

# First Vision Bank

Empowering Compliance Teams with Trusted AI for Faster, Better Compliance

## Client Overview

First Vision Bank, a \$478M community bank headquartered in Tullahoma, TN, has grown since 2005 into a trusted financial partner with branches across Middle Tennessee. Led by Chief Compliance Officer Renee Taylor, the bank was among the first to pilot ComplyPilot in December 2024, moving to full production by March 2025. Their early adoption and feedback helped shape the platform, underscoring the bank's position as an innovator in community banking.

## The Challenge

Before ComplyPilot, First Vision Bank's compliance team relied heavily on manual processes and costly advisory services. Staff spent hours digging through regulations, reviewing marketing materials, and drafting policies from scratch. Routine questions were outsourced at a high cost to the bank. These outdated approaches slowed responses, created exam stress, and heightened regulatory risk.

*"Balancing daily compliance tasks with audit prep was overwhelming, leaving little time for anything else."*

— Renee Taylor, Chief Compliance Officer

## THE SOLUTION

First Vision Bank adopted ComplyPilot to automate and accelerate compliance workflows, ensuring faster, more reliable results. Key capabilities included:

### ● Q&A Research

Instant, regulator-cited answers to any regulatory question, eliminating manual research.

### ● Policy Automation

AI-generated policy reviews and drafts aligned with current and proposed rules.

### ● Exam Preparation

Scenario-based guidance for CRA and BSA/AML readiness.

### ● Operational Support

Faster decisions on Reg CC, CTR reporting, SAR narratives, and fraud.

### ● Ad & Marketing Reviews

Automated checks for UDAP, disclosure accuracy, and fair lending compliance.

*"Very pleased. Reduces research time tremendously... before, I would spend 20–30 minutes just responding to one compliance query. Now I get answers immediately."*

— Renee Taylor

*"We've been pretty impressed with the SAR narratives... they're accurate and capture details that are hard to get right."*

— Renee Taylor

— KEY RESULTS

Headline Metrics (5 months of usage)

451

**Compliance questions answered**  
accurately across a wide range of topics

48

**Policies reviewed**  
against regulations to identify gaps

286

**Ad & marketing reviews**  
embedding compliance into every campaign

\$45K+

**Hard savings realized**  
staff efficiency + reduced consulting

**Impact Areas**

**Policy Drafting**

Reduced drafting time from days to hours

**Ad Review at Scale**

Every campaign reviewed, dramatically lowering risk

**Exam & Audit Prep**

SAR narratives praised as “accurate and impressive”

**Cross-Department Use**

Chief Credit Officer adopting for policy work

**Operational Decisions**

Faster guidance on Reg CC, Reg O, and fraud

**Looking Ahead**

**First Vision Bank plans to expand ComplyPilot**

- Policy & Procedures Q&A – Interactive Q&A across internal policies
- Disclosure Reviews – Automated validation of disclosures and communications
- Training Automation – AI-generated training modules

**Future enhancements will include**

- Automated Audit Support with linked documentation
- Real-Time Control Monitoring of compliance controls

— TRUSTED AI FOR COMPLIANCE EXCELLENCE

This positions First Vision Bank at the forefront of compliance innovation — leveraging AI to meet today’s regulatory demands and tomorrow’s challenges.

ComplyPilot is redefining how community banks approach BSA, AML, and regulatory compliance — saving time, lowering risk, and giving compliance teams the confidence they need to stand exam-ready.