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# Understanding & Using AI in Your Native CDFI

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 **COMMUNITIES  
IN PARTNERSHIP**

  
**FHLB**  
CINCINNATI

 **NATIVE**  
AMERICAN BANK



## CONSULTANT / SPEAKER

- Almost 30 years helping businesses start & grow
- Professional speaker & consultant since 2000

## CEO

- Leads The Sequoyah Fund, a Native CDFI serving the Eastern Band of Cherokee Indians
- Specialties are turnarounds & crisis recovery



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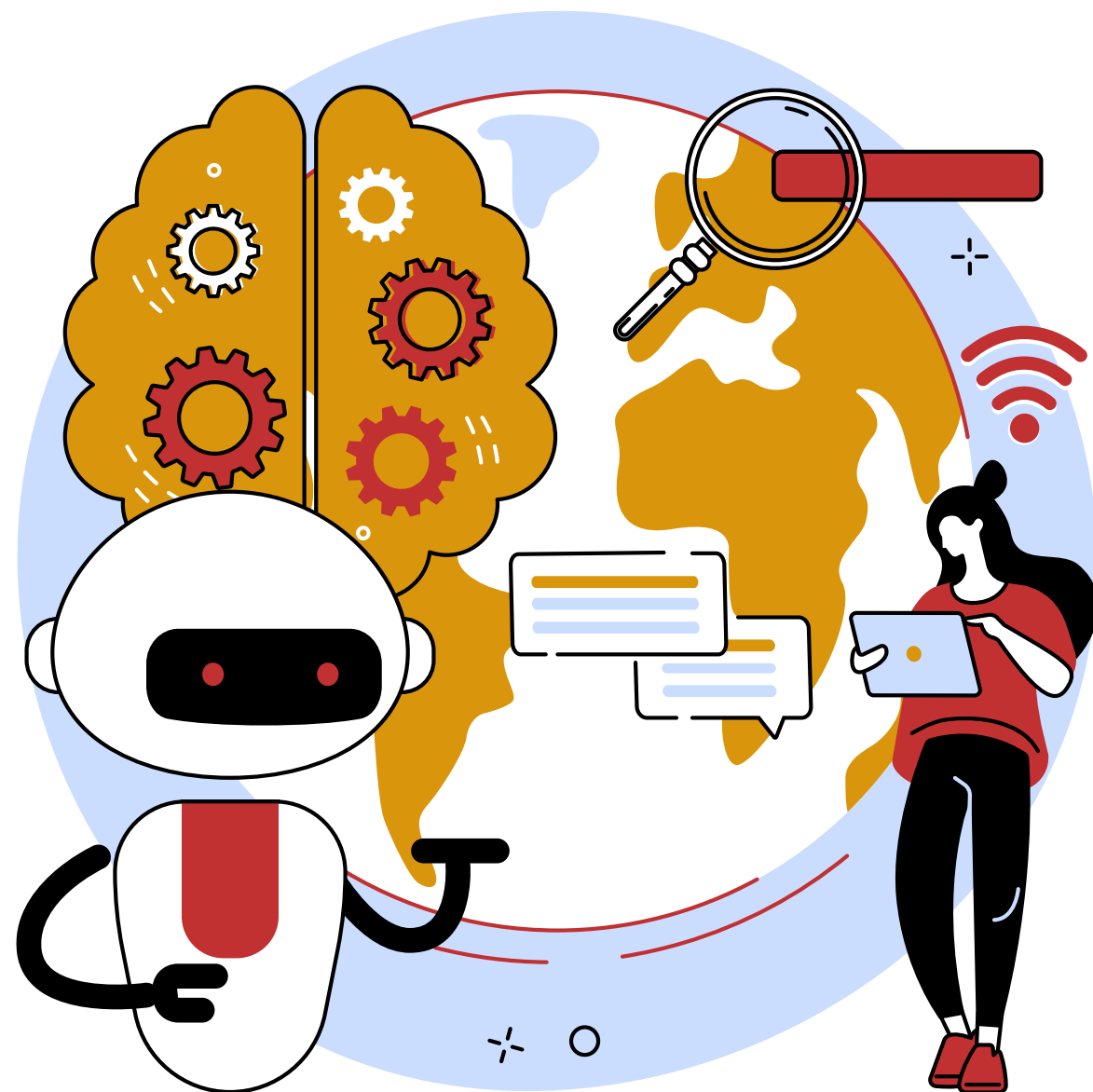
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- 1 What is Artificial Intelligence?
- 2 How can we use AI?
- 3 Getting the best output from AI
- 4 Beyond ChatGPT



