approach as well as understanding risk and accountability. Leaders should define:

- Why AI is being used
- Where it fits the mission
- Alignment with risk tolerance

Boards set direction. **Management** executes. **Governance** ensures both stay aligned.

SECURITY & DATA ARE FOUNDATIONAL

AI changes how data is accessed and used. Boards should define and document:

- What data may be accessed, shared, & processed
- What is considered restricted data
- How data is protected at each step
- Approved tools along with boundaries for data access & use

Data security and discipline **protect trust.**

HUMAN ACCOUNTABILITY REMAINS INTACT

As AI moves closer to decision-making:

- Human review expectations increase
- Accountability stays with management
- Governance defines where judgment must remain

AI supports decisions. Leaders own outcomes.

GOVERNANCE EXTENDS BEYOND YOUR WALLS

Most AI will come through vendors—not internal builds. Boards should pursue:

- Transparency from vendors about AI use
- Due diligence processes that consider AI
- AI-driven outcomes that meet expectations

If AI impacts members, **responsibility remains with the credit union.**

GOVERNANCE IS A LIVING DISCIPLINE

AI evolves quickly. Keeping up with this change requires education and periodic reviews including:

- Where AI is used
- Continual alignment to mission & values
- Performance
- Relevancy of Controls

Informed governance is what enables and strengthens progress.

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