

VIRGINIA BANKERS ASSOCIATION

The Future of Banking: Technology & Innovation

VBA Intern Program

July 2026



Member
FDIC

Who is afraid that AI will replace your job in banking?



Reinventing the Wheel

How far apart?



Same century

500 years

1,500 years

3,000 years

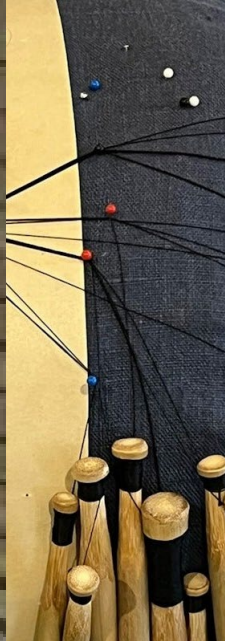
What Technology Drove this?



Technology alone does not create solutions.



1811 Nottingham



Hot enough for ya?



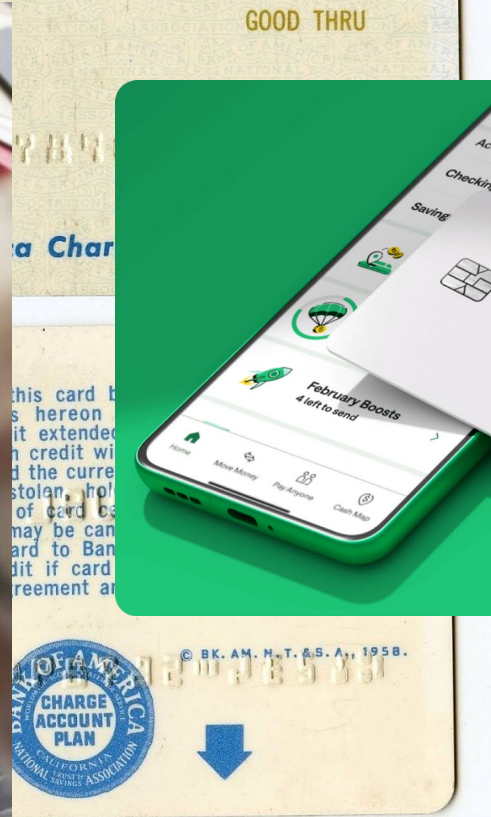
Would you rather:

❖ **Have only one set of clothes?**

❖ **No air conditioning?**

Banking has seen tech change

FedNow
24/7
INSTANT PAYMENTS



Fear is rarely about technology.

It's about change and uncertainty.



ChatGPT



Gemini



Copilot



Claude

It was a dark and stormy....

Who has used AI for actual work at the bank?

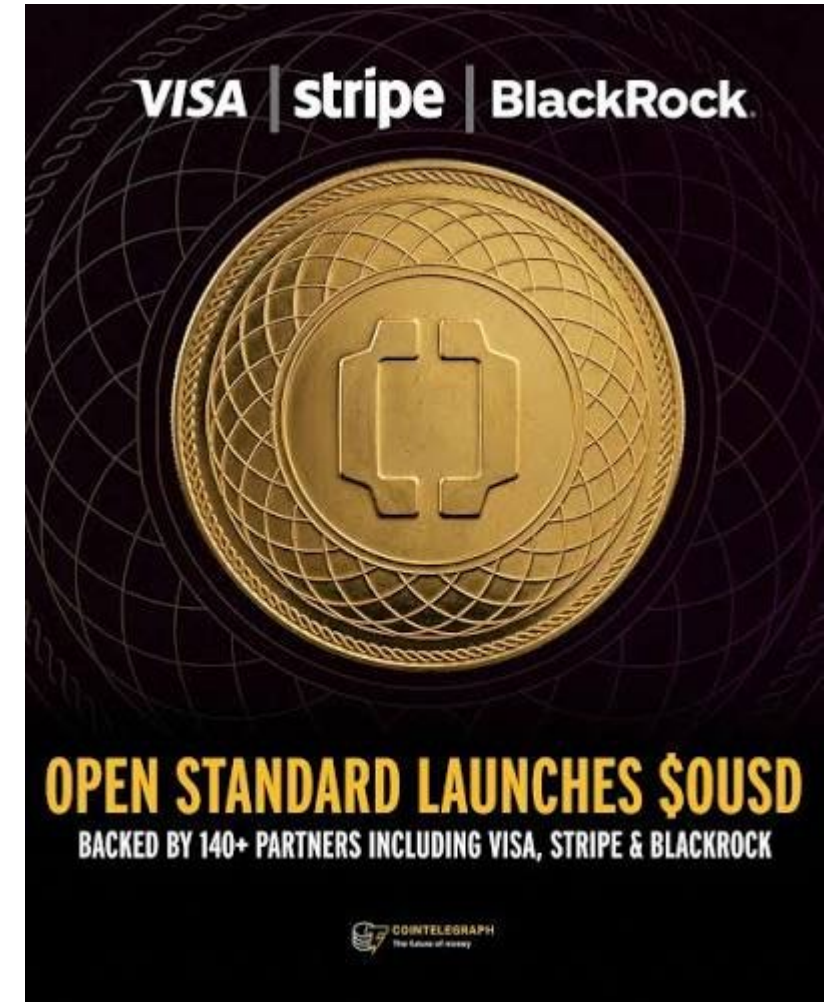
AI for Professional Use

- **Don't ignore it**
- **Verify your answers**
- **Be authentic**
- **An opportunity for YOU to be a leader**