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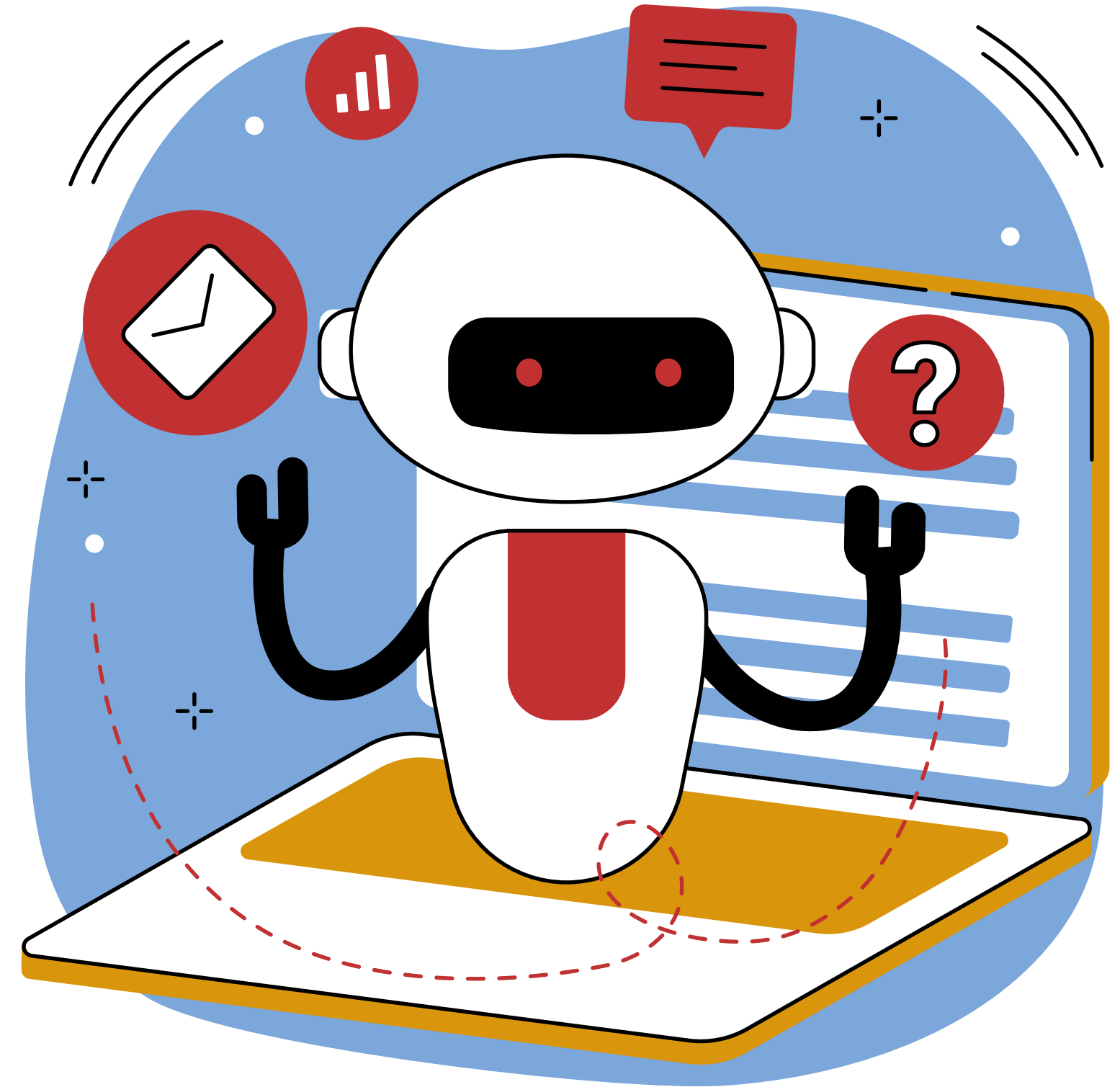
# WHAT IS AI?

