

DepositLeads Banker Copilot Answer Proof

Generated for: Riverstone Community Bank

Generated date: 2026-06-14

Executive Summary

Top priority: Commercial loan growth is the largest gap at \$27.3M; current pipeline covers 62% of plan.

Source-cited answers: 8

Sources connected: 9

Recommended actions: 22

Board-ready outputs: 5

Value covered: \$166.4M

Ask-First Experience

Primary input: Ask your question here

Default question: What should I do today?

First value: 18 seconds

Proof promise: Every answer shows the source trail, math, safe language, and next action before the banker acts.

Telemetry event: banker_copilot_question_asked

Retention telemetry: banker_copilot_question_asked, banker_copilot_answer_opened, banker_copilot_action_clicked, banker_copilot_answer_read

Retention use: Measures whether executives and bankers can ask a plan, deposit, treasury, or compliance question and read an answer

Board Answer

Riverstone Community Bank Banker Copilot Readout

The board story is: growth plan gap, banker execution, source-to-production proof, market share capture, and deposit defe

- Commercial loan growth is the largest gap at \$27.3M; current pipeline covers 62% of plan.
- 7 calls are due today and 6 relationships changed overnight.
- \$18.4M is modeled at risk; \$11.2M should be defended.
- Pulaski is the top capture county with \$40.3M in modeled deposit capture.
- \$42.6M in commercial loan opportunity and \$13.8M in refi risk are modeled over the radar window.

Answer: Where are we behind deposit plan, who needs to call today, and what proof do we have?

Persona: CBO

Category: Growth gap

Confidence: Demo-sourced

Short answer: Commercial loan growth is the largest gap at \$27.3M; current pipeline covers 62% of plan.

Recommendation: Run the week from Execution Assurance: 14 assigned actions, 5 SLA exceptions, and 42% reforecast p

Safe language: Use plan, pipeline, and assignment language; do not imply guaranteed conversion or credit approval.

Show your work:

- Primary gap: \$27.3M. Commercial loan growth remaining gap from Growth Plan Copilot. Source module: Growth Plan Co
- Expected close: \$56.9M. Weighted close from current pipeline and reachable relationship value. Source module: Growth
- Actions this week: 14. Calls + treasury reviews + saves + renewals + approvals. Source module: Growth Plan Copilot.
- Assigned actions: 14. Execution Assurance assignments generated from the growth gap. Source module: Execution Assu

Follow-up actions:

- Open Growth Plan Copilot. Owner: CBO. Due: Today. Route: /app/growth-plan-copilot. Type: Open view.

- Open Execution Assurance. Owner: CBO. Due: Today. Route: /app/execution-assurance. Type: Open view.
- Download growth plan PDF. Owner: CBO. Due: Today. Route: /api/reports/growth-plan-copilot.pdf. Type: Download PDF.

Answer: What should I do today?

Persona: BDO

Category: Daily work

Confidence: Demo-sourced

Short answer: 7 calls are due today and 6 relationships changed overnight.

Recommendation: Jordan Lee should clear this first: Conway Dental Studio PLLC - Account activity is captured, but treasury

Safe language: Use source-backed reason-for-call language and log outcomes before moving to the next relationship.

Show your work:

- Calls due today: 7. 360 Inbox call queue count. Source module: 360 Inbox.
- Changed overnight: 6. Relationships with latest captured or surfaced changes. Source module: 360 Inbox.
- Stalled follow-ups: 6. Relationships with high or medium nudges. Source module: 360 Inbox.
- Top action value: \$3.5M. Highest-ranked Action Center dollar impact. Source module: Action Center.

Follow-up actions:

- Open 360 Inbox. Owner: Morgan Avery. Due: Today. Route: /app/relationship-360-inbox. Type: Open view.
- Open Action Center. Owner: Morgan Avery. Due: Today. Route: /app/action-autopilot. Type: Open view.
- Open daily workbench. Owner: Morgan Avery. Due: Today. Route: /work. Type: Assign task.

Answer: Which deposits are most at risk in the next 30 days?

Persona: CBO

Category: Deposit defense

Confidence: Demo-sourced

Short answer: \$18.4M is modeled at risk; \$11.2M should be defended.

Recommendation: Prioritize 6 rate exceptions only where the relationship-product tradeoff is clear, then watch funding and

Safe language: Use retention and relationship-service language; do not imply private account facts outside authorized inter

Show your work:

- Deposits at risk: \$18.4M. CD maturities + balance decay + outbound transfer and single-product risk. Source module: ALCO
- Defend balances: \$11.2M. Balances with relationship economics worth defending. Source module: ALCO Deposit Defense
- Expected saved: \$13.9M. Retention pipeline weighted by scenario assumptions. Source module: ALCO Deposit Defense
- Core deposits at risk: \$5.8M. Sanitized core extract balance decay and maturity queues. Source module: Core Intelligence

Follow-up actions:

- Open ALCO Defense. Owner: CBO. Due: Today. Route: /app/alco-deposit-defense. Type: Open view.
- Open Core Intelligence. Owner: CBO. Due: Today. Route: /app/core-intelligence. Type: Open view.
- Download ALCO PDF. Owner: CBO. Due: Today. Route: /api/reports/alco-deposit-defense.pdf. Type: Download PDF.

