

Hawaii Credit Union League



February 18, 2025

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● PORTFOLIO RISK & CECL ● PURCHASE ACCOUNTING

Interest rate impacts on fair value in financial institution deals

Recent moves by the Fed to decrease interest rates have provided some relief from the larger fair value discounts of recent years, potentially giving a boost to more merger activity.

Key topics covered in this post:

- How higher rates and credit risk have affected M&A
- The impact on fair value of loan portfolios
- How rates are affecting core deposit premiums
- When to update fair value marks

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[Data-Driven Strategies to Grow Accounts, Lower Costs and Expand Market Share](#)

[Thursday, February 20, 2025 • 10:00am – 10:45am HST](#)

For 54% of executives, growing deposits is their top challenge. Factors such as increased competition for deposits, compressed margins, and the increased focus on liquidity have made deposit growth a critical focus for 2025. Today's landscape is marked by intense competition—from big banks to digital banks and fintechs—putting upward pressure on acquisition costs.

Furthermore, achieving sustainable growth goes far beyond simply acquiring new accounts—you must also secure the coveted Primary Financial Institution (PFI) status. Learn how to attract the right prospects that align with your mission and vision, reduce the cost of acquisition, and strengthen account holder retention and loyalty.

Key Topics:

- Leveraging data analysis to identify and target high-value prospects effectively.
- Reducing costs to acquire new accounts and cross-sell services.
- Driving long-term value to achieve PFI status and responsible revenue growth.

Who Should Attend? CEOs and senior executives from community banks and credit unions.

Complete the form to register and position your credit union as the go-to resource in 2025 and beyond.

[Register here](#)

The advertisement features the Vericast logo in orange and blue, with the text 'DIRECT MAIL' below it. A woman in a blue shirt is shown holding a stack of mail. The background is a light gray with a white diagonal line.

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Sovos Unclaimed Property Reporting Solutions

Automate your unclaimed property reporting with Sovos' unclaimed property solutions and services. We ensure all aspects of this business function are handled as efficiently as possible.

Unclaimed property (UP) is increasingly challenging for many organizations with broad geographic footprints and complex property types. Lack of visibility to property records, inconsistent processes and rapidly changing state laws add to the challenge and mounting risk of penalties for non-compliance. If your organization has outgrown its current process or software, and does not have the time, expertise or resources to hire and train additional team members, Sovos UP Managed

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Hawai'i's credit unions play a vital role in their communities, but many are facing growing challenges in leadership continuity. With an aging workforce, increased retirements, and a competitive hiring market, failing to plan for leadership transitions can create significant operational risks.

Recognizing this, the National Credit Union Administration (NCUA) has introduced a mandatory succession planning rule requiring all federally insured credit unions to have a formal, board-approved succession plan in place by January 1, 2026.

[Read more](#)



[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...](#)



[REGISTRATION IS NOW OPEN!](#)

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islands toll-free at 1.888.331.5646, ext. 416.

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