- The ability for a computer to think and learn, and
- To work and react like humans &
- To learn, understand, and deal with new situations

**Artificial Intelligence:** Any technique that enables computers to mimic human behavior

**Machine Learning:** Subset of AI that enables machines to improve with experiences

**Deep Learning:** Subset of Machine Learning that makes the computation of multi-layer neural networks feasible



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# Machine Learning



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# Deep Learning



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# ACCORDING TO REUTERS...

**ChatGPT is  
the most  
recognized AI  
tool**

**90% of  
Americans  
are now  
aware of it  
(only 53% a  
year ago)**

**Only 23% of  
American  
respondents use  
ChatGPT daily (7%);  
17% use it weekly  
(11%), 15%  
monthly (4%).**

**Nearly 1/3 of  
Gen Z  
employees  
admit to having  
used AI at work.**



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- Agriculture
- Automotive
- Education
- Entertainment
- Finance
- Government
- Healthcare
- Hospitality
- Insurance

**AI**

**IS**

**EVERYWHERE!**

- Legal
- Manufacturing
- Marketing
- Real Estate
- Retail
- Technology
- Telecommunications
- Tourism
- Transportation



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# ACCORDING TO FORBES, THIS IS HOW BUSINESSES ARE USING AI

- 56% use AI to **improve and perfect business operations**
- 51% are turning to AI to **help with cyber security and fraud management**
- 47% harness AI tools in the form of **digital personal assistants**
- 46% use AI for **customer relationship management**
- 40% are turning to AI for **inventory management**
- 35% are leveraging AI for **content production**
- 33% are using AI for **product recommendations**
- 30% are turning to AI for **accounting assistance** and supply chain operations
- 26% harness AI for **recruitment and talent sourcing**
- 24% are using AI for **audience segmentation**



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# MOST REGULARLY REPORTED USE CASES (IN ORDER)

## Marketing

- Crafting 1st drafts of text documents
- Personalized marketing
- Summarizing text documents

## Product/Service Development

- Identifying trends in customer needs
- Drafting technical documents
- Creating new product designs

## Service Operations

- Using chatbots for customer service
- Forecasting service trends or anomalies
- Creating first drafts of documents





