

From: Banking Dive <newsletter@divenewsletter.com>

Sent: Jan 16, 2025 18:12:05.000000000 UTC

Subject: Jan. 16 - U.S. Bank eyes future AI uses | KeyBank hires next risk chief from Truist

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Q&A

U.S. Bank scouts for agentic AI as age of 'do it for me' awaits

The super-regional's chief innovation officer said there's a fine line between being proactive and helpful, versus being proactive and creepy. "We don't want to cross the creepy line," he said.

KeyBank hires next CRO from Truist

Mo Ramani replaces Darrin Benhart, who will move into a newly created role as Key's chief regulatory officer, a spokesperson for the bank said.

Silvergate ex-CFO seeks dismissal of SEC charges

Antonio Martino filed for dismissal Tuesday, seven months after the SEC fined Silvergate and banned two of its executives from C-suite positions for five years.

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The year of customer service: How banks are prioritizing CX

In today's financial services landscape, institutions face unprecedented competition to attract and retain customers. Explore how financial institutions are vying to be their customers' No. 1 option in [this Trendline](#).

BMO to pay \$40.6M over 'misleading' mortgage-backed bonds

The bank's employees spoke about changing the bonds' "cosmetics" to boost sales, the SEC alleged. They included a sliver of higher-interest mortgages into otherwise low-risk offerings, the agency said.

BaaS outlook brighter after period of growing pains

Regulatory scrutiny of the banking-as-a-service model won't disappear, but the number of BaaS-related enforcement actions this year is expected to be more of a trickle than a flood.

Block agrees to pay \$255M to regulators for Cash App deficiencies

The Consumer Financial Protection Bureau said the payments provider "employed weak security protocols for Cash App and put its users at risk."

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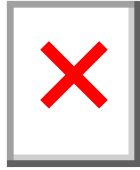
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