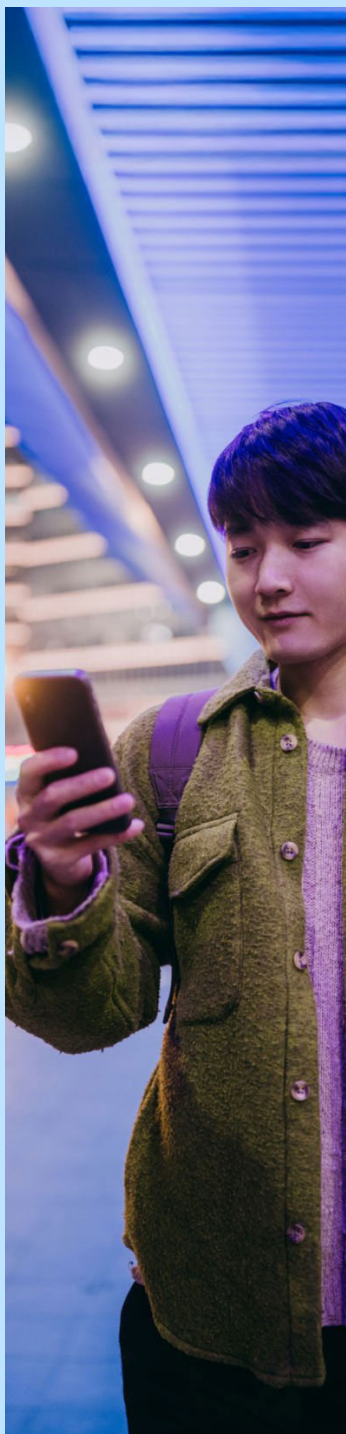


TRANSFORMING U.S. REGIONAL BANKS AND CREDIT UNIONS





Transforming U.S. Regional Banks and Credit Unions

Regional banks and credit unions are the financial backbone of the U.S., serving individual consumers, local communities and small entrepreneurs. These institutions have built their business on empathetic, highly personal client relationships. At the same time, they are embracing digital technology to modernize operations, secure their businesses and their customers, and deliver seamless digital experiences – making them stronger, more resilient, and increasingly competitive. Infosys is supporting regional banks and credit unions in their digital transformation initiatives by providing turnkey solutions and standardized platforms, thereby enabling clients access to the latest technologies without the need for significant investments. By leveraging partnerships across various ecosystems and industry forums, such as Finextra and MBCA, we address the unique needs of America's smaller financial institutions. While we collaborate with banks of all sizes, we are especially focused on supporting regional banks and credit unions with assets exceeding \$100 billion.

Standing Right by our Clients

We have a growing presence in the market, currently serving a client base of 32. Of the 25 regional banks and credit unions in the U.S. with assets exceeding \$100 billion, 21 are Infosys clients. With our distributed structure and local teams, we offer clients seamless access to our services and valuable insights into market trends and needs.

