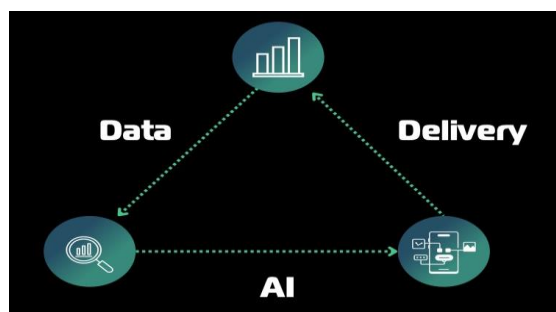


“Main Street Meets Modern Banking via the Introduction of FYN for Wealth Management”

Introduction:

Community banks have long served as the backbone of local and regional economies, providing an individualized touch that big banks can't replicate. But in today's AI-powered world, Main Street must modernize to keep pace. The good news? Technology is no longer a threat to relationship banking. It's a tool to strengthen it. This article explores how forward-looking community banks will use agentic AI platforms, via secure mobile applications, along with integrated AI GRCC (Governance, Risk Management, Regulatory Compliance, Cybersecurity) platforms, branded and customized to serve their communities more efficiently, without losing the trust they have earned over generations.



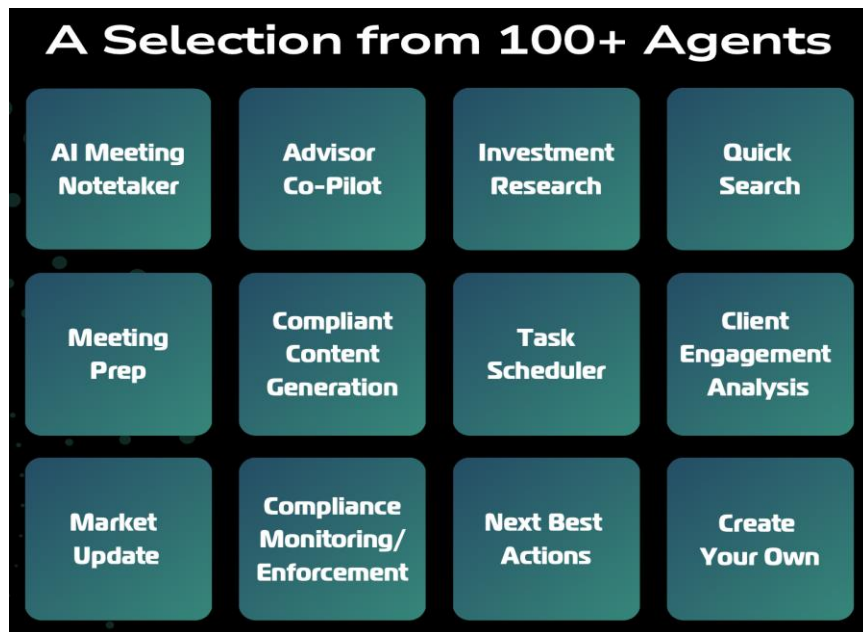
Agentic AI in Banking:

Agentic AI refers to software tools capable of performing tasks by collaborating with other AI agents while also keeping a human in the loop. In banking, this must mean automating time-consuming tasks while still maintaining compliance and oversight. Imagine enabling everything from meeting prep, content generation, compliance checks, and real-time investment analysis. Agentic platforms like “FYN” can already do all these things within Wealth Management and Private Banking today.

AI Agents and Agentic Workflows

AI Agents can perform tasks autonomously, make decisions, and get things done without the need for constant human intervention.

An AI Agent can work independently, or as part of an orchestrated workflow where the output from one Agent becomes the input for the next Agent.



As One Example – Empowering Small Business Lending:

Small business lending remains a core functionality of community banks. Community banks handle almost 60% of small business loans across the United States, despite holding less than 15% of total banking assets. AI tools can help identify prospects by analyzing local economic data, automate loan documentation, and ensure faster underwriting. With an internally deployed AI platform, banks gain access to a full AI GRCC (Governance, Risk Management, Regulatory Compliance, and Cybersecurity) framework. This ensures that automation is never at the cost of security or compliance, yet still offers access to an unlimited number of helpful agents doing different jobs for employees across departments.

