



January 4, 2024



**America's
Credit Unions**

[CUNA/NAFCU merger complete and historic transformation begins](#)

America's Credit Unions is legally active as of Jan. 1, and the organization is at the beginning of a "historic transformation into a new powerhouse national association," America's Credit Unions President/CEO Jim Nussle said in a [video message](#) sent to members Tuesday.

With the new organization active, leaders and staff are focusing on advocating and positively impacting credit unions' environment.

[Read more](#)

Nicole Aguinaldo and Scott Kaulukukui to serve another term on HCUL and HCUS Boards of Directors

In compliance with HCUL's Bylaws, the Nomination and Election Committee reported to the Chairman of the Board of Directors that there were two nominations submitted and reviewed by Committee members on December 21, 2023.

Two nominees to fill two director-at-large vacancies are Nicole Aguinaldo of Big Island FCU and Scott Kaulukukui of Hickam FCU. In accordance with the HCUL Bylaws Article IV Section 4(e) "In the event there are only sufficient nominees to fill vacant positions, the Board of Directors shall declare at its first meeting following the nomination forms deadline date that the nominee(s) is duly elected by common consent." This action will be taken at the next HCUL Board of Directors meeting on February 8, 2024.

[Disclosure for 2024 HCUL Annual Business Meeting](#)

Items to be discussed at the 2024 Annual Business meeting scheduled for April 26, 2024, must be received at

the League office no later than February 26, 2024. Your correspondence should be addressed to HCUL Board Secretary. Envelope must be addressed as follows:

HCUL Board Secretary
1654 South King Street
Honolulu, HI 96826

If submitting electronically, please email to info@hcul.org.

[Read more](#)



Catalyst is Now Certified for FedNow 'Send' & 'Receive' Transactions

Catalyst Corporate Federal Credit Union, a leading credit union payments processor, is now certified to process both Send and Receive transactions 24/7/365 through the Federal Reserve's instant payment rail, the FedNow® Service. Expanding capabilities to cover both Send and Receive enables credit unions across the country to offer comprehensive instant payments to their members.

Early certification for FedNow Send and Receive services underscores Catalyst's commitment to delivering market-leading end-to-end digital payments with seamless interoperability across instant payment rails. By leveraging Aptys Solutions' Instant Pay and Aptys Connect, Catalyst offers a frictionless, end-to-end payments solution through RESTful API connectivity to any core, online or mobile banking platform and offers flexible settlement through Catalyst's or a credit union's Fed account.

[Read more](#)

[Hawaii State FCU announces free financial education offerings available from January to March](#)

Webinars are free and open to the public.

Hawaii State Federal Credit Union (Hawaii State FCU) has released its schedule of free financial education webinars from January to March. The credit union aims to encourage the public to start off the new year on the right foot by staying on top of their finances and learning valuable tips from trusted financial experts. The webinars are available now for registration at HawaiiStateFCU.com/events.

"We are pleased to once again offer these free webinars to help our members and the community-at-large learn new financial wellness tips so they can feel confident about their finances," said Andrew Rosen, President and CEO of Hawaii State FCU. "It's a fantastic opportunity for everyone to learn more about how to stay financially fit in 2024."

[Read more](#)

[If you missed 2023's best informational and inspiration topics, CUInsight lists its top 10](#)

It's been another great year (wow it's flown by!) and it's time again to look at the year's best. CUInsight.com, the place for all things credit union, takes a look at the top 10 leadership and culture posts from 2023.

[Read more](#)



[2024 Insights & Outlook webinars set](#)

Catalyst's Quarterly Insights & Outlooks webinars will address key areas of concern for credit unions relative to the current and future state of the economy. Mark your calendar and [sign up](#) today.

[America's Credit Union Economic Update](#)

America's Credit Union Senior Economist Ligia Vado delves into the Consumer Finances data of 2022 and presents membership trends by demographic variables such as age, education, occupation, race and ethnicity, as well as income net worth savings and borrowing trends.

[Watch video](#) and [PowerPoint presentation](#)

[America's Credit Union Auto Lending Monthly Report](#)

America's Credit Union analysis of credit union auto lending trends in comparison to banks and other auto finance companies is available to you and updated monthly. Check back each month for an updated report.

[Download report](#)

JEDI

JUNIOR EXECUTIVE DEVELOPMENT INITIATIVE

Are you a young professional who wants to impact the credit union industry? Have you wanted to learn how to get involved and make a difference for your members and credit union? Would you like to make personal connections with those who influence the industry?

The Junior Executive Development Initiative (JEDI) is targeted to young professionals (under 40 years of age) committed to making a difference and advancing the credit union industry. The program offers opportunities to participate in JEDI activities designed to engage up-and-coming professionals who want to make an impact – i.e. lunch discussions with selected speakers, scavenger hunt activities to build your network, sharing on social media platforms, commenting or providing testimony for advocacy, attending Chapter meetings, participating in community events, soliciting PAC contributions, and much more.

There is more! If you are selected for the JEDI program, you will be awarded fully-paid registration for two days at the HCUL Convention which includes attendance at educational sessions, access to the exhibit hall, meals and Friday evening event; fully-paid registration for two days at the HCUL Regulatory and Governmental Affairs Conference which includes attendance at educational sessions, access to exhibit area and meals. Finally a 50% discount to attend the Convention and Conference in the year following the scholarship, if willing to mentor the incoming JEDI scholars by participating in group activities **and** selected as the Chapter representative.

Want to learn more? Here are the [program details](#) and [application](#). **Deadline to submit application will be March 1, 2024 to eugene.davis@hcul.org.**



Life Smarts is brought to Hawaii by the State's DCCA Office of the Securities Commission in partnership with the Hawaii Credit Union League as a supported Family Involvement Committee Initiative. For years Hawaii credit unions have

generously responded to DCCA's request for prize donations. Your support is once again requested.

[Read more](#)



STANDING WITH MAUI CREDIT UNIONS AND THE COMMUNITIES THEY SERVE

Support Maui wildfire relief efforts



Hawaii Credit
Union League
2024 Annual
Convention

April 25-27, 2024
Hilton Hawaiian Village

Navigating
a Changing
Landscape

**[Mark your calendar and join your credit union ohana at our
2024 annual convention.](#)**

[Calendar of Events](#)

[View this email in your browser](#)