



January 3, 2023

Spectrum Mobile
is now available
from Love
My Credit
Union Rewards

Spectrum mobile™

Love My Credit Union® rewards

5G

4G

A man wearing a green baseball cap and a dark patterned shirt is smiling broadly with his eyes closed. The background behind him is a red doodle pattern featuring a smartphone with a heart on the screen, the letters "4G" and "5G", and various abstract shapes.

Click [here](#) to learn more and [here](#) to enroll.



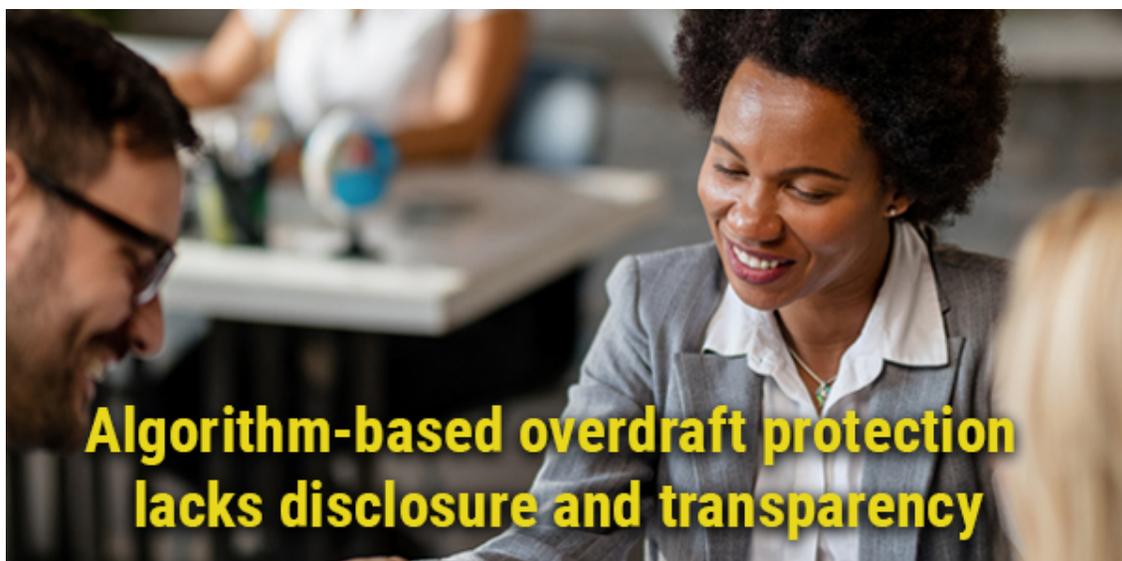
Over the past, we've seen how technology has changed traditional distribution channels. This change increased significantly during the pandemic when members were forced to use digital channels for nearly everything in their lives.

[Read more](#)



Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: credit card, debit card, core, fraud, ATM, merchant, marketing, training, risk, and ACH.

[Read more](#)



At a [recent industry event](#), CFPB Director Rohit Chopra said that the rapidly changing payments landscape, notably Google and Apple Pay, is changing the

way consumers engage with money, which presents challenges, especially for smaller financial institutions. The challenges have contributed to a shift from relationship banking toward algorithm banking, which can have detrimental effects on consumers.

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If you have any questions or comments concerning this newsletter, please contact Becky Jandoc at becky.jandoc@hcul.org or directly at 808.203.6416 or for neighbor islands toll-free at 1.888.331.5646, ext. 416.

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