

Hawaii Credit Union League



February 3, 2025

Missed an issue of The Knowledge Source? Visit our [publications archive!](#)

You can also access our weekly news wrap-up videos there.



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 evolvment 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](#)



[**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.

[Register here](#)

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



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Upcoming Webinars



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Introduction to Consumer Lending **February 7, 2025 • 6:00am – 7:30am HST**

This webinar will cover the basics of consumer lending including the consumer loan function, marketing consumer loans, and making consumer lending decisions based on the five C's of credit: capacity, capital, collateral, conditions, and character.

What you will learn:

- Understand core concepts of consumer lending and loan types
- Learn how to assess credit risk and make informed lending decisions
- Gain practical strategies for improving loan portfolio management

[Register here](#)

Alert! Proposed BSA/AML Program Rule Changes **February 11, 2025 • 9:30am – 11:30am HST**

During this webinar, we will go over the July 3, 2024 notice of proposed rulemaking. These changes will affect many areas of your BSA/AML program.

What you will learn:

- Statement on the Purpose of an AML/CFT Program Requirement
- Inserting the Term “CFT” Into the Program Rules
- Defining “AML/CFT Priorities”
- “Effective, Risk-Based, and Reasonably Designed” AML/CFT Program Requirements
- Risk Assessment Process
- Identifying and Evaluating ML/TF and Other Illicit Finance Activity Risks
- Review of Reports Filed Pursuant to 31 CFR Chapter X
- Other Components of an Effective, Risk-Based, and Reasonably Designed AML/CFT Program
- Establishing, Maintaining, and Enforcing an AML/CFT Program by Persons in the United States

[Register here](#)

Credit Push Fraud Compliance: Navigating the Latest ACH, RTP, and FedNow® Rule Changes and Requirements

February 11, 2025 • 6:00am – 7:30am HST

This insightful webinar is designed to help financial professionals stay ahead of evolving fraud threats in electronic payment systems. The session offers a look into the mechanics of credit push fraud, exploring what financial institutions can do to combat these risks. You will gain insights into ACH rule updates, understanding the new requirements aimed at mitigating fraud and their operational impact.

What you will learn:

- The mechanics of credit push fraud: How fraudsters exploit weaknesses in electronic payment systems
- ACH Rule Updates: New requirements designed to mitigate fraud risks, including their impact on your operations.
- RTP Rules and Compliance: Specific guidelines and best practices to protect against fraud in real-time payments
- FedNow Fraud Prevention: Explore the built-in security features and rule requirements aimed at safeguarding instant payments
- Practical Strategies: Implementing effective fraud detection and prevention measures across your payment systems

[Register here](#)

2025 BSA Officer and Staff Update: All-Day Streaming **February 13, 2025 • 5:00am – 12:00pm HST**

During your annual BSA Officer and BSA staff training, we will review all the hot topics of the day.

What You Will Learn:

- Learn the latest BSA/AML regulatory updates and their impact on compliance
- Discover key strategies for improving internal controls and risk management
- Gain insights on effective training practices for BSA officers and staff

[Register here](#)

How to Craft an Effective Commercial Loan Write-Up **February 14, 2025 • 6:00am – 7:30am HST**

This webinar will cover the basics of how to craft an effective commercial loan write-up. The session will also cover additional important loan write-up items including assessing the company's strategic plan: "marketing, financing, and management." Also, the "risk assessment and mitigation" section will be used to summarize the loan presentation.

What You Will Learn:

- Learn how to structure a clear, comprehensive loan write-up
- Discover key factors to assess when evaluating loan risk
- Get expert tips on streamlining the loan write-up process for efficiency

[Register here](#)



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 cross-sales, 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](#)

[Calendar of Events](#)

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