

AI Accessibility Checklist for Credit Unions

A resource from [Geeear](#)

Before an AI engine can cite you, recommend you, or even get your rates right, it has to be able to reach and read your site.

That sounds basic, but credit unions sit in a security-conscious industry, and security-first defaults can quietly block the exact bots that drive visibility in this newer era of search. This checklist is about making sure those blocks are either removed or are intentional and not just leftovers from WAF policies that predate AI search entirely.

Work through it in order. Items in Section A and B usually require IT/security involvement, not just marketing.

Before you start: This checklist involves changes to production security settings — robots.txt, CDN/WAF rules, and bot-access policies. Have your IT/security team review and implement any changes. This resource is a starting point, not a substitute for your own security or compliance review.

A. Robots.txt Audit

- ☐ Confirm there's no blanket **User-agent: * / Disallow: /** rule left over from a staging site or platform migration
- ☐ Explicitly **allow** the retrieval/citation bots. Blocking these removes you from AI answers entirely:
 - **OAI-SearchBot** (ChatGPT search)
 - **Claude-SearchBot** (Claude's web answers)
 - **PerplexityBot**
 - **Googlebot** (Feeds AI Overviews & AI Mode. You can't block one without the other)
 - **Bingbot**
 - **Amazonbot**, **DuckAssistBot**
- ☐ Set an explicit policy for **training bots**. This is a data-use/licensing decision, not a citation decision, so there's no wrong answer, just an intentional one:

- GPTBot, ClaudeBot, Google-Extended, Meta-ExternalAgent, Applebot-Extended, CCBot
- ☐ Confirm online banking login, account dashboards, and any authenticated member area are disallowed. This should already be true for security reasons, just verify it's still true
- ☐ Confirm public content stays open: rate pages, loan products, membership eligibility, branch locator, financial education content

B. Bot Access at the Network/CDN Layer

- ☐ Check WAF/CDN bot-management rules (Cloudflare, Akamai, Imperva, F5, etc.). Many financial institutions run aggressive "block unrecognized bots" security policies that override robots.txt entirely without anyone realizing it
- ☐ Get IT/security and marketing looking at the same list. Bot-blocking rules are usually set by security teams with no visibility into AI marketing goals, and vice versa
- ☐ Check whether legitimate AI bots are getting caught in IP-range or ASN-based fraud/bot-detection rules, a common false positive in banking-grade security stacks
- ☐ Note for the record: Some crawlers (Bytespider is the most cited example) don't reliably respect robots.txt. If keeping specific content out of AI training actually matters to you, robots.txt alone may not be enough, it may require server-level blocking

C. Renderability

- ☐ Confirm rate tables, loan calculators, and product comparison pages are readable **without JavaScript execution**. Many AI crawlers don't render JS the way a browser does
- ☐ Test key pages (checking, savings, auto loan, mortgage, HELOC, membership eligibility) with JS disabled, or through a text-only crawler simulator
- ☐ Flag any content that only exists inside interactive widgets (rate sliders, calculators) with no static text fallback

D. Snippet & Indexing Controls

- ☐ Search the site for accidental `noindex`, `nosnippet`, `max-snippet:0`, or `data-nosnippet` tags. These are common leftovers from redesigns or staging environments that never got cleaned up

- ☐ Double-check that required compliance disclosures (APR language, NCUA insurance disclosures) aren't wrapped in tags that also suppress the surrounding content you'd actually want cited

E. Seed Source Visibility

- ☐ Decide your policy on **CCBot** ([Common Crawl](#)). A number of AI tools beyond the major three train on this open dataset, so blocking it can quietly shrink your AI footprint in ways that are hard to detect
- ☐ Confirm sitemap.xml is current and submitted, and includes product/rate pages, not just blog content

Bottom line: This checklist isn't an argument for opening every door. It's about making sure your blocking decisions are choices, not accidents inherited from a security policy that predates AI search. Use this checklist to navigate decisions about your site's AI Bot accessibility.