# Pros & Cons of AI Adoption

Reduce  
operational  
time

Decrease human  
error

Automate routine  
tasks

Increase  
productivity

Better customer  
service

Lack of skilled  
workers

Unclear ROI

Complexity of AI  
systems

Job security



# Ways CDFIs can use ChatGPT

Hiring

Product Development

Strategic Planning

Time Management

Marketing

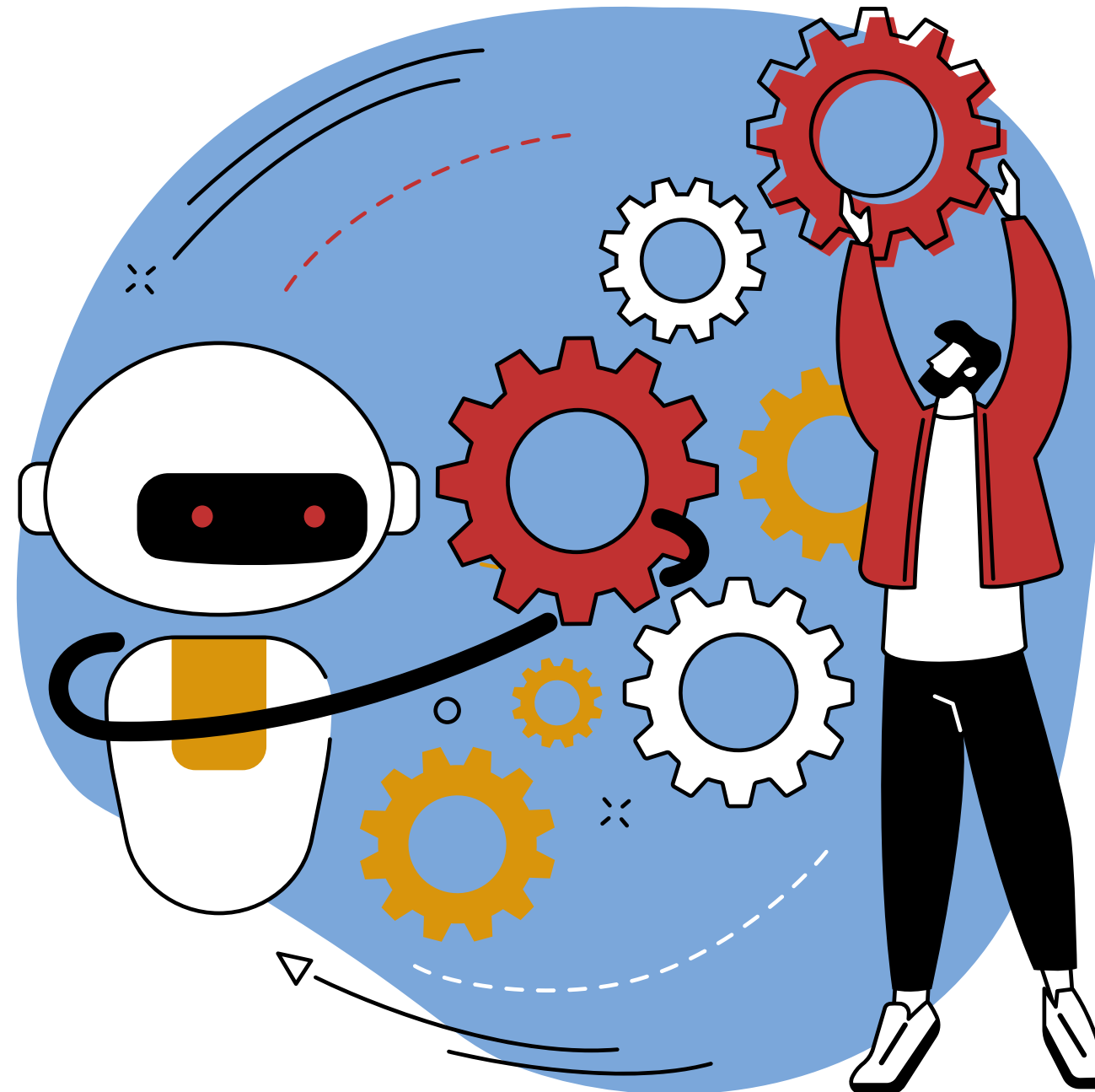
Grant Writing

Grant Research

Grant Reporting

Policy  
Development

Text Writing  
& Editing



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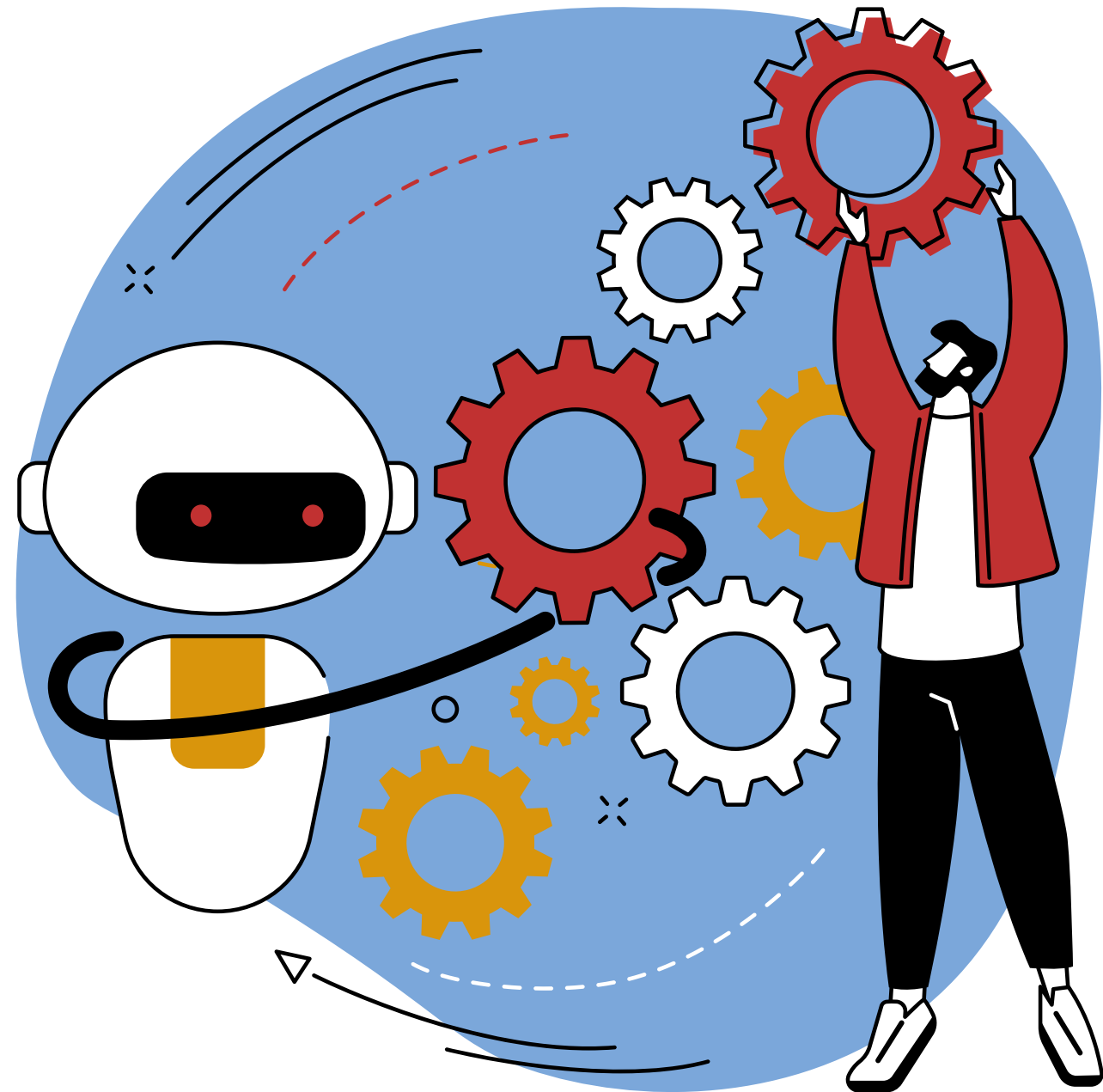
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# More ways CDFIs can use ChatGPT