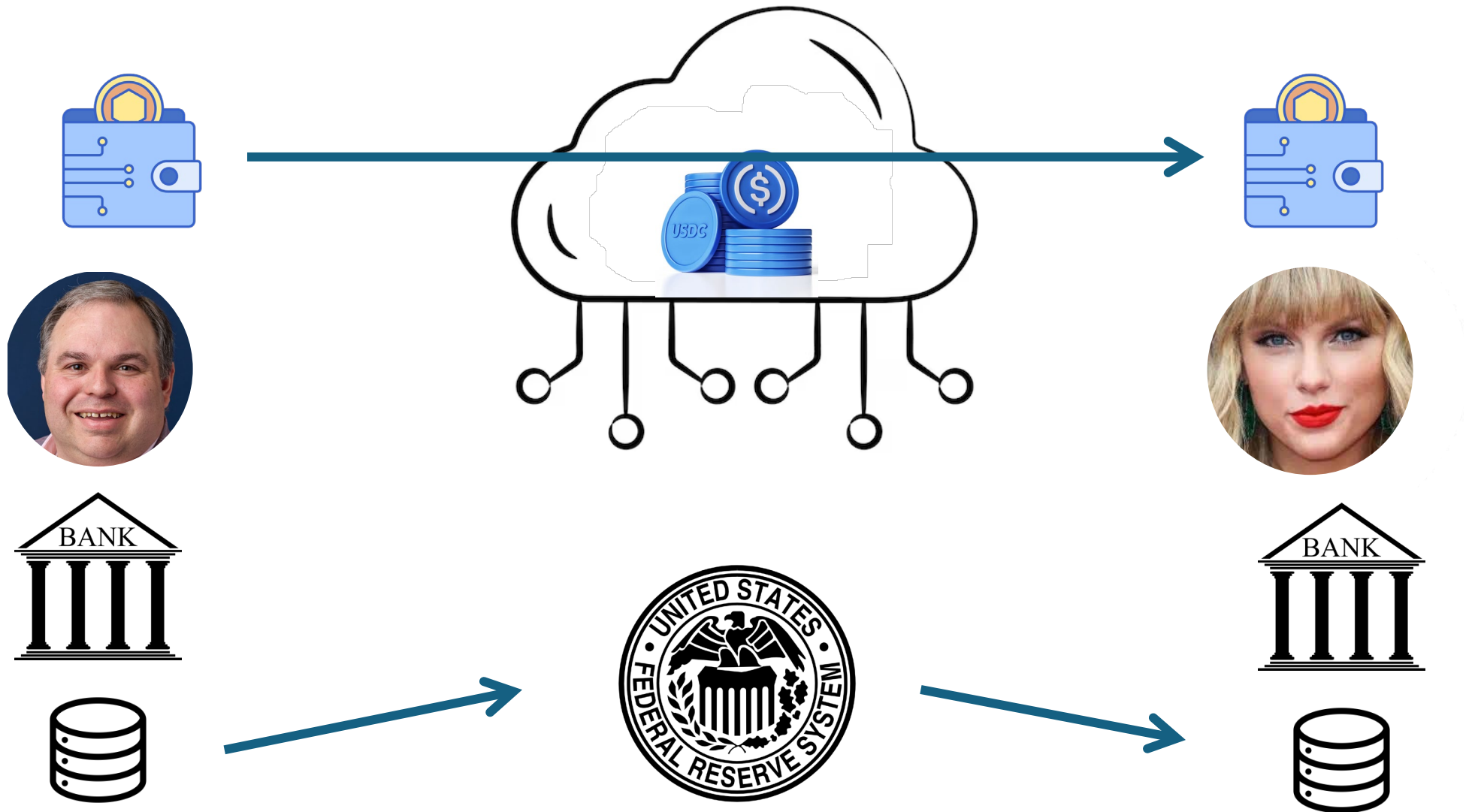
Who owns some cryptocurrency?

Cryptocurrencies

The next big disruption to banking



Need a bank to send money?



What remains through it all?

- **Judgement**
- **Communication**
- **Relationships**
- **Curiosity**
- **Adaptability**

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MEETING'S ALMOST OVER

**THEN SOMEONE ASKS A
QUESTION**

Connect with Me!



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