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December 5, 2023



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Session Title: Liquidity and Funds Management Today

Date: December 14, 2023, 10:00AM to 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.

TOPICS COVERED

- The drivers of liquidity risk
- Liquidity risk within the overall ALCO policy
- Defining liquidity stress events for your bank

Sound liquidity risk management and expectations of regulators, including supervisory tools.

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