

Hawaii Credit Union League



October 30, 2023



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[Financial Industry Essentials On Demand Series](#)

Learn how financial institutions work, how money moves, and how your institution fits into this elaborate network. Discover each department's function and responsibilities, so you can see how your role impacts fellow employees and accountholders. Explore how mobile banking and mobile transactions enhance and support "traditional" products and services. This selection of bite-sized topics is perfect for new hires! Each of the nine modules is just 30-40 minutes long and delivers timeless, necessary knowledge for all employees.

Included Webinars:

[Financial Industry Essentials Module 1: The Financial System, How Money Moves & Mobile Banking](#)

PRESENTER: [MOLLY STULL](#)

Money moves like a well-oiled machine, but there are many parts that must work together when money changes hands. This module will provide an overview of the financial system and explain the many avenues for transferring funds from account to account and member to member, including the Automated Clearing House (ACH) system, funds transfers, sweeps, P2P, and more. It will also address how transactions, such as deposits, that originate through mobile banking integrate into the overall process of how money moves.

Approximately 40 minutes

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[Financial Industry Essentials Module 2: Consumer Accounts: Deposits, Loans & Account Ownership](#)

PRESENTER: [DAWN KINCAID](#)

Everyone's situation is different and there is often uncertainty about account ownership and how to conduct appropriate due diligence. This session will review features and benefits of traditional consumer deposit and loan products. It will also cover various ownership types (joint WROS, joint WOROS, POAs, etc.) and the documentation that should be requested to meet due diligence requirements. Approximately 30 minutes

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[Financial Industry Essentials Module 3: Business Accounts: Deposits, Loans & Account Ownership](#)

PRESENTER: [DAWN KINCAID](#)

Opening even a "basic" business account can involve considerable time, paperwork, and risk! It can be daunting to meet the regulatory requirements and understand the commercial products and services your institution offers to meet specific needs. Learn common ownership types (sole proprietorships, LLCs, nonprofits, etc.) and best practices for the documentation needed to meet due diligence requirements. Approximately 30 minutes

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[Financial Industry Essentials Module 4: Regulatory Agencies, Examinations & Deposit Insurance Safeguards](#)

PRESENTER: [MOLLY STULL](#)

Have you heard about the NCUA, CFPB, examiners, and regulators but wondered who they are and what they do? Increase your awareness of the financial regulators, the types of examinations they conduct, and which financial institutions each regulates. In addition, this big-picture overview will explain how deposit accounts are insured at your financial institution. Approximately 40 minutes

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[Financial Industry Essentials Module 5: Security & Privacy](#)

PRESENTER: [DAWN KINCAID](#)

All financial institutions face potential security threats, whether they are big or small, located in a city center or on the corner of a rural Main Street. The best defense is to be prepared! Learn best practices to protect yourself and your institution prior to, during, and after an incident. You'll also discover your responsibilities under Regulation P and the Right to Financial Privacy Act to safeguard the personal and financial information of accountholders. Approximately 40 minutes

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[Financial Industry Essentials Module 6: Internal Controls: Overrides, Bank Bribery Act & Ethics](#)

PRESENTER: [MOLLY STULL](#)

Policies and procedures are often viewed as a time-consuming hindrance but are actually critical internal controls designed to protect your accountholders, your institution, and you! This session will cover the components of the fraud triangle and explain why those overrides and internal controls are so very important. It's also critical for employees, officers, and directors to understand the prohibition on accepting anything of value in connection with any transaction/business with your financial institution as required by the Bank Bribery Act. Approximately 30 minutes

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[Financial Industry Essentials Module 7: Intro to BSA: Laying the Foundation](#)

PRESENTER: [DAWN KINCAID](#)

