Why a knowledge base for credit unions?

Last Modified on 11/23/2026 1:15 pm EST

Featherstone Community Credit Union isn't real, but its challenges are. This demo, built by KnowledgeOwl, shows how a credit union can use one knowledge base for members and for every team behind the counter.

The problems we hear about

1. Turnover takes knowledge with it

Recruitment and retention was a top concern for 46% of credit unions in a 2024 Wipfli report, and compliance roles like the BSA officer are rarely part of succession plans. Replacing an employee can cost 50% to 200% of their salary.

In this demo: Welcome to Featherstone, Who to call and step-by-step procedures like When a member passes away.

2. Members get different answers in different places

When the teller line, the phone team and the website each keep their own notes, members hear three versions of the same answer.

In this demo: rates, limits and branch hours live in snippets, so Account types compared, Auto loan checklist and the lending desk always show the same numbers.

3. Regulations change, and examiners want proof

Reg CC amounts adjust for inflation, Reg E deadlines are strict, and BSA rules leave no room for guesswork. Credit unions need to show that procedures are current and that staff have read them.

In this demo: the funds availability, Reg E dispute timeline and training calendar articles, with version history, approval workflows and required reading reports behind them.

4. Answers are needed mid-conversation

A teller with a member at the window, or a rep with a frightened member on the phone, can't dig through a shared drive.

In this demo: Taking a fraud call and Large cash transactions, written to scan in seconds, plus search and an AI chatbot.

5. Protecting members from fraud and exploitation

Scams keep evolving, and older members are frequent targets. Members need clear guidance, and staff need a confident, consistent response.

In this demo: Spot common scams for members and the Elder financial abuse response for staff.

KnowledgeOwl features at work here

Feature	How Featherstone uses it
Reader groups	One knowledge base, many audiences: members see the help center; tellers, reps, lenders and compliance each see their own sections. In this public demo, use the **View as** buttons on the homepage to see what each group would get.
Snippets	Rates, limits, hours and the Reg E timeline are written once and appear everywhere they're needed
Required reading	Staff confirm they've read new procedures, with a dated record for examiners
Version history and approvals	Every change to a procedure is recorded, reviewed and can be rolled back
Search and AI chatbot	Staff and members get answers in plain language, linked to the source article
Glossary	Terms like APY, CTR and Reg E are defined wherever they appear



KnowledgeOwl for Good: credit unions, nonprofits and B Corps get 25% off.



Everything in this demo is fictional and simplified. It's not legal or compliance advice; always follow your own policies and current regulations.

Sources

- CU Times: Preparing for staff turnover across 5 key compliance functions (February 2025)
- America's Credit Unions: Employee retention (October 2025)
- Regulation CC, 12 CFR Part 229
- Regulation E error resolution, 12 CFR 1005.11
- KnowledgeOwl for credit unions