

# Hawaii Credit Union League



January 28, 2025

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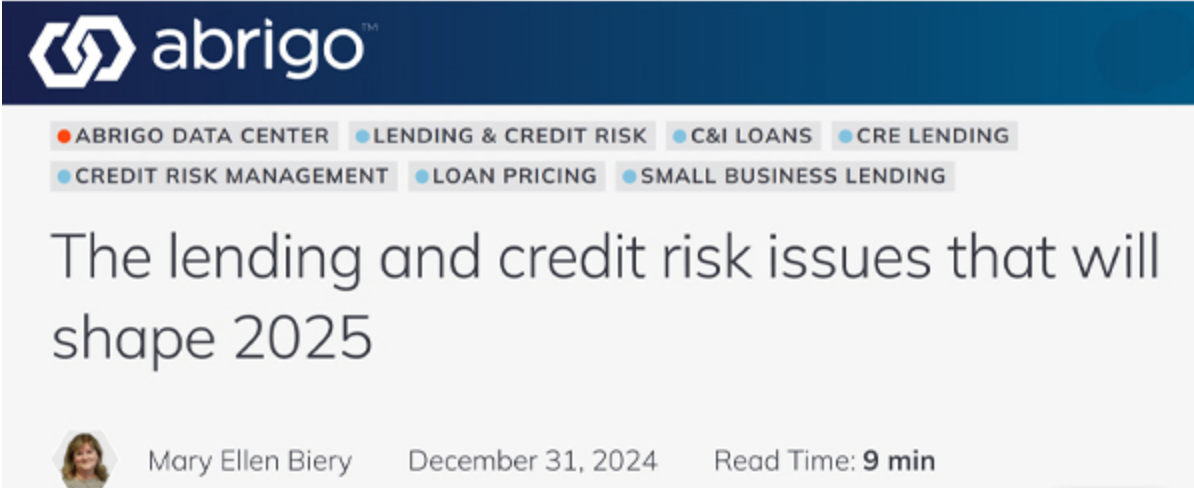
## [CUDL finishes 2024 with \\$41.16 billion funded, launches new year with added efficiencies](#)

Credit unions on the CUDL platform remain the top auto lender by aggregate volume for more than three years. In 2024, a growing number of credit unions embraced the AI technology available through CUDL, resulting in faster decisioning and funding. Lenders using document process automation (DPA) reduced funding times by up to 50%, helping dealers cut contracts in transit and deliver faster funding. Additionally, the adoption of CUDL's AI underwriting tool, [Zest.AI](#), expanded approvals and sped

up decisioning, creating a more efficient financing process for dealers.

[Read more](#)

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The image shows the header of an article from Abrigo. At the top left is the Abrigo logo, which consists of a stylized 'A' icon followed by the word 'abrigo' in a sans-serif font. Below the logo is a dark blue horizontal bar containing several category tags with colored dots: 'ABRIGO DATA CENTER' (orange), 'LENDING & CREDIT RISK' (light blue), 'C&I LOANS' (light blue), 'CRE LENDING' (light blue), 'CREDIT RISK MANAGEMENT' (light blue), 'LOAN PRICING' (light blue), and 'SMALL BUSINESS LENDING' (light blue). Below this bar is the main title of the article, 'The lending and credit risk issues that will shape 2025', in a large, dark grey font. At the bottom left of the header is a small circular profile picture of Mary Ellen Biery. To the right of the profile picture, the author's name 'Mary Ellen Biery' is written, followed by the date 'December 31, 2024' and the read time 'Read Time: 9 min'.

Abrigo asked bank and credit union clients and members of our Advisory Services group to identify the trends and challenges that are top of mind.

[Read more](#)

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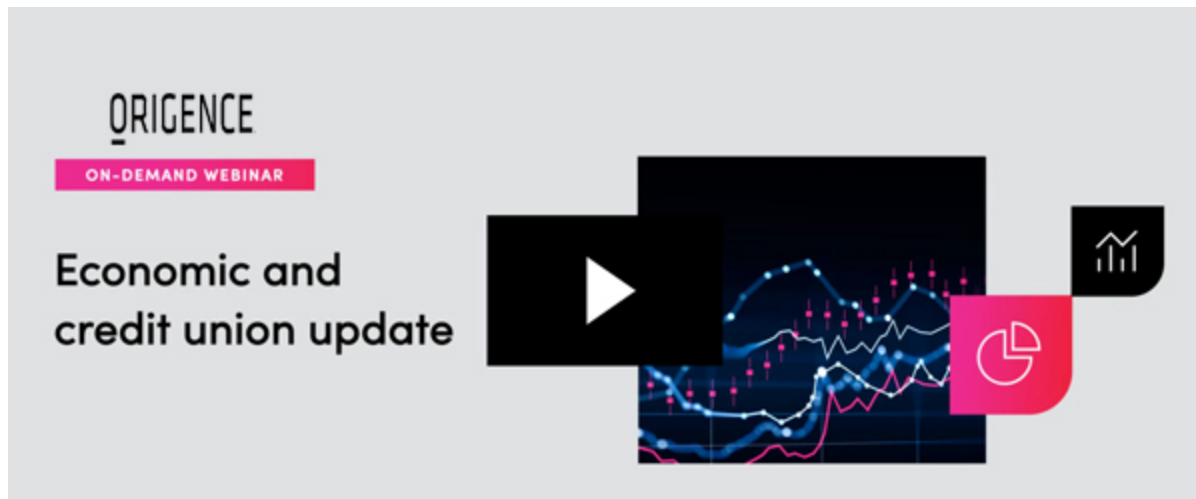


