AI FOR MAIN STREET

Community Bank Pilot Initiative

Prepared for Nick Guiliano & Patrick Guiliano (Sponsors) | Pan American Bank & Trust

What this is: A no-cost, no-obligation pilot that maps a few key workflows at Pan American, identifies the lowest-hanging-fruit AI opportunities, and brings three qualified local AI firms to present custom, ready-to-act ideas — free of charge and with zero commitment required from the bank.

THE BANK RECEIVES • Clear visibility into practical AI opportunities • Three free custom proposals from vetted local firms • Zero cost • Zero disruption • Zero obligation

WHO

Project Lead: Leo Fiascone — Founder of AI for Main Street & Chicago Rising. Published op-ed writer on Chicago policy (Chicago Contrarian). GPA 5.3/5.0. 10 AP classes + 6 Honors Business classes. ~200 hours of university-level AI (UPenn/Wharton) and Urban Planning (Johns Hopkins) coursework. Inspirit AI, Goldman Sachs Semester Program, Chicago Metropolitan Future Leader in Planning. For more on Leo: www.leofiascone.com

Sponsors: Nick Guiliano & Patrick Guiliano.

WHY PAN AMERICAN

We chose Pan American because of what you have built. In 2007, while major banks struggled, Frank Cerrone and Nick Giuliano set out to create a true haven for entrepreneurs — rejecting one-size-fits-all banking in favor of personalized, relationship-driven service. That vision has grown from one Little Village location into a six-branch, locally-owned institution headquartered in Melrose Park, led by a Board of mission-driven entrepreneurs and recognized as a Best Bank to Work For (American Banker 2018 & 2022).

Your Crest of Culture, ownership mindset, 24/7 accessibility for clients, and deep community roots (Bloomingdale Park District, backpack drives, and more) stand in clear contrast to the $50+ billion in bank M&A activity since 2021. You remain laser-focused on being Chicagoland’s premier locally-owned bank for entrepreneurs. That is exactly the culture this project is designed to support — not disrupt.

HOW IT WORKS + TIMELINE

Phase 1	Kickoff with sponsors. Confirm 6 departments. Obtain Jack Henry core details. Begin scheduling department-head intro calls.
Phase 2	Discovery: intro calls + short question sets + follow-up conversations with each of the 6 department heads.
Phase 3	Leo drafts clean workflow + opportunity maps. Sponsors review/enhance for bank-optimal framing.
Phase 4	Source & brief 3 local AI firms experienced with community banks and (ideally) Jack Henry integration.
Phase 5	Firms develop focused custom proposals on only the lowest-hanging, high-impact, low-risk wins.
Phase 6	Free in-person (or hybrid) presentations by the 3 firms to bank leadership. Bank decides if/when/whether to proceed — fully optional.

GUARDRAILS (NON-NEGOTIABLE)

• People first, then community, then technology • No system access beyond what you approve • No vendor pressure or preferred partners • Full confidentiality / NDA available • Focus exclusively on low-cost, high-impact, quickly implementable wins

Everything is free to the bank. Zero cost. Zero disruption. Zero obligation.
The only ask: access to six department heads for discovery conversations + occasional access to Nick & Patrick to ensure the project stays optimally aligned with the bank’s needs.

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Suggested Departments • Discovery Process • Consultant Path

SUGGESTED SIX DEPARTMENTS (Subject to Your Final Input)

Chosen for maximum “low-hanging fruit” potential: high daily friction, clear ROI, strong Jack Henry integration paths, and immediate feel-good impact for staff and customers. See Page 3 for a practical menu of sample AI functions for each area.

1. Lending & Credit — *Speed-to-decision + portfolio quality*

2. BSA / AML & Compliance — *Kill false-positive fatigue + speed SARs*

3. Customer Service / Branch Ops — *Deflect routine work → free humans for relationships*

4. Facilities, Vendors & Admin — *“Found money” + self-auditing operations*

5. HR & Internal Team — *Recruiting, onboarding, retention & institutional knowledge*

6. Marketing & Relationships — *Hyper-personalization + life-event triggers*

EXACT DISCOVERY PROCESS PER DEPARTMENT (Lean & Respectful)

Step 1: Leo schedules a brief intro Zoom/call with the department head. Explains the project, zero pressure, and that answers stay internal until sponsors approve sharing.

Step 2: Leo sends a short, targeted question set (8–12 questions max) focused on current workflow friction and “tools you would LOVE to have.” Department head can reply by email or notes.

