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HCU Services Corporation selects strategic business partners based on their ability to provide turnkey solutions, exceptional service, and competitive pricing.



November 28, 2023



#### **Evolving to meet consumers' changing needs**

By Terrance Williams, President and CEO

Over the past six months, I've had a chance to meet hundreds of credit union leaders in every corner of the country, all bringing different perspectives and experiences, and representing membership bases as diverse as our country.

These leaders deal with remarkably different circumstances on a daily basis, but a commonality shines through: credit unions are an invaluable ally for middle-market consumers.

#### Read more



#### **Register now**

#### <u>Digitize Your Procurement Process With Amazon Business</u>

December 5, 2023 • 8:00 AM - 9:00 AM HST Speaker: Brenna O'Neill, Amazon Business

A free webinar brought to you by CUNA Strategic Services and Amazon Business. Learn how credit unions can create a free Amazon Business account or link an existing account to CUNA's primary Amazon Business account to receive special member benefits.

Participants of the webinar will learn about:

- How to use Amazon Business as a solution to your procurement problems
- 50% discount on your Prime Membership
- Exclusively negotiated pricing and fixed pricing on name-brand items
- Using Amazon Business to purchase goods from local vendors in your city or state, making it easier to buy the products you need while supporting the growth of nearby businesses and strengthening local ties
- · Complimentary analysis of their spend to better understand savings

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#### Register Today

Liquidity and Funds Management Today
December 14, 2023 • 10:00AM - 11:00AM HST

Speaker: Susan Sharbel

**Session Description:** As the name implies, liquidity is fluid and changes rapidly. Today, Credit Unions must be prepared for the new reality of several bank failures, a limited supply of core deposits, the ease at which rate sensitive depositors can walk out the door, and increased competition. Knowing how to measure liquidity and understanding how liquidity risks will play a significant role in earnings stability and financial performance is critical. Developing strong liquidity management practices is key to profitability, risk mitigation, and assisting with pricing and growth strategies.

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#### Leverage Technology for a Seamless Member Experience - CUSG

In the financial world that is constantly changing, credit unions find themselves navigating a complex terrain. At the heart of their mission lies the unwavering commitment to their members, striving to provide them with not just financial solutions but a seamless and personalized experience. The modern credit union member, shaped by a digital world, now wants convenience, personalization, and efficiency in their interactions with financial institutions.

This article takes a look at a critical aspect of credit union strategy: leveraging technology to give members what they need. Technology has become an indispensable tool, enabling you to bridge the gap between member expectations and the services you offer. The power of technology in reshaping member interactions cannot be overstated, and its effective utilization is central to the success of credit unions in the digital era.

In a world where the financial services landscape is undergoing continuous transformation, credit unions have an opportunity to not just survive but thrive by leaning into the changes that are happening right now. We invite leaders to explore the possibilities, adapt to the changing landscape, and put their members at the center of every decision, just as they've always intended.



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## Solutions for Credit Unions

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American Solutions For Business

#### **Audit Services**

CU Pacific Audit Solutions, LLC

### **Automobile Lending Software Solutions**

Origence

## **Card Programs**

FIS

Shazam

## **Contract Renegotiating Services**

JMFA Contract Optimizer

#### **Data and Analytics**

AdvantEdge Analytics

## Education & Research

CUSG CEO Connect - Rethink, Reimagine, and Reinvent CU TrendScan

# **Electronic Lien & Title Service**

DealerTrack Collateral **Management Services** 

#### **Financial Management Programs**

CUNA Brokerage Services, Inc. (CBSI)

**Financial Services Solutions** 

Vericast

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#### **Loan and New Account Origination System**

Lending 360

Zest Al

#### **Marketing Solutions**

CU Solutions Group Martech

# **Mass Communication System**

Everbridge

# **Membership Enhancement**

**Programs** 

**Eltropy** 

Love My Credit Union Rewards

#### **Office Supplies**

Excalibur

## **Overdraft Privilege Program**

John M. Floyd & Associates

## **Portfolio Analytics**

Lending Insights

#### **Prize-Linked Savings**

WINcentive (Minnesota Credit Union Network) Contact Becky Jandoc

## **Security Solutions**

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<u>Newtek</u>

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Vendor Management/Business Continuity/ Disaster Recovery/Information Security

Buckley Technology Group

If you have any questions or comments concerning this newsletter, please contact

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