Governance, Risk, Compliance & Cybersecurity



Governance

Allows you to specify which users and roles have access to specific use cases, documents, and data sets. You have full control over your own data.

Risk

Blocks access to confidential and personally identifiable information as well as detecting hate speech, hallucinations, etc.

Compliance

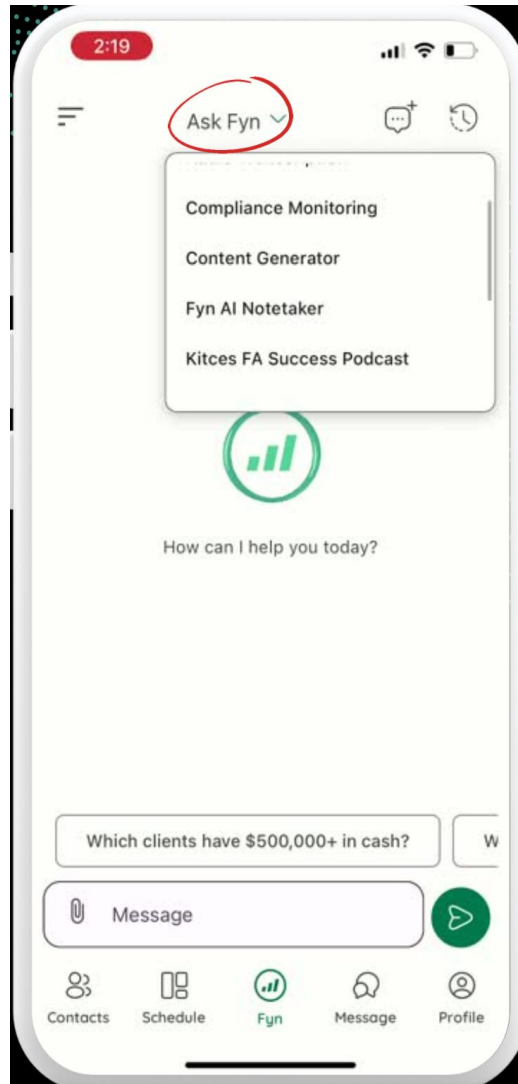
Facilitates regulatory compliance through our model testing system as well as tracking model changes and interactions with users and the model.

Cybersecurity

Add cybersecurity for AI, which is new and totally different from existing tools. Protect yourself or risk disclosure of confidential information or worse.

Building a Mobile-First Community Experience:

Customers now expect banking to match the speed of their smartphones, so in this manner, “FYN” offers a white-labeled mobile app that integrates a bank’s entire tech stack as well as secure messaging into one unified experience, deployed internally via the bank’s own branded handheld application. “FYN” not only serves high net worth and private bank clients but also can make community banks more accessible for younger generations—without sacrificing the personal type of interaction all clients value.



Bridging Tradition and Technology:

AI certainly does not replace the banker—it enhances their ability to connect, advise, and deliver. By embedding AI into everyday operations using tools like FYN’s advisor application, along with desktop AI tools enabling agents for every employee across their

entire enterprise, banks can offer high-tech experiences to employees, partners, and clients while keeping the heart of community banking intact.

Conclusion:

Main Street is evolving. With the right strategic partner, community banks can modernize with confidence. Agentic AI, mobile-first tools, and enterprise-grade AI GRCC platforms are helping these institutions thrive in a digital-first world while preserving what made them great: trust, service, and human connection.

Joe McMann is a seasoned entrepreneur and corporate strategist who currently serves as Co-Founder & CRO at Artificial Intelligence Risk (AIR). In his role at AIR, Joe leads business and corporate development for a global business recognized as the premier platform to integrate high-risk AI safely. As a 7-time founder, Joe specializes in bridging the gap between innovative technology and practical implementation. Under AIR's tutelage, community banks can gain a tangible pathway to leverage enterprise-grade AI securely and effectively, ensuring accelerated innovation while preserving the relationships and trust that make community banking so valuable.