

Hawaii Credit Union League

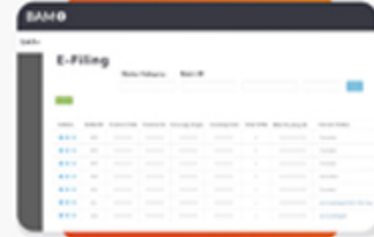


**January 7, 2025**

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Protect your institution with financial  
crime solutions

## BSA/AML & Fraud Prevention Software



Your Bank Secrecy Act (BSA) program and fraud prevention efforts are only as good as the tools you use. BAM+ provides transparency into your AML efforts to better protect your institution and have confidence going into an exam.

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### Overdraft Outlook 2025: Compliance, Consumer Expectations and Opportunities

Hear from industry experts about their take on the current landscape, including actionable strategies to stay ahead, maintain compliance, and strengthen your program's value



**Cheryl Lawson**  
EVP of Compliance Review  
ADVANTAGE



**John Cohron**  
Chief Executive Officer  
ADVANTAGE

 **WEBINAR**

January 30 • 10:00am - 11:00am HST

**REGISTER NOW**

This must-attend webinar will explore:

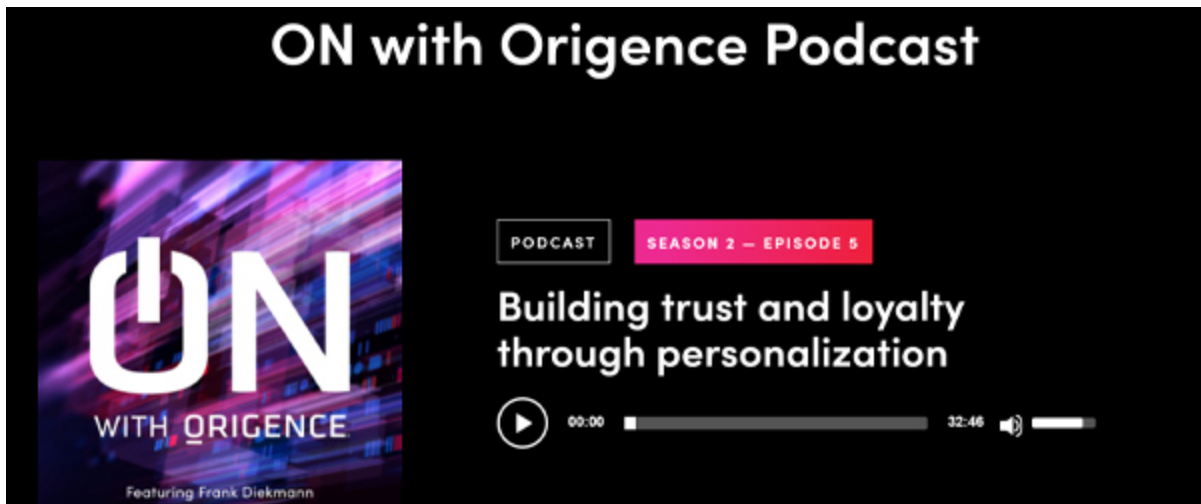
- The CFPB's final rule on overdraft fees: What to expect and how it may impact non-CFPB supervised institutions, including potential uncertainties tied to a new presidential administration.
- Regulatory pushes to reduce consumer costs and eliminate bad overdraft practices: How to align with evolving expectations while safeguarding revenue.

- Steps to build a compliant, consumer-first overdraft strategy: Balancing regulatory compliance, operational efficiency, and account holder satisfaction.
- The future of overdraft services: Emerging trends and proven approaches to position your institution for long-term success. Join us for a discussion where we'll tackle your top questions.

Who Should Attend? CEOs and senior executives from community banks and credit unions who want to stay ahead and maintain a competitive edge.

[Register here](#)

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Join JB Orecchia, president and CEO of Savvy Money to learn how to build trust and loyalty through personalization.

[Watch the Podcast](#)

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# 2025 U.S. Economic Outlook and its potential impact on credit unions

By Steve Rick, TruStage Chief Economist



As we look ahead to 2025, the economic landscape presents a mixed but cautiously optimistic picture. Although overall growth is expected to be moderate, with a 2% gross domestic product (GDP) increase—slightly lower than the 2.4% growth this year—there are several key trends and economic factors to consider.

It should be noted that a change in presidential leadership could lead to economic shifts in 2025, driven by key policy decisions such as universal tariffs, immigration reform, tax cuts and deregulation. These policies could impact inflation, GDP and deficits, creating both opportunities for growth and challenges to economic stability.

Let's explore the implications of inflation, interest rates, consumer behavior, and the labor market on the US economy and credit unions.

[Read more](#)

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SHAZAM Blog + News

**Boost Your Bottom Line With Net Interchange Revenue**

When assessing if your financial institution is receiving the best interchange

revenue, make sure you consider net interchange. Net interchange is determined by taking the gross interchange assessed, minus the issuer switch fees charged by the network, giving you the net interchange earned.

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Becky Jandoc at [becky.jandoc@hcul.org](mailto:becky.jandoc@hcul.org) or directly at 808.203.6416 or for neighbor

islands toll-free at 1.888.331.5646, ext. 416.

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