

# Hawaii Credit Union League



November 6, 2023



## View Calendar

### [Security Officer Reports to the Board: Timing, Contents & Requirements](#) [November 13, 2023 • 10:00 AM – 11:30 AM HST](#)

The security officer has a big job.

The Bank Protection Act requires the security officer to report annually to the board on the “implementation, administration, and effectiveness of the security program.” As financial institutions downsize or right-size, danger in the security area increases. Many are satisfied if regulators don’t take issue with the board report or the security program. However, don’t wait for a lawsuit against the security officer, management, and the board (both jointly and individually) to discover your report was missing key items. Information that could help during litigation is very different than what regulators examine for compliance. Be aware that the report is not just for the board – a much larger audience will review it if something goes wrong.

This webinar will review best practices relating to training, inspections, and reporting foreseeable events. Learn how the annual written report should be prepared, presented, and reported. Security officers and board members will garner valuable resources that can provide statistics, facts, and information to reduce liability.

[Register here](#)

### [A Year in the Life of a Compliance Officer](#) [November 29, 2023 • 10:00 AM – 11:30 AM HST](#)

Do you see your life laid out before you?

Compliance officers’ duties are broad. They must manage regulatory compliance dates (that can change on short notice), update policies and procedures to reflect new requirements, provide relevant information to staff, and stay informed about the next change, advisory, or guidance to be issued. In addition, they must manage and implement numerous regulatory guidances and monitoring reports. All of this is designed to avoid consumer harm and compliance violations for their financial institution. Since they often wear many hats, it’s easy for a monthly review or annual report to slip through the cracks. This program will journey through a year in the life of a compliance officer, including required training, risk assessments, reviews, reports, and audits. Useful tools and a

sample annual calendar will be provided.

[Register here](#)

[Deposit Insurance Coverage & Calculation](#)  
[December 6, 2023 • 10:00 AM – 11:30 AM HST](#)

How good are you at calculating deposit insurance?

In today's uncertain economic times, accountholders are increasingly concerned about protecting their hard-earned savings. Your credit union may be offering some of the highest certificate rates in recent times in order to draw in deposits for additional liquidity. Those two factors alone have driven additional interest in ensuring deposits are fully insured. This session will review the different types of account ownership, explain how adding joint owners and beneficiaries increases coverage well beyond \$250,000, and review advertising and disclosure requirements for insured accounts.

[Register here](#)

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## Upcoming Webinars



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[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.

[Read more](#)



**Sharpen Your Decision Making Skills with Dimpa Santra**

December 6, 2023 via Zoom • 5:00 PM – 7:00 PM HST

Cost: \$35

Decision-making is an essential skill for both your personal and professional life. If you are someone who struggles to make decisions, then this course is for you.

Learn different approaches of decision making, understand why and how your

intuitions can help you in making better decisions and explore interesting decision making tools and techniques.

The course will help you:

1. Enhance your ability to make effective and rational decisions
2. Identify and mitigate cognitive biases that can impact your decisions
3. Understand the importance of "timing" in a decision-making process
4. Explore the two approaches of decision making and situations where they could be applied
5. Learn and practice different decision making tools.

To register contact your FEAH representative or email: feahhawaii@gmail.com. Registration deadline is November 29, 2023.



Each year thousands of leaders from across the country come together to rally around a united cause — to show legislators how their policies impact credit unions and their more than 137 million members. Be a part of advocacy in action!

[Read more](#)



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