Taking Regional Banks and Credit Unions into the Future

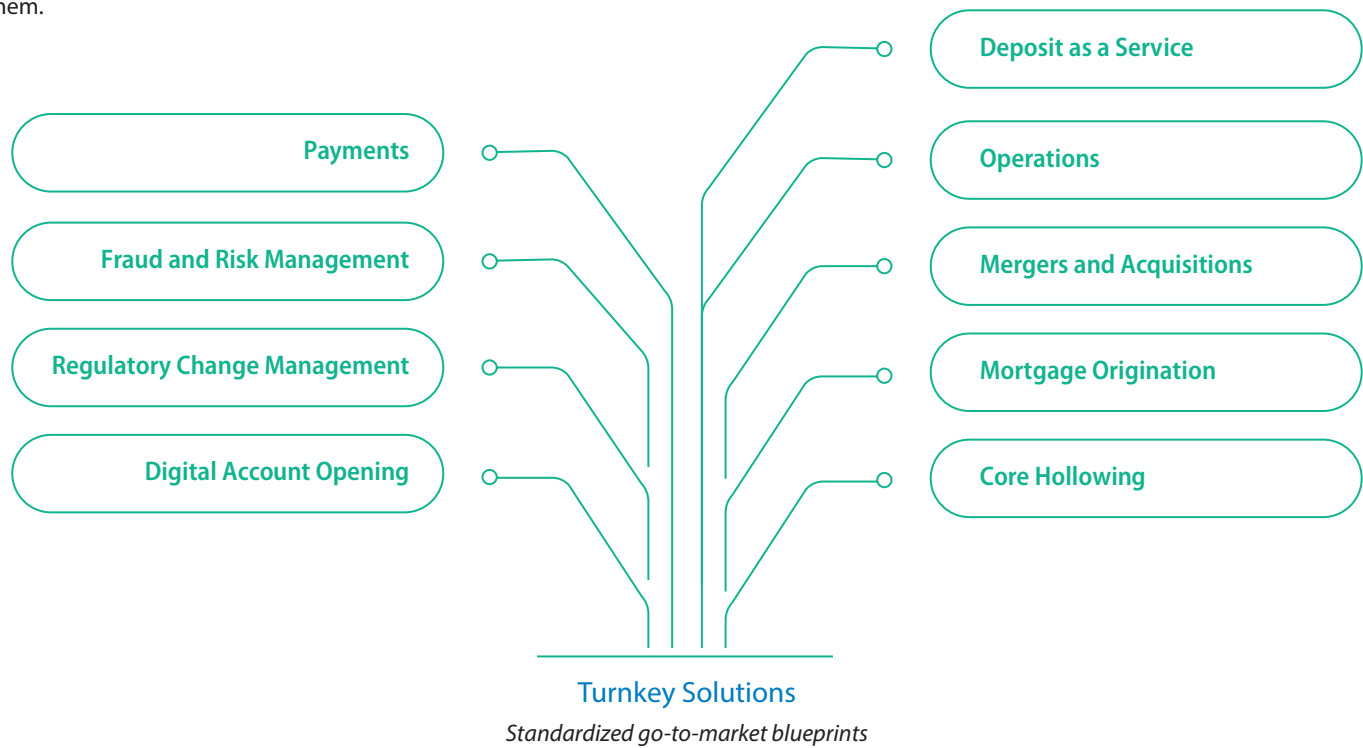
Like banks globally, U.S. regional banks and credit unions are navigating unprecedented change. Built on a long tradition of in-person relationships within their communities, these institutions have to now pivot to next-generation banking where 45 percent of customers – millennials and Gen Z – transact only using digital channels. Confronted with numerous challenges, including heightened regulatory scrutiny in the wake of key bank failures, cost pressures, uncertainty, and risk of consolidation, regional banks and credit unions are turning to artificial intelligence, automation, cybersecurity, and other technologies to resolve their issues. Our digital studio at WongDoody is helping these financial

institutions provide great digital experiences across channels, while our packaged solutions and co-created offerings are empowering them to optimize and secure their operations.



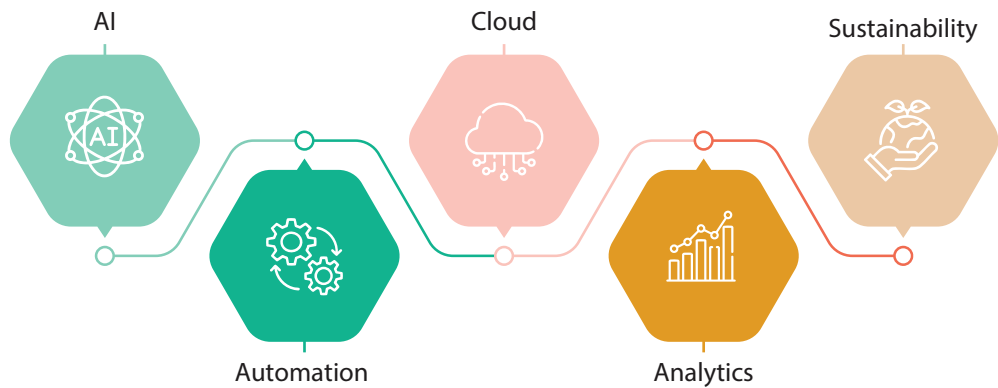
Delivering All Round Advantage

Infosys recognizes that smaller financial institutions have unique requirements and challenges. Accordingly, we offer flexible, a la carte services designed to enable regional banks and credit unions achieve the transformation milestones and strategic goals that matter most to them.



Next-Gen and Innovation Guidance

Helping clients navigate and adopt cutting edge technologies



We partner with members of the regional banking and credit union sector to help them offer next-gen, competitive banking solutions and services. Contact us to get a glimpse into your own AI-first, cloud-first, and digital-first banking transformation.

For more information, contact askus@infosys.com



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