Brainstorm ideas

Content creation

Social media engagement

Generate customer Q&As / FAQs

Write personalized emails

Data analysis

Write personalized emails & LOIs

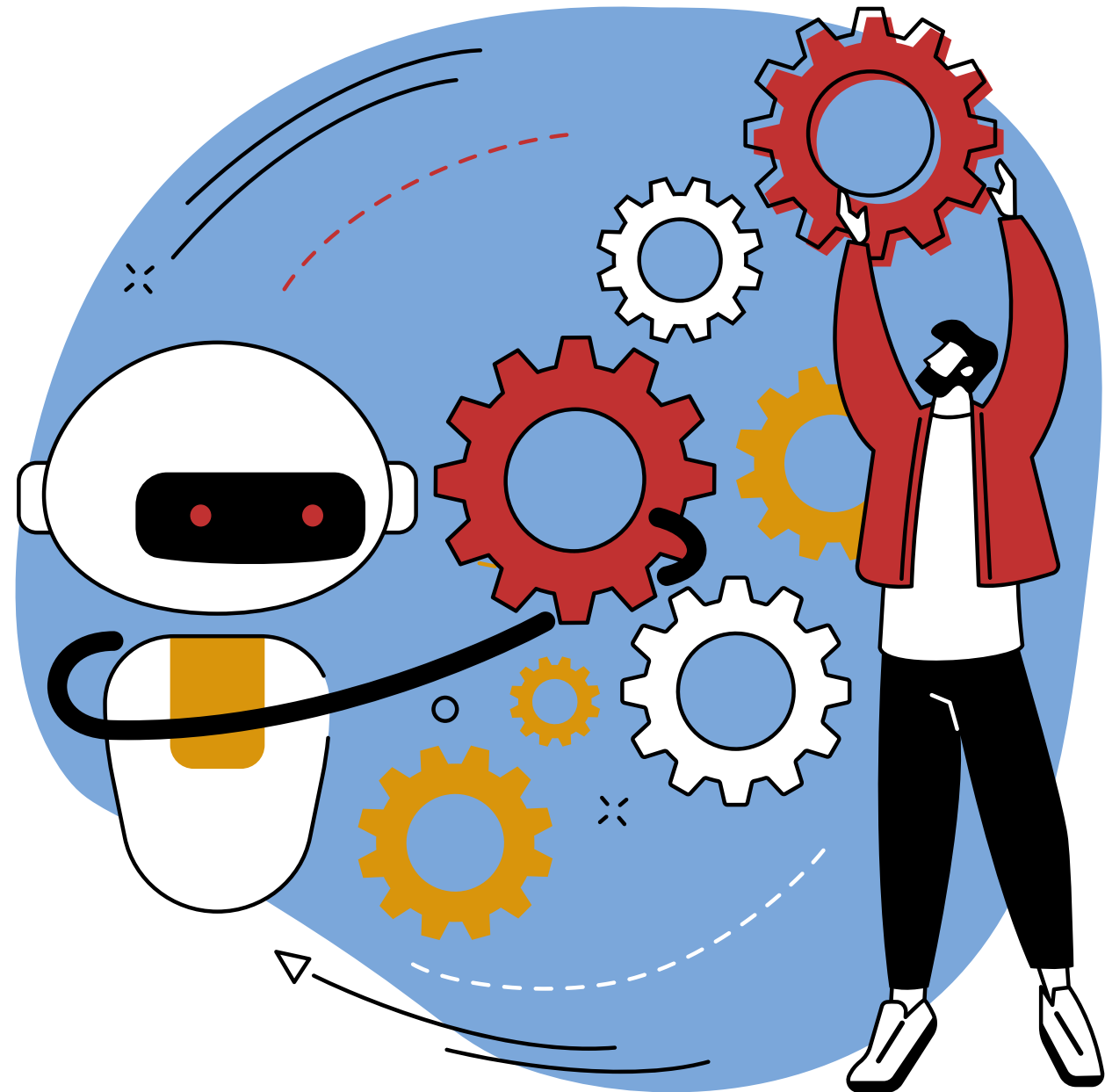
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# And still MORE ways CDFIs can use ChatGPT