Step 3: Leo schedules a follow-up conversation to walk through answers, clarify, and surface any additional low-hanging ideas.

Step 4: Leo drafts a clean 1–2 page Workflow + Opportunity Map for that department. Sponsors review and enhance. Final version becomes the hand-off package for the AI firms.

CRITICAL PREP ITEM: Leo will request from the bank (via sponsors) the specific Jack Henry core version, modules, and any current integrations. This detail is required so every consulting firm can propose solutions that actually plug in cleanly.

AI CONSULTANT PATH (3 FIRMS)

Leo will source three local/regional firms with proven community-bank and (ideally) Jack Henry experience. Strong candidates already identified: West Monroe Partners, Advisor Labs, Xcelacore, Slatom, Posh AI. Each firm receives the same clean discovery package and is asked to return a focused proposal on the 4–8 highest-ROI, lowest-risk items only.

Firms present in person (or hybrid) to bank leadership at no cost and with zero obligation. Bank keeps full control of whether, when, and with whom to move forward.

BOTTOM LINE FOR SPONSORS

This is deliberately scoped to be light on the bank, heavy on value, and laser-focused on wins people will feel immediately. Your role: light guidance, department access, final review of the maps, and optional attendance at the three free presentations. Everything else is handled by Leo.

MENU OF SAMPLE AI FUNCTIONS

For Discussion With Department Heads — Common-Sense Ideas Only

This is not a technology wish list. These are practical, proven ways AI is already helping community banks eliminate repetitive work, reduce errors, and free people to focus on customers and relationships. During discovery conversations, department heads can simply point to the items that would make their team's day easier.

1. LENDING & CREDIT

- Auto-spread tax returns & financials into the LOS in seconds
- Pre-fill 80% of a new loan application from existing customer data
- Flag "stress patterns" in commercial borrower transactions early
- Score thin-file borrowers using real cash-flow instead of only FICO
- Auto-index uploaded PDFs (W-2s, paystubs) into the correct folders
- Generate required Reason Codes for adverse-action letters
- Monitor loan covenants by reading financial statements
- Alert when an industry concentration hits a risk threshold

2. BSA / AML & COMPLIANCE

- Pre-screen low-risk AML alerts so analysts focus on real issues
- Draft the first version of a SAR narrative from transaction data
- Instant internal "Policy Bot" that answers Reg CC, holds, etc.
- Verify driver's licenses & passports in real time (KYC)
- Flag only the regulatory updates that actually apply to this bank
- Spot synthetic ("Frankenstein") identities that look real
- Visualize fair-lending patterns to catch unintentional bias

3. CUSTOMER SERVICE & BRANCH

- 24/7 digital assistant for password resets, travel notices, balances
- Summarize a call in 3 sentences before the next person picks up
- Detect a frustrated caller and move them to the front of the queue
- Instant on-screen guidance for tellers on overrides & holds
- Auto-gather data and draft resolution letters for debit disputes
- Lock a lost card and order a new one without human help
- Predict the Friday lunch rush so the branch can staff accordingly

4. FACILITIES, VENDORS & ADMIN

- Extract rent escalations, option dates & critical terms from leases
- Flag invoices that don't match the master contract price
- Verify snow-removal or HVAC vendor actually showed up (geofence)
- Predict HVAC failure 30 days before it happens
- Auto-expire a vendor's work orders if their insurance lapses
- Photo-index storage units so holiday décor is found in minutes
- Turn board-meeting notes into CRM updates automatically
- Audit expense reports for duplicates or out-of-policy items

5. HR & INTERNAL TEAM

- Answer "How many PTO days do I have left?" without bothering HR
- Create a custom Day-1-to-Day-30 checklist for new tellers
- Pull real-time Chicago market salary data for benchmarking
- Spot burnout risk from the tone of internal survey comments
- Summarize 200-page board packets into a 2-page key-insights brief

6. MARKETING & RELATIONSHIPS

- Flag a large title-company deposit as a possible mortgage/wealth lead
- Suggest the next-best product (e.g., CD for idle checking balances)
- Identify customers who just cancelled direct deposit (flight risk)
- Trigger a thoughtful client gift from CRM notes (birthday, closing)
- Write hyper-local ad copy tailored to specific Chicago neighborhoods

How to use this menu: During the short discovery conversations, simply ask each department head: "Which of these would make your team's work noticeably easier or more accurate?" Their answers become the short list that the three AI firms will focus on. No jargon. No science projects. Just practical help.