

# Hawaii Credit Union League



January 22, 2024



**Macha's education team is coming back to Hawaii this February!**

Still considering obtaining your AAP? Don't miss these sessions. Find out more information about our accreditations and certifications [here](#). All sessions are located at the Bank of Hawaii Center for Excellence – 111 S King Street, Floor 5, Honolulu, HI 96813.

Each session is [Educational Package Plan](#) eligible.

Don't forget to use your 2024 PacPay Comp Codes!

[Register now to secure your seat!](#)

Contact Macha at [education@macha.org](mailto:education@macha.org) with any questions.

## [ACH Risk Management](#) • February 20, 2024 • 9:00am - 12:00pm

Who, What, When, Where and How? As a financial institution you must be able to answer these questions to effectively manage credit, operational, and fraud risks present in payments. This session will focus on defining risks, explaining how these risks vary by the type of transaction, and outlining some of the best practices for risk management.

Suitable for ACH Operations, Management and Compliance Officers.

**3.6 AAP/APRP Continuing Education Credits**

## [ODFI Warranties](#) • February 20, 2024 • 1:00 pm - 4:00 pm

With financial fraud on the rise, many ODFIs are left wondering, "Can we recover that?" In this session, we will explore ODFI warranties and what they mean to your institution. This session will cover:

- ODFI Warranties
- Reversals
- Request for Return of Funds
- Warranty Claims

Suitable for ACH Operations, Management and Compliance Officers.

### 3.6 AAP/APRP Continuing Education Credits

#### [Navigating and Tabbing Your ACH Rule Book](#) • February 21, 2024 • 9:00am - 3:00 pm

How familiar are you with ACH rules? Would you like a better understanding so you can navigate the rules like a pro? In this session we will take a thorough look at the Nacha Operating Rules and Guidelines tab the book to help you create a tool to use in your day-to-day operations.

You will become familiar with:

- ACH terminology
- What the Rules really mean
- RDFI and ODFI responsibilities
- Plus much more!

This session is ideal for ACH Operations, AAP Candidates, Audit & Compliance Staff.

***This session is included in the first part of the AAP in-person series.***

**You must attend these in-person sessions in order to qualify for the AAP guarantee.**

### 6 AAP/APRP Continuing Education Credits

#### [RDFI Roles and Responsibilities](#) • February 22, 2024 • 9:00am - 3:00pm

Have you ever wondered what the roles and responsibilities of the Receiving Depository Financial Institution (RDFI) are? If so, this full day session will define them and provide guidance on how to properly access incoming ACH transactions while adhering to ACH rules.

This session highlights:

- ACH Network participants
- Warranties and Obligations of the RDFI
- Standard Entry Class Codes and how they apply
- Funds Availability
- Exception processing (NOC's and Returns)
- Overview of Government payments
- Same Day ACH implications

This session is ideal for ACH Operations, AAP Candidates, Audit & Compliance Staff.

***This session is included in the first part of the AAP in-person series.***

**You must attend these in-person sessions in order to qualify for the AAP guarantee.**

### 6 AAP/APRP Continuing Education Credits

#### [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](#)

---

### **Virtual [HCUL Collections & Bankruptcy Seminar](#) • May 7-8, 2024**

Join credit union attorney and collections guru David Reed for an exciting virtual training event as he highlights the latest techniques, tips and trends to maximize your collections function in the new world order. This interactive virtual event includes sample checklists and procedures and ample time to answer your questions. The world of the delinquent member is never boring and it never stands still. From understanding the virtual workflow to new ways to use data analytics and improving your collections calls to understanding your rights in bankruptcy, this informative and interactive session is sure to have something for you! It is never too late to sharpen your collections skills and better position your credit union to assist troubled members who want to work with you during these unprecedented times and maximize the recovery from everyone else. But that's not all! This often-overlooked operational area is at the unfortunate crossroads of member service and compliance risk and this creates the need to be continually looking for ways to improve our performance while limiting risk. Very few other areas have undergone a greater regulatory transformation in the last few months than collections.

---

### **[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.

---



**[View Calendar](#)**

### **[2024 Account & Loan Documentation Series](#)**

Purchase webinars individually or buy the whole series to get one free!

Deeply entangled in a web of regulations, deadlines, and liabilities, account and loan documentation compliance can be a sticky issue. This six-part series will guide you around potential snares and teach you best practices for both consumer and commercial loans and accounts.

- Consumer Loan Documentation
- Advanced Commercial Loan Documentation
- Opening Business Accounts: Entities, Setup, Authority & More

- Real Estate Loan Documentation Basics
- Opening Deposit Accounts Online: Rules, Risks & Best Practices
- Loan Documentation for All Legal Entities

---

# Upcoming Webinars



Powered by



---

[View Calendar](#)

OnCourse Rewards  
LEARN • GROW • EARN

**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](#)

---

Hawaii Credit  
Union League  
2024 Annual  
Convention

April 25-27, 2024  
Hilton Hawaiian Village

Navigating  
a Changing  
Landscape

[REGISTRATION OPEN FOR HCUL MEMBERS & QUALIFYING VENDORS](#)

---

STANDING WITH MAUI CREDIT UNIONS  
AND THE COMMUNITIES THEY SERVE

[Click here to support Maui wildfire relief](#)

---



[Calendar of Events](#)

[View this email in your browser](#)