Solicit & write letters of support

Write job descriptions & job postings

Summarize long articles or videos

Improve & update older documents

Advise on challenging HR issues

Professional advisor

Rock Star Coach

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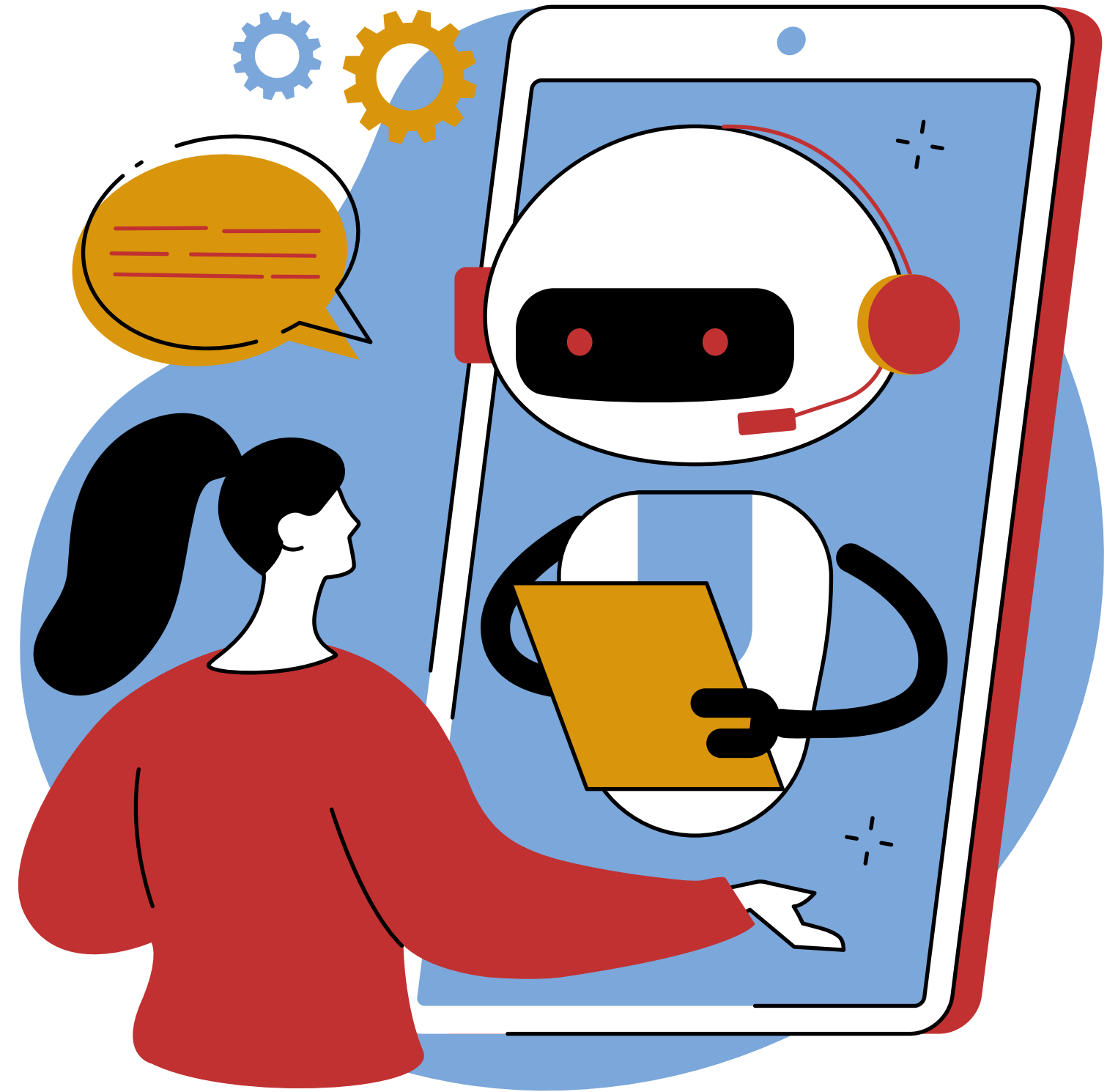
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# Getting the BEST from ChatGPT