Answer: Where are we weakest by county and where can we win?

Persona: CEO

Category: Market share

Confidence: Demo-sourced

Short answer: Pulaski is the top capture county with \$40.3M in modeled deposit capture.

Recommendation: Open the Pulaski county drilldown and assign weekly share-capture actions to Morgan Avery.

Safe language: Say competitor branch proximity or public lender evidence; do not say a company banks with a competitor

Show your work:

- County coverage: 7. Counties with branch-deposit and signal density rows. Source module: Market Share War Room.
- Competitor branches: 25. FDIC branch records grouped by county. Source module: Market Share War Room.
- Deposit capture: \$40.3M. County target capture dollars summed across share plan. Source module: Market Share War Room.
- Top county: Pulaski. Highest capture priority county. Source module: Market Share War Room.

Follow-up actions:

- Open Market Share War Room. Owner: CBO. Due: Today. Route: /app/market-share-war-room. Type: Open view.
- Download market share PDF. Owner: CBO. Due: Today. Route: /api/reports/market-share-war-room.pdf. Type: Download.
- Open top county. Owner: Morgan Avery. Due: Today. Route: /leads/all/county/Pulaski. Type: Open view.

Answer: Which leads should treasury call first today?

Persona: Treasury

Category: Treasury

Confidence: Demo-sourced

Short answer: 27 treasury actions are ranked; 5 proposals are already captured.

Recommendation: Use the 360 Inbox to avoid cold research: call the relationships with both a treasury signal and a captured proposal.

Safe language: Use payment-provider pattern language unless a specific competitor relationship is sourced or customer-provided.

Show your work:

- Treasury actions: 27. Action Center role = Treasury. Source module: Action Center.
- Captured proposals: 5. Zero-Entry proposal events. Source module: Zero-Entry Capture.
- Captured accounts: 4. Zero-Entry account-opened events. Source module: Zero-Entry Capture.
- Treasury activations: 15. Win-Loss product bundles with treasury services. Source module: Win-Loss Intelligence.

Follow-up actions:

- Open treasury opportunities. Owner: Treasury. Due: Today. Route: /opportunities/treasury. Type: Open view.
- Open 360 Inbox. Owner: Treasury. Due: Today. Route: /app/relationship-360-inbox. Type: Open view.
- Push next treasury step to CRM. Owner: Treasury. Due: Today. Route: /crm. Type: CRM handoff.

Answer: Where is loan growth or refinance risk coming from?

Persona: CEO

Category: Credit

Confidence: Demo-sourced

Short answer: \$42.6M in commercial loan opportunity and \$13.8M in refi risk are modeled over the radar window.

Recommendation: Have lenders work maturity/refi and collateral-backed expansion queues, then route treasury or deposit capture.

Safe language: Frame lender evidence as public-record or customer-provided context; do not imply credit approval.

Show your work:

- Loan opportunities: \$42.6M. Commercial Credit Radar opportunity rollup. Source module: Commercial Credit Radar.
- Refi risk: \$13.8M. Maturity/refi radar risk rollup. Source module: Commercial Credit Radar.
- Calls this week: 27. Lender Action Queue count. Source module: Commercial Credit Radar.
- Deposit tie-ins: 8. Credit relationships with deposit or treasury cross-sell. Source module: Commercial Credit Radar.

Follow-up actions:

- Open Commercial Credit Radar. Owner: Lending. Due: Today. Route: /app/commercial-credit-radar. Type: Open view.
- Download loan committee PDF. Owner: Lending. Due: Today. Route: /api/reports/commercial-credit-radar.pdf. Type: Download.

Answer: What should I show the board this month?

Persona: CBO

Category: Board prep

Confidence: Demo-sourced

Short answer: Show gap, execution, source conversion, and market share: 42% reforecast probability and \$5.9M deposits

Recommendation: Use the board PDF outputs, then show source citations and the banker-owned action list behind every r

Safe language: Label estimates, source dates, and confidence clearly before board use.

Show your work:

- Reforecast probability: 42%. Daily execution reforecast from completed and at-risk assignments. Source module: Executi

- Deposits won: \$5.9M. Win-Loss outcome records marked won. Source module: Win-Loss Intelligence.

- Market capture: \$40.3M. County capture plan total. Source module: Market Share War Room.

- Balances saved: \$13.9M. ALCO retention scenario output. Source module: ALCO Deposit Defense.

