BLUEGRASS BANKERS ASSOCIATION · BREAKOUT SESSION

What I Did Before 8:15 AM
A Working Session on AI Productivity

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This is a how, not a why.

A CLIENT TEXTED ME LAST WEEK

He said my last two emails sounded like AI.

Milton, your last two emails sounded like AI.

Or do you? Norms are evolving. Probably. 😉

HE WAS RIGHT.

That winking uncertainty is the thesis of the next 45 minutes.

Not whether to use AI. What it actually looks like when a leader in a regulated industry builds it into a real morning, and shows where the line still sits.

OUTSOURCE

THE MULTIPLIER

FRONTIER

PART ONE

Where Everyone Else Gets This Wrong

Two traps, and the multiplier sitting in between that almost nobody is using.

Most people get this backwards.

TRAP ONE · THE HANDOFF

Full outsourcing, no guardrails.

Hand off the whole task and trust the output, without the ten thousand hours of judgment it takes to know if it's actually right. It looks fast. It's fast because nobody is checking it.

TRAP TWO · THE FRONTIER

Chasing the exotic use case.

Everyone wants the AI-driven credit-decisioning model, the one that touches fair lending and model-risk governance at the same time. High complexity. High regulatory exposure. Often both. Committees form. Pilots stall. Eighteen months later, nothing is in production.

The multiplier sits in between.

FULL OUTSOURCING | **THE DAILY AND WEEKLY GRIND** | THE FRONTIER

Not full autopilot. Not the frontier project. The drafts, notes, summaries, and first passes you do every day are where AI multiplies effort right now, with the least risk and the fewest guardrails required.

That's what an actual Tuesday looks like.

6:30

PART TWO

The Tuesday

Six-thirty to eight-fifteen. Hour by hour. No workflow diagrams, just what actually happened.

THE TUESDAY · 6:30 to 7:15 AM

Before the office opens

6:30

Vendor demo

Sat in on a vendor pitch. Ran it through a notes agent in parallel, summary and follow-ups ready before the call ended.

6:45

Panel deck

Built the outline for a conference panel on the side monitor while finishing coffee. No blank-page problem.

7:15

Meeting notes

Reviewed and corrected the agent's draft notes from an earlier client call. Two minutes, not twenty.

Same tools. Different jobs. None of it replaces judgment. It clears the runway to use it.

The work that actually mattered

7:45

Regulatory report

First draft of a recurring compliance report, normally a half-day task, done in under thirty minutes. I still reviewed every line.

8:00

The hard letter

A difficult client letter that needed the right tone, not just the right facts. AI took the first pass; I made the calls.

8:15

The to-do list

A shared folder my AI assistant and I both work from. Raw notes and half-formed thoughts go in. One clean page I can act on comes out.

One hour and forty-five minutes. Nothing here required a new strategy. It required starting.

1

2

PART THREE

Two Objections

Authenticity. And atrophy. If AI still bothers you, it's probably one of these two.

OBJECTION ONE · AUTHENTICITY

“Sounds like AI” is a real criticism today.

It's also a fading one.

> “
>
> *The failure isn't using AI to draft. The failure is skipping the work to make sure it still sounds like you thought it.*

The fix is editing discipline, not abstinence. Everything still goes out under my name. I made the decisions. AI took the parts that didn't require judgment.

OBJECTION TWO · ATROPHY

Is it making my people worse at their jobs?

AMPLIFIER

Skill you built over 10,000 hours.

AI speeds up the drafting, the summarizing, the first pass, on judgment you already have. It extends your best people.

MASK

Skill you never built.

Hand it to someone who hasn't done the underlying work yet. It hides the gap instead of closing it. Training first. Tools second.

> *You cannot hand a newly hired analyst an AI tool and expect it to replace fifteen years of credit judgment. That's Trap One, one person at a time.*

THE TAKEAWAY

The Monday Morning List

Five workflows, ranked by risk. Compliance caveat attached to each. This is the one-page handout, not this slide.

LOW	**Meeting & call summarization**	No NPI in prompts. Human review before distribution.
LOW	**First-draft internal correspondence**	Sender reviews and owns final content before send.
MEDIUM	**Board & committee report drafting**	Source data verified; no confidential data in non-approved tools.
MEDIUM	**Regulatory / exam-prep document assembly**	Compliance officer final review; facts checked against source.
HIGH	**Credit memo / decision-support drafting**	No automated decisioning. Human retains full authority, documented in policy.

Six months ago, “sounds like AI” was the criticism.

We're close to the point where “didn't bother to use AI” is the criticism instead.

I'm not waiting around to find out.

Milton Bartley | ImageQuest | Discussion