Your board is going to ask about AI. Have the answer on one page.

A fixed-fee assessment for mid-market financial institutions. Three weeks.
One page your board and your examiner can both read.

AI is already inside your institution. Your core vendor switched on a feature. Someone in operations is using a chatbot with customer data. A pilot works in a demo. Nobody in the building can tell you which of it is safe.

Even the Fed now says generative and agentic AI sit outside its model-risk guidance, and that you still have to govern them. No one handed you the framework.

SR 26-2, FOOTNOTE 3 · APRIL 2026

1. Can you list every place AI touches a customer or a decision, including what your vendors turned on?
2. If the examiner asks for the file, what do you hand over?
3. If it goes wrong on a Friday afternoon, who turns it off, and how fast?

What you get

The Scorecard. One page, five grades: governed, reliable, safe agent behavior, run like production, tested. Your audit committee reads it without a translator. Sample at right.

Findings. What breaks first, in plain language, ranked by risk to the institution.

The fix list. Sequenced and sized so your IT lead or your vendor can execute it.

The examiner file. The nine documents examiners ask for first, built in the format your institution already uses for IT exams.

AI inventory · risk tiering · governance policy, board-ready · vendor due-diligence file · oversight and escalation map · kill-switch test record · monitoring thresholds · change log · issue register

Scorecard — SAMPLE

Loan-servicing assistant, vendor-hosted

GOVERNED	Policy, owners, sign-off	C
RELIABLE	Wrong-answer rate, measured	B
AGENTS	What it can do on its own	D
DEPLOYED	Run like production	B
EVALUATED	Tested before and after	C

Verdict: not yet safe for customer-facing use. Two fixes clear it: an owner with a kill switch, and a monthly wrong-answer check.

EXAMINER FILE: 6 OF 9 PRESENT

HOW IT WORKS

WK 1	Access and interviews
WK 2	Testing
WK 3	Readout with your executive team

Eight to ten consulting days. Nothing to install. Your data stays where it is. Your CISO and compliance officer sit in on it.

FIXED FEE

$15,000 to $25,000

Set by the number of systems in scope. No meter.



Why me. Twenty years delivering technology in financial services: an insurance data platform serving 500+ customers in 40 countries, PCI-compliant payments architecture, and production generative AI on AWS. I am not a vendor and I do not sell software.

A 30-minute call to decide whether it fits.

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For your IT lead or CISO: the methodology is open source. github.com/cbishop/GRADE-Stack