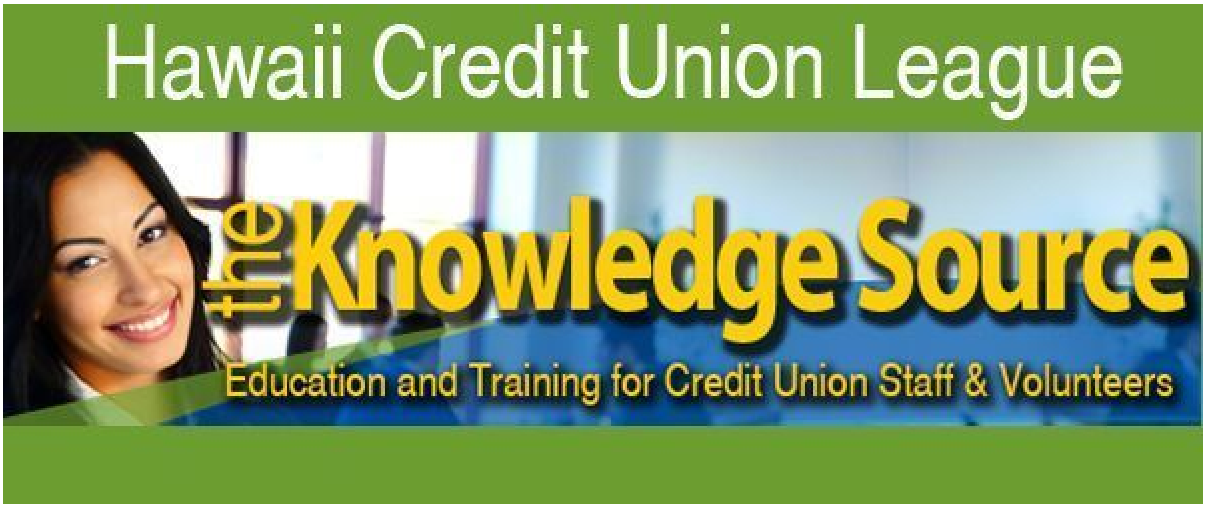


**January 20, 2025**

Missed an issue of The Knowledge Source? Visit our publications archive!
You can also access our weekly news wrap-up videos there.

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**Registration deadline is this Thursday January 23, 2025**

## NCUA succession planning rule is FINAL! Your League will help you establish effective succession plans well before the implementation date

The NCUA Board unanimously approved a final rule that will require federally insured credit union boards of directors to establish succession planning processes for key positions. To help ensure that federally insured credit unions have the necessary time to develop their succession plans, the effective date of the final rule is January 1, 2026.

To best prepare your credit union for the upcoming succession planning final rule, your League is presenting Best Practices in Planning for the Future, a virtual workshop with Dr. Jim This, a nationally recognized consultant, facilitator and trainer in the areas of strategic planning, leadership development, interpersonal communication and marketing.

**Read more**

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## Registration is now open for this year's convention! Deadline to register is March 7, 2025.


**REGISTRATION IS NOW OPEN!**

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## Today's Board Essentials - 9-Part On-Demand Series

Training Modules

- Director Liability: Fiduciary Duty & Duty of Care
- Restrictions on Loans to Directors
- The Board's Role with BSA/AML/OFAC
- Implementing a Compliance Management System
- Fair Lending for Directors
- The Board's Role with Cyber Security
- Incentive-Based Compensation & Executive Compensation
- Technology & Vendor Management
- Strategic & Succession Planning

**This package is offered on-demand only and will be available to view and download starting on the February 3, 2025, release date.**

**Register here**

## Opening Deposit Accounts for Nonprofit Organizations
## February 6, 2025 • 10:00am HST

Nonprofit accounts can be uniquely challenging. This detailed webinar will explain everything you need to know in lay terms. Learn how to compliantly breeze through each interview and account opening and efficiently hurdle through CIP, CDD, EDD, BSA, ID numbers, and beyond.

After this webinar you will be able to:

- Set accounts up for CIP, CDD, and EDD compliance
- Risk rate charitable and civic accounts
- Ask specific questions in the new account interview to determine purpose
- Understand how the IRS wants these accounts reported
- Compliantly set up online banking, debit cards, and other electronic products
- Properly construct resolutions and signature cards

- Maintain account changes as officers and signers move on

**Register here**

## Deciphering Tax Returns Part 1: Form 1040, Schedules B & C
## February 10, 2025, • 10:00am HST

Is taxable income different than cash flow? Most often, the answer is a big "YES!" Using tax returns to determine borrowers' cash flow to service their debt is as challenging as ever. Join us to learn the latest techniques to sort out all that tax data and find exactly the information you need.

After this webinar you will be able to:

- Turn a tax return into a borrower's cash flow report
- Understand the concept of using recurring incomes as cash flow - and ignoring the rest
- Determine cash flows from interest-earning investments and dividend-producing investments, etc. from Schedule B: Interest and Dividends
- Correctly account for the pass-through interest and dividend incomes earned from partnerships and S corporations reported on Schedule B (Note: partnership and S corp supplemental income will be covered in Part 2)
- Identify hidden incomes and a hidden expense in a sole proprietorship via Schedule C

**Register here**

## New Interagency Guidance on Reconsiderations of Value
## February 12, 2025 • 10:00am HST

Join us for a dissection of the new interagency guidance and translate it into action steps to ensure your policies and procedures address the expectations before an ROV is needed. From receiving, processing, communicating, and documenting the ROV process, this session will cover the critical issues, including additional fair lending steps to consider when the valuation may be the result of appraisal bias.

