

Hawaii Credit Union League



February 5, 2024

[Lending Compliance Seminar](#) - **Registration deadline extended to February 8, 2024**

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.



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 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.

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.

[America Credit Union's Training Bundle: unlimited access, unlimited opportunity](#)

Training Bundle provides unlimited access to America Credit Union's webinars and eSchools. When your credit union invests in Training Bundle, you'll get:

Comprehensive training. Thorough, detailed fundamental learning as well as updates and current issue discussions on compliance, marketing, lending, finance, human resources, training security, operations and more.

Unlimited access for all credit union offices. Train all your credit union staff in all branches and offices with one Training Bundle. And, don't be confined by just the date of the event. Training Bundle includes access to all recorded webinars and eSchools. Attend every event once, or multiple events multiple times - there's no limit!

Compliance peace of mind. Don't let regulation changes consume your training resources or budget.

Budget simplicity. One invoice provides an organization-wide training solution.



[View Calendar](#)

2/15/24 [ACH Tax Refund Exceptions, Posting & Liabilities](#)

2/20/24 [Exercising the Right of Setoff Against Deposit Accounts](#)

2/21/24 [Cracking the Personal Tax Return Code Part 1: Form 1040, Schedules B & C](#)

2/22/24 [Advanced Collection Concepts](#)

Upcoming Webinars



Powered by



View Calendar

2/13/24 [Beneficial Ownership Update - It's Complicated!](#)

2/13/24 [Lending Compliance Update](#)

2/14/24 [Bi-Monthly Compliance Briefing - 6 Part Series \(2024\)](#)

2/14/24 [Bi-Monthly Compliance Briefing - February](#)

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](#)



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



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



[Calendar of Events](#)

[View this email in your browser](#)