The Bank Secrecy Act (BSA) was passed to assist law enforcement in fighting money laundering in the United States. The BSA requires financial institutions to maintain records and file reports regarding currency transactions, funds transfers, and monetary instruments. BSA impacts all areas of your institution from the frontline to operations, to the loan department, and even the board of directors. This session will explain the BSA basics and include an overview of the five BSA pillars, the three steps of money laundering, and best practices for identifying and reporting potential suspicious activity to your institution's BSA officer. Approximately 30 minutes

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[Financial Industry Essentials Module 8: Identity Theft, Red Flags & Fraud](#)

PRESENTER: [MOLLY STULL](#)

Spotting identity theft protects your financial institution and accountholders from losses. In 2022, the Federal Trade Commission received over 1.1 million reports of identity theft. Join us to learn about the current fraud trends and the red flags for spotting identity theft. This topic is so important that annual red flags training is required to detect and mitigate identity theft risk. Discover how to prevent accountholders from losing their hard-earned money to fraudsters! Approximately 30 minutes

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[Financial Industry Essentials Module 9: Fair Lending, Including UDAAP Basics](#)

PRESENTER: [MOLLY STULL](#)

This topic is hotter than hot! As an employee, it is critical to fairly evaluate loan applicants and fully disclose our products and services. Types of discrimination will be described along with unfair, deceptive, or abusive acts and practices (UDAAPs). Both issues can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. It's critical that all staff understand the importance of fair lending and be able to accurately explain their institution's products, services, and fees. Approximately 40 minutes

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One day you may wake up with regret because you missed this deadline.

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Registration deadline: November 2, 2023

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Upcoming Webinars



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[Opening New Accounts Part 1: Personal and Consumer Accounts](#)

November 1, 2023, 5:00am HST (On demand playback available)

Well-trained bankers who recognize and stop attempted dishonest activity are the first line of defense in protecting a financial institution from fraudsters.

Unfortunately, new account personnel are too often trained "on the job," which results in an environment of potential vulnerability and unnecessary losses for the bank. This comprehensive training focuses on providing new and experienced bankers with the knowledge and tools needed to protect the bank when opening personal and consumer accounts.

[Read More](#)

[Opening New Accounts Part 2: Business Accounts](#)

November 2, 2023, 5:00am HST (On demand playback available)

Whether because of the complexity or the lack of frequency, opening business accounts seems to create the most angst for many bankers. Seminar participants gain confidence and a clear understanding of the regulatory, compliance, and overall documentation requirements for opening business accounts. With over 50 years of experience, Suzie Jones has a reputation for empowering new account representatives with the skills and tools to protect their organization while, at the same time, focusing on providing quality customer service.

[Read More](#)

[Opening New Accounts Part 3: Fiduciary, Trust, Minor, and Court Ordered Accounts](#)

November 3, 2023, 5:00am HST (On demand playback available)

An individual identifying themselves as a "fiduciary" wanting to open an account on behalf of the estate of a deceased individual, minor child, incapacitated individual, or formal trust can create much angst, mainly because the funds' owner is often absent. This two-hour webinar answers critical questions and concerns regarding documentation and compliance regulations when opening accounts for trustees, personal representatives, and fiduciaries.

[Read More](#)

[10 Ways Your Tellers Can Prevent Check Fraud](#)

November 7, 2023 • 8:30 am - 11:30 am HST (On demand playback available)

We are all experiencing incredible check fraud. What can our tellers do to help prevent crimes? During this program we will discuss components of a check, common check scams, how to detect fraudulent checks, and much more.

[Read more](#)

[Unpacking the ACH Audit](#)

November 8th, 2023 • 5:00 am - 7:00 am HST (On demand playback available)

Who performs your annual ACH Audit? Whether it is performed in-house or by an outside group, you should understand what the audit is and includes.

We will review areas of the ACH Rules that are suggested as part of your ACH Audit. To be compliant with the ACH Rules, you must perform the audit annually. It does not matter the size of your financial institution or if you use a data center for your processing. Join us to discuss the areas of the audit, what you are looking for when completing it, and how to avoid common mistakes and violations.

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