After this webinar you will be able to:

- Develop policies and procedures for the reconsideration of value (ROV) process, including consumer communications

- Understand action steps to resolve an ROV request initiated by the lender or applicant
- Incorporate the ROV process into the institution's fair lending program
- Train staff on critical components of the process
- Recognize ROV guideline requirements from major investors (Fannie/Freddie)
- Address process risks and challenges
- Monitor and appropriately address consumer complaints for valuation concerns
- Maintain appraiser independence while sharing critical information

**Register here**

## Website Compliance: ADA Requirements, Common Issues & Best Practices
## February 13. 2025 • 10:00am HST

Website compliance with the Americans with Disabilities Act (ADA) is not an issue you can afford to put off. Readability and accessibility issues, such as website content expressed only in graphics or in a small font size, can lead to lawsuits, penalties, and reputational risk. Your website is your 24/7 branch, and just like your brick-and-mortar locations, it should provide equal access and opportunities to all who view it. Attend this webinar to learn how to break down the barriers!

After this webinar you will be able to::

- Recognize online barriers faced by people with disabilities
- Determine solutions to common problems in website accessibility
- Apply recognized website accessibility guidelines to your site
- Understand how ADA requirements affect mobile banking
- Use the provided action plan and checklists to review your website for required compliance

**Register here**

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# Upcoming Webinars

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## View Calendar

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See how it works

## Handling Legal Documents: POAs, Trusts, Estates, and Guardianships
## January 28, 2025 • 9:30am – 11:30am HST

Risk? Is taking court orders, power of attorneys, and other documents too much risk?

What You Will Learn:

- Power of attorney documents: key components, players, state rules
- What can an agent do or not do on a POA?
- Living trusts, charitable trusts, and pension trust documents
- Tutor and Curator accounts court orders
- Other fiduciary arrangements: UTMAs, Social Security, and VA accounts
- Estates, Small Estates, and rights at death
- General rules of what fiduciaries can and cannot do

Register here

## Talent Management: Hiring for the Right Fit and Unlocking Performance and Potential
## February 3, 2025 • 9:30am – 11:00am HST

Equipping managers and supervisors with the skills to excel in the hiring and development process is essential for both employee and organizational success. Yet, it's surprisingly common for individuals to be promoted into leadership roles without receiving proper training in this critical area!

What You Will Learn:

- Learn how to attract top talent by understanding the candidate's perspective and creating a compelling hiring process
- Explore the challenges of modern recruitment and how to overcome them
- Discover key attributes and strategies to match the right people to the right roles
- Understand the importance of cultural fit and its impact on team success
- Uncover the role of coaching in unlocking performance and developing potential
- Learn the success factors that drive high-performing teams
- Strategies for maintaining engagement and ensuring long-term team success

**Register here**

## Check Frauds and Scams
## February 4, 2025 • 9:30am – 11:30am HST

While the number of checks has decreased, check fraud has exponentially increased. In February, FinCEN issued an alert indicating that there were 680,000 cases of possible check fraud reported last year, up from 350,000 in 2021, which itself was a 23% increase over reports in 2020.

What You Will Learn:

- Remember the common components of a check
- Handle account holders who present counterfeit items
- Distinguish between recover rights on alterations, fraudulent items, and forged endorsements
- Use Regulation CC Holds and other tools to prevent loss
- Identify check washing, cash back scams, fraudulent items, check kiting, and other types of check fraud
- Listen to what your account holder is saying to determine if check is legitimate

**Register here**

## [Adverse Action Compliance Workshop](#)
## February 6, 2025 • 6:00am – 8:30am HST

How many ways do we say no? And how do we do that while complying with at least 3 separate regulatory rules? (soon to be 4?) Join us for this special 2 and a half hour class and workshop for community bankers to explore the requirements and the processes for Adverse Action compliance.

What You Will Learn:

- Understand the latest legal requirements for adverse action notices
- Learn practical tips to manage adverse action processes with confidence
- Avoid common compliance pitfalls and reduce legal risks in your organization

**Register here**

## 2025 Deposit Regulatory Update: All-Day Streaming
## February 12, 2025 • 5:00am – 12:00pm

During this program we will cover all the junk fee issues, regulatory issues, and account ownership issues that have caused our institutions losses and exam problems.

What You Will Learn:

- Understand the latest 2025 deposit regulations and compliance requirements
- Learn practical strategies to adapt to evolving regulatory changes
- Gain insights into best practices for managing risk and ensuring compliance

**Register here**

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**Registration deadline:  February 5, 2025**

Lending is the life blood of your credit union and compliance is the heartbeat that keeps your lending program alive.

Join us for this example packed two-day Lending Compliance Seminar designed to address challenging areas and the evolvement in the industry. This virtual session will address how to incorporate recent regulatory guidance into your program as well as share tools to aid in mastering disclosure requirements for both consumer and mortgage loans.

**Register here**

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**Registration deadline: May 21, 2025**

Join us as Jessica Vartanian presents an engaging and comprehensive seminar designed to boost your skills in consumer loan sales and underwriting. This session will provide valuable insights into maximizing loan performance, increasing crosssales, and effectively managing risk. Whether you're a seasoned lender or new to the field, this seminar will equip you with the tools and techniques needed to excel in a credit union environment.

**Register here**

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## Calendar of Events

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