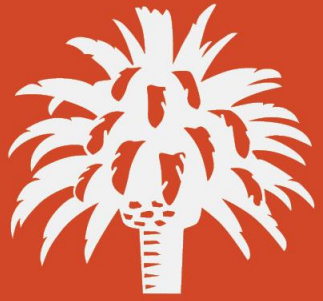


What can Technology Improve?

- Efficiency
- Deposits
- Loans
- Profitability

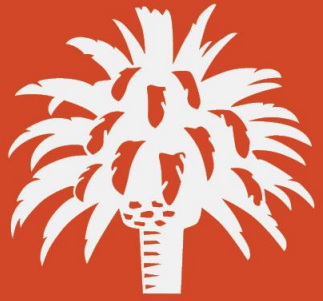




Strong Fundamentals

- Standardized minimalistic technology stack
- Core conversions/vendor migrations
- Focused strategy

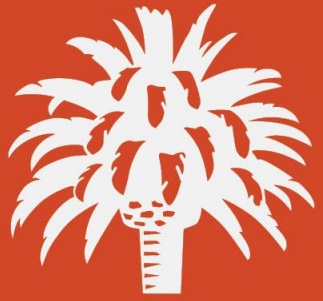




Transactional Capabilities

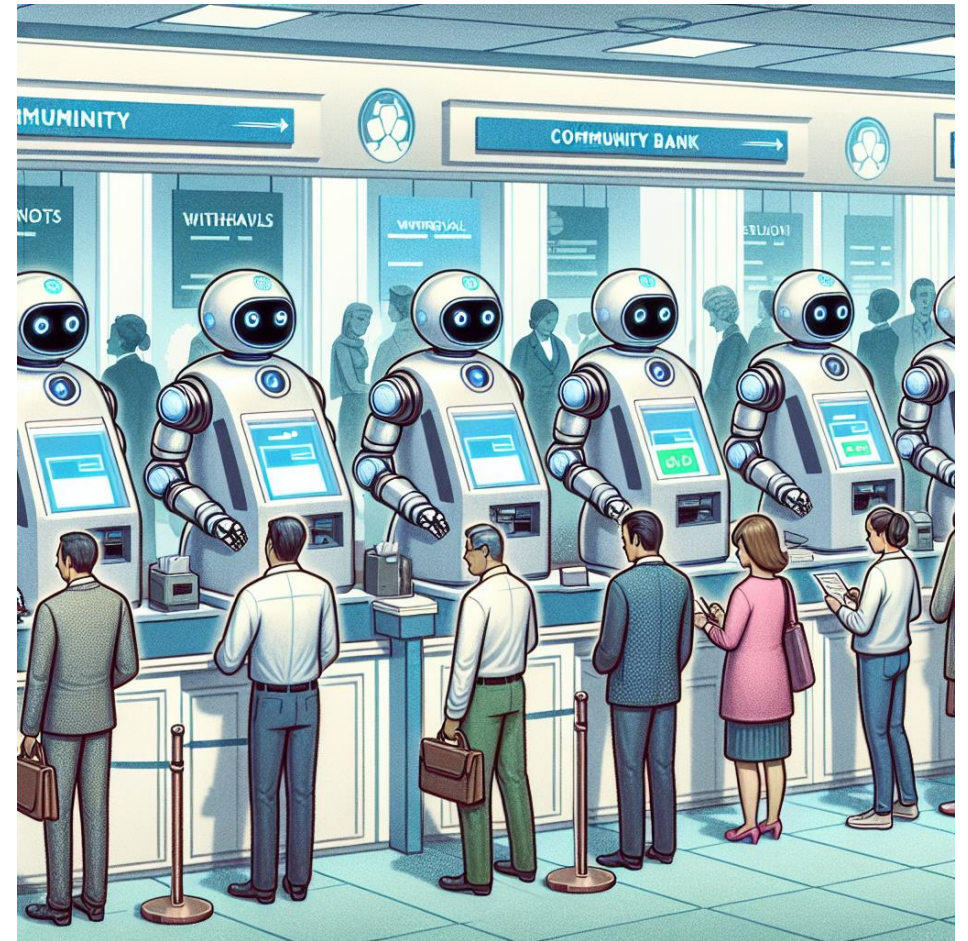
- Money in motion is less rate sensitive
- Cash Management/Treasury Services
- Zelle (Retail & Business)
- FedNow

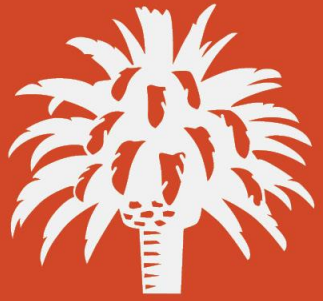




AI

- Generative
- Inference
- Modules in existing platforms or vendor solutions
- Use cases have become more interesting





Cybersecurity

- Focus on minimizing attack surface
- Augment internal capabilities with outsourcing
- Verizon Data Breach Investigations Report





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Comments/Questions?