- AI is an INTERN, not an EXPERT
- May need multiple prompts to get one answer
- Expect that AI can do anything a human can do (as long as it only requires brainpower).



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- Treat it like a colleague (or at least a trainee)
- Use clear and specific language
- Ask it to cite sources
- Push back if you think its answers are wrong
- Ask for more!



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- Treat it like a fancy search engine
- Ask vague questions or give vague commands
- Take the output at face value
- Treat it as insignificant (HINT: It ain't!!!)



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# 7 STEPS TO EFFECTIVE PROMPTING

1

Write like  
you're talking  
to a real person.

2

Be specific.  
Provide context  
& dialog.

3

Tell the AI to assume  
an identity or  
profession.

4

Set perspective  
and  
parameters.

5

Specify formatting  
(i.e. markdown,  
heading, list, bullets,  
emojis, hashtags,  
tables, etc.)

6

Ask, "What else do  
you need?" or say  
"Ask me questions  
if you need help."

7

Ask it to cite  
sources or  
justify answers.

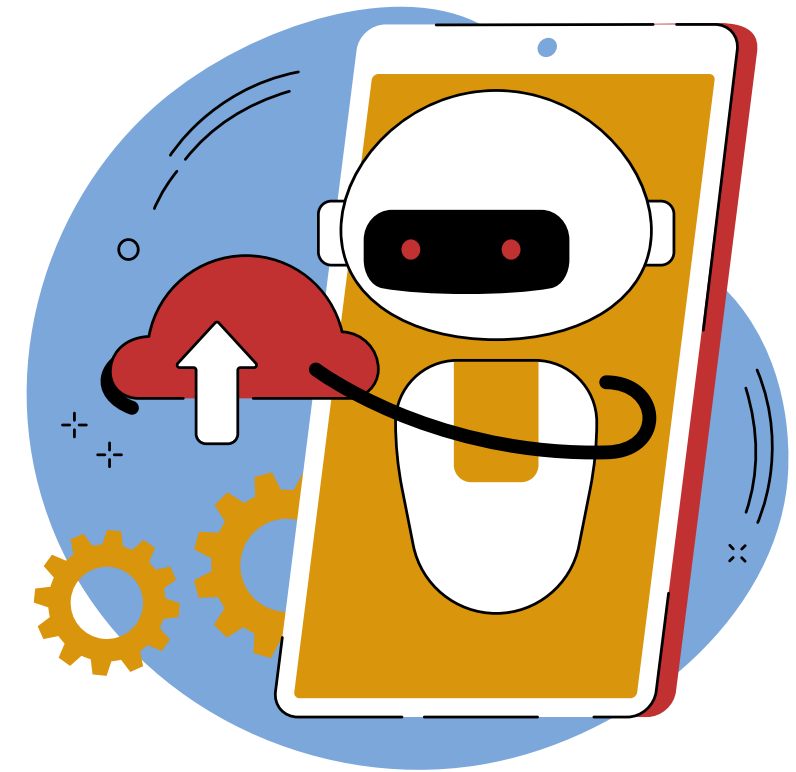




# Beyond ChatGPT

- Perplexity.ai
- Copilot.microsoft.com/
- Gemini.google.com
- POE.com
- Grok (X.com)

