



Ideas + Solutions = Success

Brought to You by The Hawaii Credit Union League

The best way to provide service, increase income, reduce expenses, prevent and recover on losses, and be in compliance is to have knowledgeable employees!

Operations Compliance School

August 5 - 7, 2009

Ala Moana Hotel

410 Atkinson Drive, Honolulu

Credit unions offer accounts, issue checks, and accept electronic fund transfers. What you learn at this school will help your credit union provide better service, increase income and literally save hundreds of thousands of dollars in unnecessary costs, errors, disputes and/or losses.

Every credit union employee should have a thorough understanding of the information this school provides.



Early Bird Deadline
July 17, 2009

Final Deadline
July 28, 2009

Wednesday, August 5

The Account Contract (And the Major Paradigm Change with Accounts)

Join us on the first day as we begin by addressing the major issues and problems that can arise when opening, maintaining, and closing single and multiple-owner share/savings, share draft/checking and certificate accounts. Also learn about the major paradigm change that innovative credit unions are making with respect to their documentation and disclosures (and that change has nothing to do with e-documentation that no institution currently has).

Specific issues to be discussed include:

- membership issues
- account type issues
- ownership and survivorship features
- documentation completion issues
- account opportunities that must be taken advantage of
- account issues and services that must be avoided
- mandatory account contract provisions
- key liability issues involved in changing and/or closing accounts
- disbursing funds from accounts upon an owner's death

The information you receive at this program is mandatory for understanding how accounts are opened, maintained, changed, and/or closed in order to provide service, generate income and avoid losses.

Thursday, August 6

Preventing and Addressing Losses on Checks

At the end of Day 1 and into Day 2 we will cover the check issuance, collection, payment, and return system. You will learn how to prevent and resolve the numerous nonpayment and wrongdoing problems that can arise from checks written or deposited by members in that system.

Specific nonpayment issues to be addressed include:

- insufficient funds
- stop payment orders
- closed accounts
- postdated check notices
- stale-dated checks and drafts
- defenses to and liability for claims resulting from nonpayment issues

Specific wrongdoing issues to be addressed at the program include:

- alterations
- counterfeit checks
- forged endorsements
- forged drawer's signatures
- kiting
- lost or stolen checks
- defenses to and liability for claims resulting from wrongdoing issues

Hardly anyone who works at financial institutions truly knows the state and federal law that pertains to checks. If you don't know the law of checks, you can't truly know how Regulation CC and Check 21 works, and the advanced issues addressed later in this school. This program is critical to your credit union's employees' ability to identify, prevent and recover on check losses.

Friday, August 7

Advanced Account, Check & E-Payment Systems Issues

Day 2 and Day 3 will focus on a number of advanced account contractual and legal issues and problems that your credit union should address in its account contract. We will cover all new changes to NCUSIF account insurance coverage, as well as a number of technology (e-form) advances that provide more service, increase income, reduce expenses and prevent losses. We will cover a number of advanced issues regarding the law of checks and share drafts and electronic payments with special emphasis on new rules regarding electronic check conversion, preauthorized drafts and Check 21 return and liability. We will also discuss special issues and problems associated with stop payment and lost or stolen cashier's or teller's checks, and innovative loss prevention measures under Regulation E.

Specific matters to be addressed include:

- recent changes to federal account insurance coverage
- opening accounts for members' living trusts and businesses,
- business & organization representatives vs. signers vs. information users
- advanced contractual issues and agreement provisions that provide service and prevent losses
- Regulation CC updates,
- Bank Secrecy Act review and updates

- The innovative method for & rights upon taking checks for deposit
- Regulation E updates and innovative loss prevention measures
- The innovative method for & rights upon paying checks upon presentment
- Stop payment issues on cashier's and teller's checks
- Right to Financial Privacy Act review and updates
- Nonreceived cashier's and teller's checks issues
- Lost, stolen or destroyed members' and cashier's or teller's checks issues

About Your Instructor



Tyler F. Parker is a nationally recognized speaker on credit union operational and compliance topics.

For over 20 years, Parker has taught compliance programs for 45 credit union leagues, the Credit Union National Association, the National Credit Union Administration, and numerous credit unions and banks.

