

# Hawaii Credit Union League



January 2, 2024

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## [NCUA Townhall Meeting](#)

NCUA Board Chairman Todd Harper will be in Hawaii for the [Rochdale Volunteer Leadership Institute](#), January 24-27, 2024 on Kauai. While in Hawaii, Chairman Harper would like to meet with Hawaii credit unions. He will be meeting with credit unions on Kauai on January 25 and will be on Oahu on January 26. You are invited to meet with Chairman Harper on Friday, January 26 at 12:30 p.m. at the League office.

[Register here](#)

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## [Lending Compliance Seminar](#)

Join us for an online educational seminar on Consumer and Real Estate Lending on February 13-14, 2024. David Reed will present Consumer Lending on day one, to include Truth-in-Lending Act, Card Act, Fair Credit Reporting Act, Servicemember Lending, Fair Lending, and hot lending topics. Michael Christians will present Real Estate Lending on day two, to include application requirements, underwriting requirements, closing and servicing requirements, Fair Lending, Real Estate Lending hot topics, and small business lending data collection rule. Please [click here](#) to register for the HCUL Lending Compliance Seminar.

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## [Hawaii Small Credit Union Roundtable](#)

**Hawaii Credit Union League members under \$150M are invited to register for a free Hawaii Small Credit Union Roundtable on Wednesday, January 24, 2024 from 10:00 am – 2:00 pm at the League office.** This session is geared specifically to small credit unions and will be facilitated by **Tom Sakash**, Manager, Small Credit Union Initiatives at America's Credit Unions.

There is no cost to attend this session and will consist of panel discussions, keynote addresses, roundtable dialogue and ample networking time.

Please [click here](#) to register for the Hawaii Small Credit Union Roundtable.

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## View Calendar

### [Regulations Affecting Instant Payments](#)

January 23, 2024 • 10:00AM to 11:30AM HST

Regardless of whether your institution plans to originate instant payments, receiving them is inevitable. And just like ACH payments, even if you only receive these transactions, you must play by the rules. Join this program to learn the regulatory impact of instant payments such as FedNow and RTP on your financial institution. It will cover Reg CC (both FedNow and RTP are covered as electronic payments), Regulation E and instant payment returns, OFAC guidance on instant payments, UCC 4A, Regulation J, RTP Operating Rules, the Federal Reserve Operating Circular 8, and more! Find out how these rules and regulations apply to instant payment processing for both originating and receiving financial institutions.

[Register here](#)

### [2024 Compliance Outlook: What's on the Horizon?](#)

January 24, 2024 • 10:00AM to 11:30AM HST

Financial institutions remain the most highly regulated industry in the country. Every product, service, and delivery method is impacted by a variety of laws, rules, and regulations. The compliance landscape continues to evolve as regulators place an increasing emphasis on consumer protection and rotate their examination gaze on a regular basis. To make matters worse, consumer protection attorneys continue to file lawsuits based on the failure to fully implement compliance requirements. Your management team needs to understand what lies ahead and how to best prepare the institution.

[Register here](#)

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# Upcoming Webinars



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## View Calendar

[IRA Annual Update 2024 - Keeping up with the Latest Changes](#)

January 23, 2024 • 9:30AM to 11:30AM HST

The SECURE Act and the SECURE Act 2.0 provisions are often confused with some of the proposed regulations and notices released by the IRS. Much of this is left to the interpretation of the person who reads the information. That is why you see so many conflicting views on the new rules and regulations.

The largest area of confusion stems from the beneficiary payout options. The IRS has gone back and forth on this at least three times in the last year and a half. No wonder we feel so insecure when the customer asks us a question! Join us as we dive into the nuances of these rules and regulations.

[Register here](#)

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**GAC  
2024**

**Governmental Affairs Conference**  
In-person in Washington, D.C., or online  
March 3 - 7, 2024

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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