- NotebookLM
- GenSpark.ai
- Canva.com
- Gamma.app
- Bing.com



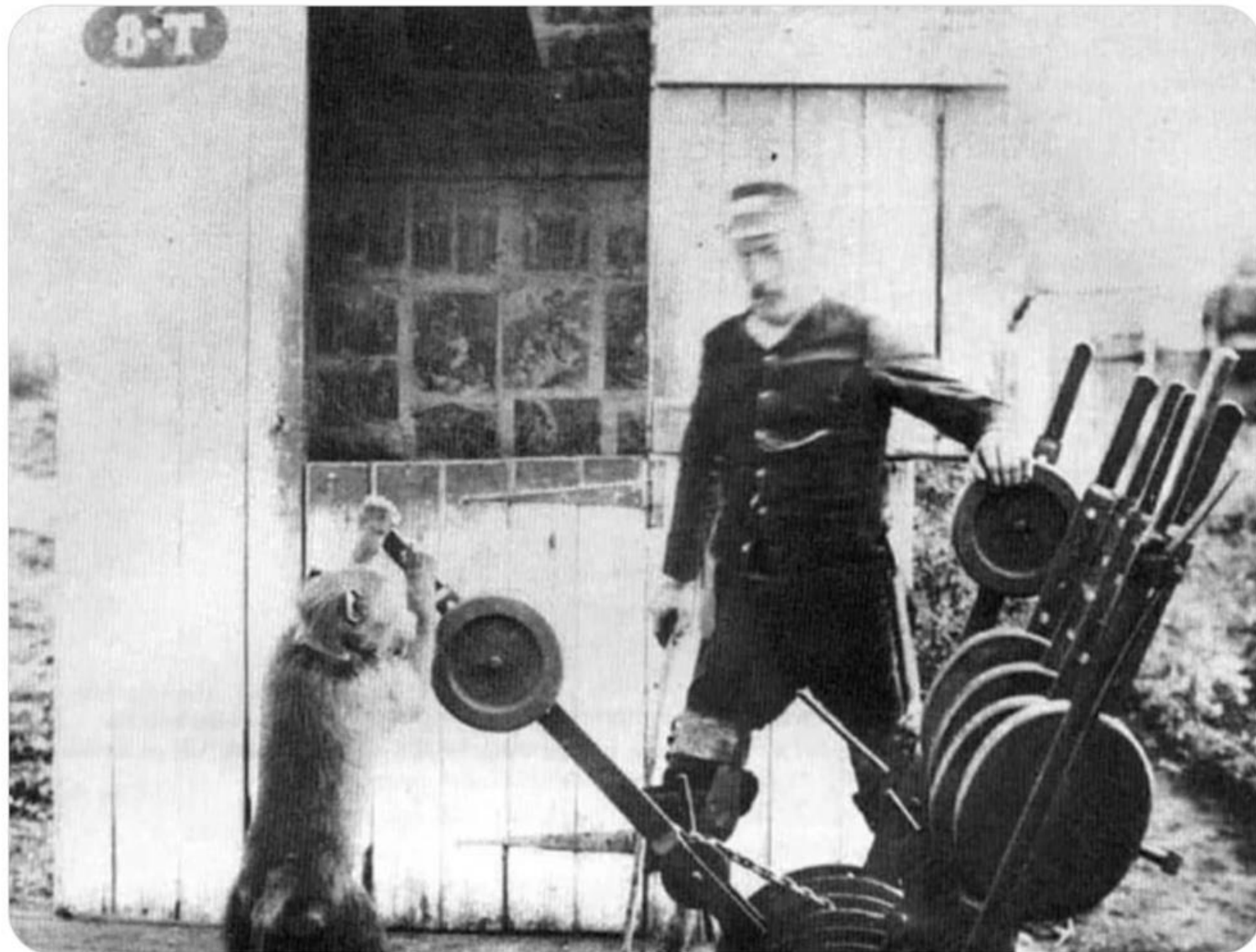
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During the late 1800s, a baboon was employed by the railroad as a signalman. He never once made a mistake and worked for the railroad until he passed away.



# AI is not coming for your job.

## But someone who uses AI is!



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# LET'S STAY IN TOUCH!

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