

Hawaii Credit Union League



January 21, 2025

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VERICAST.

**/ Your 6-Part Strategy
for Winning More
Loan Opportunities
in 2025**

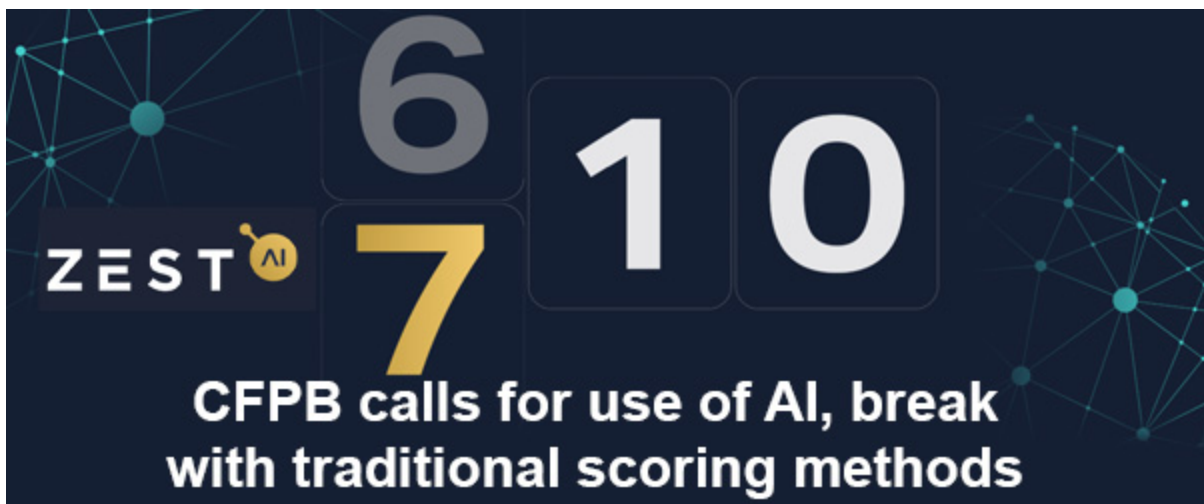
BLOG
**FINANCIAL
INSTITUTIONS
NEED TO BE READY
WITH RELEVANT,
PERSONALIZED
LOAN OFFERS**



Loans of all types are high on the list of consumer priorities in 2025 as they look to make large lifestyle purchases. Many are beginning home improvements, planning vacations, buying new homes and autos, or financing their children's educations.

For these reasons, it's more important than ever for financial institutions to be ready with relevant, personalized loan offers at the time people are shopping for a loan.

[Read more](#)



When the status quo continues to be detrimental to businesses and consumers, engaging with government agencies on how to effect change is critical to moving forward. The Consumer Financial Protection Bureau's Director Rohit Chopra spoke about traditional credit scoring models in November, and given Zest AI's ongoing advocacy for a level credit-scoring playing field I was encouraged by his call to action to look to AI as a solution.

[Read more](#)



This article covers these key topics:

- How interest rates are shaping 2025 priorities
- Rate effects on economy, credit risk, allowances
- Banks and credit unions look to grow deposits
- A focus on efficiency and lower expenses

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Elevate Your Credit Union with Best-in-Class Website Design and Hosting

We offer both turnkey, template-based websites and custom-designed websites that each include clean and modern aesthetics, intuitive navigation and pathways designed to lead users to key credit union products and services – translated to any device.



Our approach offers beautiful, responsive, and intuitive websites that align with your unique business goals and marketing strategies.

Unlike other companies that rely on single platform solutions and off-the-shelf templates, we start with your specific objectives and build a bespoke solution that supports them. Our modern UI/UX design guarantees a user-friendly, intuitive browsing experience, making navigation seamless and effortless for your visitors.

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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

The financial services industry is undergoing significant change. Shifting regulatory expectations and heightened scrutiny are reshaping the future of overdraft services.

In “Overdraft Outlook 2025,” ADVANTAGE’s EVP of Compliance Review, Cheryl Lawson, and CEO John Cohron will offer expert insights and actionable strategies to help your financial institution not only adapt to these changes but thrive.

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](#)



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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islands toll-free at 1.888.331.5646, ext. 416.

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