Follow-up actions:

- Open board ROI reporting. Owner: CBO. Due: Today. Route: /app/roi-reporting. Type: Open view.

- Download board deposit intelligence. Owner: CBO. Due: Today. Route: /api/reports/board-deposit-intelligence.pdf. Type:

- Download market share PDF. Owner: CBO. Due: Today. Route: /api/reports/market-share-war-room.pdf. Type: Download

Answer: What can I safely say on this call?

Persona: BDO

Category: Compliance

Confidence: Demo-sourced

Short answer: Use public-source or relationship-service language; avoid private bank claims, credit promises, or unsource

Recommendation: Open the 360 Inbox relationship profile and use the Meeting Memory 'safe language' and 'what not to s

Safe language: No named competitor, credit approval, or private-account wording without explicit source proof.

Show your work:

- Guardrail source: 360 Inbox. Meeting Memory and what-not-to-say language. Source module: 360 Inbox.

- Competitor language: Source required. Market Share War Room safe competitor context rules. Source module: Market S

- Outcome evidence: Source-cited. Win-Loss records require captured source proof. Source module: Win-Loss Intelligence

- Core privacy: Internal only. Core Intelligence signals stay inside authorized bank workspace. Source module: Core Intellig

Follow-up actions:

- Open 360 Inbox. Owner: CBO. Due: Today. Route: /app/relationship-360-inbox. Type: Open view.

- Open Truth Audit. Owner: Compliance. Due: Today. Route: /admin/truth-audit. Type: Open view.

Source Register

Growth Plan Copilot

Source: DepositLeads executive growth planning model

Source table: Action Center + Relationship Profitability + ALCO Defense + Commercial Credit Radar

Source URL: Not applicable

Observed date: 2026-06-14

Last refreshed date: 2026-06-14

Confidence: Demo

Demo mode: Yes

Execution Assurance

Source: DepositLeads execution assurance model

Source table: Growth Plan Copilot + Action Center + account-opened attribution demo

Source URL: <https://www.fdic.gov/quarterly-banking-profile>

Observed date: 2026-06-14

Last refreshed date: 2026-06-14

Confidence: Demo

Demo mode: Yes

Zero-Entry Capture

Source: DepositLeads zero-entry capture model

Source table: zero_entry_capture_events + Growth Plan Copilot + Execution Assurance Autopilot demo

Source URL: <https://www.fdic.gov/quarterly-banking-profile>

Observed date: 2026-06-14

Last refreshed date: 2026-06-14

Confidence: Demo

Demo mode: Yes

360 Inbox

Source: Riverstone Community Bank relationship workflow

Source table: relationship_360_inbox

Source URL: Not applicable

Observed date: 2026-06-14

Last refreshed date: 2026-06-14

Confidence: Demo

Demo mode: Yes

Win-Loss Intelligence

Source: DepositLeads win-loss intelligence model

Source table: zero_entry_capture_events + account-opened attribution + CRM stage outcomes demo

Source URL: <https://www.fdic.gov/quarterly-banking-profile>

Observed date: 2026-06-14

Last refreshed date: 2026-06-14

Confidence: Demo

Demo mode: Yes

Market Share War Room

Source: DepositLeads demo modeled from FDIC Summary of Deposits structure

Source table: lib/market-share-war-room.ts:demoFdicBranches

Source URL: <https://www.fdic.gov/sod>

Observed date: 2026-06-14

Last refreshed date: 2026-06-14

Confidence: Demo

Demo mode: Yes

ALCO Deposit Defense

Source: Demo sanitized ALCO deposit file
Source table: lib/alco-deposit-defense.ts:demoDepositRiskBook
Source URL: Not applicable
Observed date: 2026-06-14
Last refreshed date: 2026-06-14
Confidence: Demo
Demo mode: Yes

Commercial Credit Radar

Source: Demo commercial credit radar data room
Source table: lib/commercial-credit-radar.ts:demoCreditOpportunityBook
Source URL: Not applicable
Observed date: 2026-06-14
Last refreshed date: 2026-06-14
Confidence: Demo
Demo mode: Yes

Core Intelligence

Source: Sanitized core relationship extract
Source table: Bank-owned internal data
Source URL: Not applicable
Observed date: May 27, 2026 demo extract
Last refreshed date: May 27, 2026 demo extract
Confidence: Demo
Demo mode: Yes

Compliance and Use

Every Copilot answer must cite source metadata before it appears in the UI.

Copilot answers summarize banker workflow and relationship service; they are not credit decisions or prescreening.

Do not say a company banks with a named competitor unless that fact is explicitly sourced or customer-provided.

Demo mode may use modeled data, but the UI must label demo-sourced confidence and show refresh dates.

This PDF is an internal executive and banker workflow artifact.

Do not use as a credit decision, consumer eligibility screen, or customer-facing claim of private competitor banking knowledge.