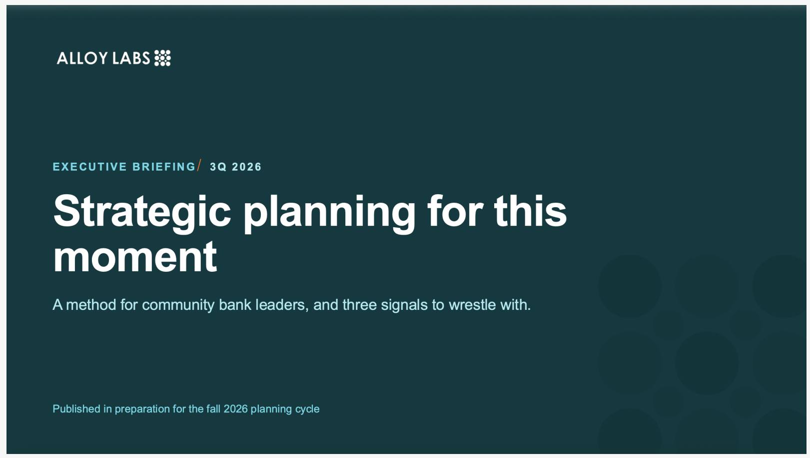
Alloy Labs Publishes 3Q 2026 Executive Briefing to Help Community Banks Approach Strategic Planning With Confidence

Two banks can face the same signal and reach different, equally right answers—the briefing gives bank leaders a method to make that call.



Download Alloy Labs' 3Q26 Executive Briefing to Prepare for Strategic Planning

CHICAGO, IL, UNITED STATES, August 10, 2026 /EINPresswire.com/ -- Alloy Labs, a consortium of 90+ community and mid-size banks, today published its 3Q 2026 Executive Briefing, “Strategic Planning for This Moment.” Timed to the fall planning cycle and informed by conversations across the Alliance, the briefing is built to help leadership teams feel confident about the context they carry into strategic planning—not by predicting the year ahead, but by giving them a method to decide what any market signal means for their own bank.

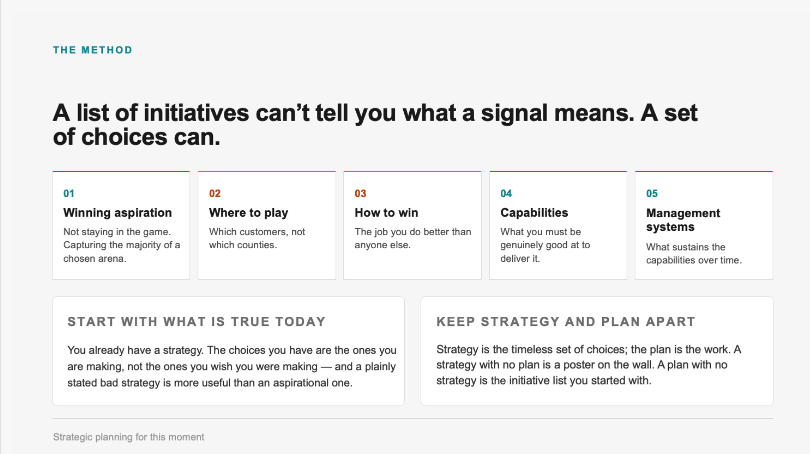
> “Two banks can face the same signals and reach very different responses—and both can be right. The best leaders route any signal through what they've decided about who they serve and how they win.”
>
> *Jason Henrichs, CEO Alloy Labs*

Its central argument is that the market signals are universal, but the right response is not. Two banks with different customers, advantages, and ambitions can sit at the same table with the same signals and walk away having made different decisions—and both can be right. As the briefing puts it, confidence doesn’t come from knowing exactly what will happen; it comes from conviction about who you are, who you serve, and how you win.

