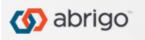


August 8, 2023



# Register today!

LENDING & CREDIT RISK . CREDIT ANALYSIS TRAINING CREDIT RISK MANAGEMENT

## Navigating annual reviews: How should you approach them? | Credit risk series

Wednesday, August 16, 2023 7:00 AM HST • Recording available after live event

Annual reviews are a critical component in monitoring the health of a credit after it is initiated. How does it differ from the loan review process, and what are some common pitfalls that can impede an effective annual review process?

#### **Read more**



Tuesday August 15, 2023 | 7:00 AM HST

Discover the perfect fusion of stunning design and intuitive functionality, meticulously crafted to enhance your productivity and empower you to achieve extraordinary results. Eltropy's cutting-edge interface will revolutionize the way you interact with our platform, providing you with an unparalleled user experience that sets new standards in the industry.

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When Life Happens, Be There for Your Members



Hawaii Credit Union League Presentation: QCash

Wed, Aug 23 10:00 AM - 11:00 AM HST Online event

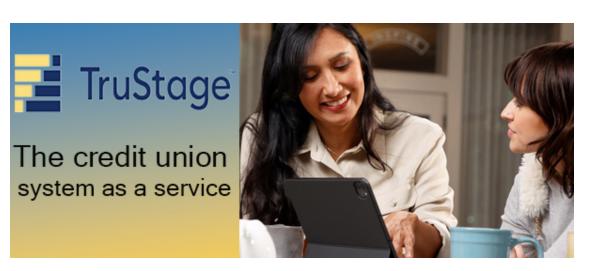
Like you, we believe in people helping people. Through relationship-based lending, we empower credit unions in their quest to improve the financial wellbeing of their members and communities. Our lending platform enables you to offer small-dollar loans to your members anytime, anywhere on any device. From first link click to funds deposited, the whole process is complete in under 60 seconds, no credit check required.

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The world seems to be changing faster every day. Businesses are being challenged to find ways to cope with these changes while still maintaining high levels of safety, security, profitability and customer service. 3SI, a preferred provider of CUNA Strategic Services, offers a free whitepaper download titled, How Technology is Driving the Future of Credit Unions.

#### Read more



Many credit unions are known as the lifeblood to their communities, serving with passion and drive to help promote financial health. The loss of small credit unions endangers the 'local community' model that credit unions are often known for, as well as the health and diversity of the financial services ecosystem overall. To remain a key resource to their community's financial needs, credit unions must seek alternative collaboration strategies that offer ways to scale and grow the reach, sustainability, and impact of not only each organization, but of the credit union system.

#### Read more



#### Overdraft Litigation: Evaluating Your Risk Factors Wednesday, August 23 at 9:00 am HST

Class-action suits related to overdraft practices are being filed against financial institutions of all sizes. Whether you already made changes to your program or decided to take a wait-and-see approach, find out if your credit union is at risk for examiner scrutiny and litigation. Learn about the latest trends in overdraft litigation, ways to reduce consumer complaints, and tips for mitigating risks. Register and learn:

- The fundamental basis for most overdraft litigation, with examples
- · Key areas in your program to evaluate and review
- The impact of your disclosures and staff training

#### Read more

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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.

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