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Cultivate Unveils First Foundational AI Platform Purpose-Built for Credit Unions

New CUSO provides a credit union specific alternative to ChatGPT, CoPilot and other generic LLMs built with the trust, transparency and privacy credit unions require

DURHAM, N.C. – Feb. 24, 2025 – [Filene Research Institute](#), [Vertice AI](#) and [Vizo Financial](#) have formed a new Credit Union Service Organization (CUSO), [CULTivate](#). The CUSO today announced the introduction of a foundational AI model trained directly from industry content and channels. CULTivate is structured to be majority owned by credit unions and the credit union movement, ensuring the platform is governed by and accountable to the industry it serves.

This is the first credit union specific alternative to generic services like ChatGPT, CoPilot or Claude that provides the necessary guardrails and meaningful context to meet credit unions' unique needs for privacy of member information, transparency around training materials and use, and trust in AI responses. The platform will enable credit union employees, leadership and ecosystem partners to effectively and responsibly leverage the power of AI, ultimately serving members more efficiently.

CULTivate's purpose-built solution includes both a chat interface for direct AI interaction and sophisticated infrastructure for developers to build on its capabilities; it's a foundational AI model that the credit union movement can rely on. Credit unions can leverage CULTivate for a wide range of powerful use cases, including regulatory assistance, vendor evaluation, content creation, process optimization and knowledge management improvement at the branch level, macro trend analysis, community impact ideation and more.

"We created CULTivate to give credit unions a responsible approach to AI; we enable them to keep up with an aggressive pace of change and reap the benefits of AI without compromising the principles they stand on," said Mitch Rutledge, CEO and co-founder of Vertice AI. "AI continues to dramatically transform how businesses operate and compete. For credit unions, taking a hesitant or disparate approach can mean that adoption remains slow and inconsistent, a danger to the credit union movement. We're here to help leaders of all size institutions fully embrace this opportunity."

The CULTivate model is trained on rich credit union industry data from reputable channels, enhanced with time-sensitive information to keep outputs current and relevant. And, it is minimizing the risk of bias and misinformation from AI with an advisory committee of respected credit union experts and leaders to oversee data selection for ongoing training and updates.

"CULTivate has the power to transform our member credit unions' operations, solving for real pain points such as vendor evaluations, regulatory and trend analysis, and process optimization," said Fred Eisel, CEO of Vizo Financial. "We are proud to be a part of the new standard for credit unions implementing AI in a responsible, secure and compliant way. It's the embodiment of the credit union movement."

"Helping credit unions adapt and thrive in emerging areas like AI is a primary focus of ours at Filene," said Mark Meyer, CEO and president at Filene. "Making our research more accessible

through this model empowers credit unions to save time, boost productivity and differentiate, supported by trusted industry data.”

“Credit unions across the board are challenged with effectively leveraging AI; adoption is typically either uneven or slow, which can leave an institution dangerously behind,” said Anthony Volpe, CEO and co-founder of CULtivate. “We created CULtivate to bridge this divide with a trusted, responsible common denominator for AI in the credit union industry.”

CULtivate is intentionally structured to be majority owned by credit unions and the credit union movement. With anchor investment already secured, the CUSO is now inviting additional aligned credit unions and ecosystem partners to participate in completing the round. This ownership model ensures that the foundational AI infrastructure serving the industry is governed by cooperative principles and not controlled by outside technology vendors. Credit unions can deploy CULtivate within hours without integration work. Visit getcultivate.ai for more information.

About CULtivate

CULtivate is a CUSO that provides the only foundational AI solution purpose-built for credit unions. The AI model is trained directly from credit union content and channels, providing high levels of trust, transparency and member privacy. Formed by Filene Research Institute, Vertice AI and Vizo Financial, CULtivate is the foundational AI model that the credit union movement can rely on. Visit getcultivate.ai for more.