

Lineage Bank

Empowering Compliance Teams with Trusted AI for Faster, Better Compliance

Client Overview

Lineage Bank is a \$187M community bank in Franklin, Tennessee. Their compliance and financial crimes team engaged ComplyPilot in March 2025 to streamline regulatory research, accelerate policy reviews, check advertising and social media compliance, and strengthen daily decision-making on BSA/AML and consumer compliance.

The Challenge

Before ComplyPilot, Lineage's compliance staff spent considerable time in manual processes for researching regulations, developing and enhancing policies and procedures, and reviewing marketing materials for compliance. The result: delayed decisions, inefficiencies, and heightened regulatory risk.

THE EVALUATION

Before licensing ComplyPilot, Lineage Bank conducted a detailed head-to-head evaluation against public AI models. The focus was on three factors: accuracy, structure, and use of regulatory source citations.

The results were decisive. ComplyPilot achieved over 90% accuracy with direct citations, while public AI models delivered less than 50% actionable accuracy and provided no governing references. In 10 complex compliance scenarios—including flood insurance, Regulation D repeal, CIP documentation, beneficial ownership, FDIC logo requirements, and BSA oversight—ComplyPilot produced precise, regulation-tied answers in 9 out of 10 cases.

The evaluation confirmed ComplyPilot's ability to lower compliance risk and workload in ways public AI tools cannot match.

“The cost was very affordable, the closed model without all the extra noise was a big selling point, and our existing relationship with Joey and Dru from Sentry Advisors built the comfort we needed to support moving forward.”

— Holly Wyatt, SVP of BSA/Compliance

THE SOLUTION

Lineage adopted ComplyPilot to automate and accelerate compliance workflows, including:

• Q&A Research

Instant, regulatory-cited answers to compliance questions.

• Policy Automation

AI-generated drafts aligned with current and proposed rules.

• Enterprise Training

Regulatory language explained in simple terms for non-compliance staff.

• Regulatory Change Support

Practical guidance on pending and final rules.

• Ad & Marketing Reviews

Automated checks for UDAAP, trigger terms, disclosures, and fair lending.

— KEY RESULTS

Headline Metrics (6 months of usage)

808

Compliance questions answered
4+ per day across a wide range of topics

345 hrs

Saved on regulatory research
~29 staff days recovered

54

Ad reviews completed
uncovering disclosure and digital ad issues

\$75K+

Quantifiable value delivered

Impact Areas

Research in Seconds
20+ minutes saved per question

Policy Drafting
Days of work reduced to hours

Exam Readiness
Staff anticipate examiner questions with cited regulations

Marketing Compliance
Safe use of traditional and digital advertising

Operational Efficiency
Faster answers on BSA and compliance scenarios

Looking Ahead

Lineage 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 – Personalized compliance training for individual roles

Future enhancements will include

- Automated Audit Support with linked documentation
- Real-Time Control Monitoring of compliance controls
- Vendor Due Diligence and Regulatory Reporting

— TESTIMONIALS

“The Q&A module has decreased research time. Another thing we love is that it provides citations for the regulations, pinpointing our research and decision making while providing context for responses.”
— Holly Wyatt, SVP of BSA/Compliance

“The policy modules cut down research time from days to hours by identifying gaps between policies and current regulations. These efficiencies have made policy generation a breeze.”
— Candace Norton, VP Compliance Lead

“The Plain-Language Regulation module has helped us develop training with easy to understand terminology, allowing any employee to understand complex regulations.”
— Whitney Beyer, Senior Compliance Analyst

— TRUSTED AI FOR COMPLIANCE EXCELLENCE

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.