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November 7, 2023



Life insurance helps ensure tomorrow's certainty today,

By Kevin Cummer, Director, Life Products for TruStage™

The pandemic has reshaped every aspect of our lives, from the way we work to the way we socialize. One key takeaway from this crisis is the unpredictable nature of life and the urgent need to help protect our loved ones' future. As society continues to grapple with the ripple effects of the pandemic, credit unions tend to play a vital role in helping members get access to life insurance coverage.

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CNote is a technology platform that provides a sustainable flow of non-member deposits

This service is available at no cost to CUNA member credit unions as arranged by CUNA Strategic Services.

CNote's community investment technology connects credit unions to non-member deposit opportunities. A women-led social enterprise on a mission to close the wealth gap in the United States, CNote has made it easier for individuals and large institutions like Mastercard, PayPal and Sierra Club to move deposits into mission-aligned credit unions.



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Register Today

[Redefining ALCO: 5 Strategies to deploy \(Or you're leaving money on the table\)](#)

Tuesday, December 5, 2023 • 9:00 AM HST • Webinar

Today's economic environment demands that asset/liability management (ALM) teams identify and act on opportunities quickly. Financial institutions that have a well-defined and effective ALM process are able to make good decisions related to both strategy and risk. That's where the Asset/Liability Management Committees' (ALCO) role comes in.

In this webinar, our experts will discuss how to reimagine your ALCO and present 5 strategies you could implement today to become high performing and more profitable.

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Amazon Business is a proud CUNA Strategic Services alliance provider. As a credit union, you can create your free Amazon Business account or link your existing Amazon Business account to take advantage of special member benefits, including 50% off a one-year subscription of Business Prime Essentials, Small, or Enterprise plans for eligible customers.

Getting started is easy. Reach out to receive your dedicated member code and start saving today.

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[Understanding NCUA's Updated Rules Regarding Cyber Incidents – Intech Hawaii: Managed IT. Cybersecurity. Compliance.](#)

The National Credit Union Administration (NCUA) has recently updated its rules regarding how credit unions should report cyber incidents. These changes are aimed at strengthening the defenses of credit unions against cyber threats. Here's a more detailed look at these new regulations, including examples of reportable incidents and how to ensure compliance.

A "cyber incident" is an event that jeopardizes the security, integrity, or confidentiality of digital systems or the data they contain. This can encompass a wide range of scenarios, from cyberattacks by malicious hackers to system malfunctions or even physical disasters that affect IT infrastructure.

The NCUA now requires credit unions to report significant cyber incidents to the NCUA and their members within 36 hours of discovery. This is a significant reduction from the previous requirement of 120 hours. Furthermore, if a cyber incident has the potential to materially disrupt the credit union's operations or

services, the credit union must notify affected members and the NCUA.

[Read more](#)



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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.