Learn the critical processes of succession planning and talent development designed to safeguard the future of your organization. This session will explore effective strategies to identify and nurture top-performing employees, ensuring their engagement and retention. Learn how to build a resilient leadership pipeline, address potential talent gaps, and create a culture of continuous growth and development. This presentation will equip you with the tools and knowledge to

protect your organization and capitalize on the strengths of your workforce, driving long-term success.

[Read more](#)

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Discover how the global economy, the overall financial sector, and the labor market will shape the U.S. economy and interest rates, impacting your credit union's balance sheet and earnings performance. Watch this on-demand webinar, featuring Economist Steve Rick, to identify important trends in savings, loans, and assets, while exploring how upcoming economic events will influence growth patterns in the year ahead.

[View webinar](#)

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[Join us for a networking reception with credit union leaders, fintech](#)

## [founders, and industry partners](#)

**Date: Tuesday, March 4**

**Time: 7:00-10:00 PM**

**Location: Ciel Social Club at AC Marriot Washington DC Convention Center 9601 K St NW, Washington, DC 20001**

[Register now...](#)

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With the recent shift in Federal Reserve policy toward interest rate cuts, financial institutions are entering a transformative phase. As consumers and businesses recalibrate their finances, the lending environment is shifting rapidly, creating both opportunities and challenges.

Vericast's experts Kim Gaines and Wendy Erhart share timely insights and strategic advice on how banks and credit unions can strengthen their customer engagement efforts by using data-driven approaches, personalized marketing, and targeted outreach.

This comprehensive guide offers five actionable strategies for FIs to leverage analytics and optimize customer relationships as they navigate the evolving rate landscape.

[Request the article...](#)

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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](#)

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# LIVING THE DREAM

2025 Hawaii Credit Union League Annual Convention  
Waikoloa Beach Marriott Resort & Spa  
May 1 - May 3, 2025



**REGISTRATION IS NOW OPEN!**

## Solutions for Credit Unions

### Alarm and Security Solutions

[Alert Alarm Hawaii/National Fire Protection](#)

### Asset Liability Management, Portfolio Risk, & CECL

[Abrigo](#)

### Audit Services

[Buckley Technology Group's ISSAC Online](#)

[CU Pacific Audit Solutions, LLC](#)

### Card Solutions

[FIS](#)  
[Shazam](#)

### Check Solutions

[Vericast](#)

### Compliance Solutions

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### Lending Solutions

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[Origence](#)  
[Zest AI](#)

### Marketing Solutions

[American Solutions for Business](#)  
[CU Solutions Group Martech](#)  
[Vericast](#)

### Mass Communication System

[Everbridge](#)

### Membership Engagement Programs

[Love My Credit Union Rewards](#)  
[WINcentive](#)  
[Zogo](#)

### Member Growth and Retention

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[Eltropy Growth Deposit Suite](#)  
[Vericast](#)

**Electronic Lien & Title Service**

[DealerTrack Collateral  
Management Services](#)

**Fraud Detection**

[Abrigo  
Nasdaq Verafin](#)

**HR Performance Solutions**

[CU Solutions Group HR  
Performance](#)

**Information Technology Solutions**

[Cyberuptive  
Intech Hawaii](#)

**Insurance Products**

[TruStage](#)

**Office Solutions**

[American Solutions for Business  
\(Envelopes\)](#)

**Overdraft Program Solutions**

[ADVANTAGE powered by JMFA](#)

**Vendor Contract Negotiations**

[ADVANTAGE powered by JMFA](#)

**Vendor Management Solutions**

[Buckley Technology Solutions](#)

**Wealth Management Solutions**

[TruStage™ Wealth Management  
Solutions](#)

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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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