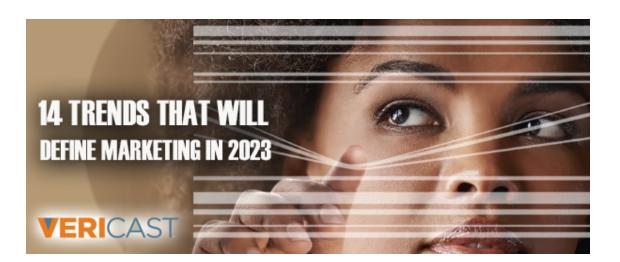


May 16, 2023



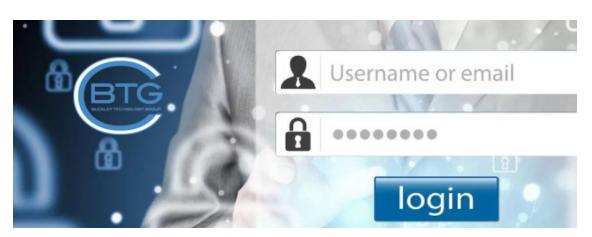
New offerings expand the companies' partnership and commitment to bring next generation lending technology to credit unions.

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If credit unions want to build a broad base of customers, they'll have to embrace personalization. But first, they must understand how different generations and segments approach banking so they can deliver the services and messages that will appeal to their varied expectations.

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BTG recommends credit unions review the ISE program levels and related exam statements in preparation for upcoming exams.

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"Our major issue was the cost associated with our third-party call center. We're on the smaller side, so we weren't able to have a call center in-house, but we were paying a lot for it. It's an expensive service."

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