Parker is a member of the Washington bar. He received his Bachelor of Arts from Whitman College, Walla Walla, Washington, and his Juris Doctor and Masters in Business Management from Willamette University, Salem, Oregon.

Program Agenda

Wednesday, August 5

8:30 am - 9:00 am Continental Breakfast/Registration
 9:00 am - 12:00 pm Program
 12:00 pm - 1:00 pm Lunch
 1:00 pm - 4:00 pm Program

Thursday, August 6, 2009

8:30 am - 9:00 am Continental Breakfast/Registration
 9:00 am - 12:00 pm Program
 12:00 pm - 1:00 pm Lunch
 1:00 pm - 4:00 pm Program

Friday, August 7, 2009

8:00 am - 8:30 am Continental Breakfast/Registration
 8:30 am - 11:30 am Program
 11:30 am - 12:30 pm Lunch
 12:30 pm - 3:30 pm Program

What People Are Saying About This School

Denis O'Donovan, U.S. Senate FCU

"Ty Parker made the conference. I would encourage HCUL to have him back on a regular basis. I hope to have Ty come and speak to our employees and board members at U.S. Senate FCU."

Anne Marie Laamar, Community AYUW Services CU

"We'll be sending someone out again if the training will be offered next year. It's a must have for any CU employee or volunteer."

Clarice Kuroiwa, HMSA EFCU

"Ty was very informative and made it so we remember all that was discussed."

Be Recognized!

The Hawaii Credit Union League Pākela Award honors credit union professionals and volunteers for their commitment to continuing education.

Individuals qualify for a Pākela Award by earning 25 credit hours beginning July 1 of each year and ending June 30. Credit hours are earned by completing League workshops, schools, special interest seminars, and conferences.

Those who complete at least 25 credit hours will be recognized annually at chapter events. These individuals will receive certificates and recognition in the program of events at their respective chapter meetings.

In addition, a special award will be given to one outstanding individual from each of three credit union asset categories.



Upcoming HCUL Educational Programs

Vendor Due Diligence and Third Party Contract Management Seminar

June 23, Oahu

Exceptional Member Services Workshop

July 9, Oahu

Required BSA Officer Reports to the Board & Management

June 10, Webinar

Most Critical Tech Trends Facing Credit Unions in 2009-2010

June 17, Webinar

Consumer Loan Documentation 101

June 24, Webinar

Hotel Reservation Deadline: July 17, 2009

Sleeping room reservations at the Ala Moana Hotel will be confirmed on a space available basis. To reserve a room, please e-mail the following information to sfitch@hcul.org.

Room rate:

Kona Tower: \$129.00 + taxes
Waikiki Tower: \$149.00 + taxes

Early Bird Deadline
July 17, 2009
Final Deadline
July 28, 2009

Complete the registration form and return it along with payment. If you have any questions call Sherrie Fitch at 203.6404 or toll-free at 888.331.JOIN (5646).

Payment is required at the time of registration to confirm participation. Please mail your completed form and payment to:
Hawaii Credit Union League
1654 S. King Street
Honolulu, HI 96826-2097

Make checks payable to "Hawaii Credit Union League." One form per participant, please. Retain a copy for your files. You may also register on-line at www.hcul.org.

Meals: A continental breakfast and lunch each day are included. Please inform us of any special dietary needs when you register.

Cancellations and Refunds: No refunds will be made or registration forms accepted after July 28, 2009. Cancellation and refund requests must be made in writing and faxed to 945.0019 or e-mailed to sfitch@hcul.org.

Attire: Business casual attire. Room temperature varies, so please bring a sweater or jacket.

Location: Ala Moana Hotel, 410 Atkinson Drive, Honolulu

Operations Compliance School Ala Moana Hotel August 5 - 7, 2009

Participant's Name _____

Badge Name _____

Credit Union Name _____

CU Telephone Number _____ Ext. _____

E-mail Address _____

Special dietary needs (e.g., vegetarian, food allergies, etc.): _____

Registration [please check the appropriate selection]

Postmarked on or before July 17, 2009

- \$750 per person
- Pending grant

Postmarked from July 18 - July 28, 2009

- \$938 per person
- Pending grant

Amount Enclosed

\$ _____



If you have a physical or medical condition requiring special attention, dietary or otherwise, please advise us so arrangements can be made.

Payment is required at time of registration to confirm participation.

Please mail to:

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