Why It Matters
Strategic planning has quietly become a compliance exercise for many community banks—an artifact the examiners expect to see—when it should be the clearest expression of how a bank intends to win. The briefing separates the two: a strategy, the relatively timeless set of choices about where

to play and how to win, has no expiration date, while a plan needs timelines, owners, and measures of success. Banks need both, and confusing them is expensive.

Banks also enter this cycle from strength. FDIC-insured institutions earned $80.5 billion in the first quarter of 2026, and community bank net income rose 3.9% over the prior quarter to $8.1 billion. That, the briefing notes, is precisely when a strategic bet is cheapest to place—and hardest to convince a board to make.



Preview of Alloy Labs' 3Q26 Executive Briefing - Download It Now

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Inside the Briefing

The briefing comes in two parts: an evergreen method drawn from the most influential thinking in business strategy and translated for community bank leaders, and a timely read on the signals landing on this year's planning agendas. Inside, readers will find:

- Why you already have a strategy, even if it isn't written down—so you can start from the choices you are actually making rather than a blank page
- How to use your strategy as a filter: take a signal, ask which of your assumptions it affirms or challenges, then decide to double down or pivot
- JP Nicols' Extend, Bend, Transcend the Line framework for prioritizing where time, talent, and resources go across three horizons
- Why an innovative bank is an experimental bank, and how FIRE (Fast, Iterative, Responsive Experiments) lets you test new choices without betting the bank
- Three live market signals, each run through the method so the same facts produce a response tailored to the choices a bank has already made

The Three Signals

The briefing examines three developments landing on the most planning agendas this cycle. It does not rank them; it strips away the hype, deals with what is true, and hands leaders the questions to wrestle with:

- Programmable money. The briefing deliberately uses the broader term "programmable money” rather than “stablecoins” to widen the aperture. Its emphasis is practical: how much of a threat is this to your deposit base, and are you positioned to play offense or defense? Projections of how many deposits could be displaced span orders of magnitude, demand from community bank customers is still largely unproven, and a real strategic fork is emerging—does programmable money arrive through digital assets on a blockchain, or through software running on the payment rails banks already operate?

• Agentic AI, on both sides of the glass. On AI, the industry is “past the weather”—the question is no longer whether it matters but how to apply it well. The briefing flags an angle it argues is under-discussed: how customers want to use AI to reach their bank. With Visa and Mastercard building agentic-commerce protocols and a majority of Americans now using AI to research banks and manage money, AI is becoming a new interface through which customers experience banking, not just an internal efficiency play. The strategic question is whether you point it at capacity, at customer value, or both.

• A growing preference for embedded financial services. Business customers are increasingly served inside the vertical software they already use, and the briefing highlights how much they will pay for the convenience of embedded credit, working capital, and treasury tools—Toast now earns 82% to 85% of its revenue from financial technology, and Shopify Capital originated $4.2 billion in merchant advances and loans in 2025 without a banking license. That raises a defining choice: be the customer interface, or be the infrastructure that powers it. The briefing draws on a pattern members call “silent attrition”—the account stays, but the activity moves elsewhere—a false signal for any bank watching only the balance it can still see.

“Get credit and liquidity risk right and you’ve merely prevented failure—that’s no small thing, but it doesn’t ensure success or independence. Strategy layers on top of that. You can’t be best in class at everything; there are only a couple of things you need to be best at, and they tie directly to where you play and how you win.”
— JP Nicols, Cofounder of Alloy Labs

How to Access the Briefing
The 3Q 2026 Executive Briefing, “Strategic Planning for This Moment,” is available now. Senior leadership teams can schedule a private live briefing with Q&A. In addition, Alloy Labs can facilitate the full strategic planning cycle.

About Alloy Labs
Alloy Labs is a consortium of 90+ community and mid-size banks working together to better serve the evolving needs of our customers. Viewed as a single entity, we are a top 10 bank, which gives us the scale to work with large providers and provide a scaling path for startup partners. Our members span 46 states with nearly $500 billion in combined assets. We use the knowledge of the network to develop insights that drive partnerships, product development, and strategic investments.

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