

Hawaii Credit Union League



February 24, 2025

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[Wire Transfers: Meeting Requirements, Implementing Best Practices, and Avoiding Losses](#)
[March 6, 2025 • 6:00am – 8:00am HST](#)

Funds transfer fraud causes millions of dollars in losses for businesses and financial institutions every year. Learn the steps you can take to protect your institution and your account holders!

What You Will Learn:

- Understand essential wire transfer requirements and regulations
- Discover best practices to enhance your institution's wire transfer processes
- Learn how to prevent costly errors and mitigate fraud risks in wire transfers

[Register here](#)

[Preparing for Reg CC Changes](#)

[March 7, 2025 • 6:00am – 8:00am HST](#)

Funds availability limits established by Reg CC are changing effective July 1, 2025. Are your systems ready? Disclosures? Notices? Staff?

What You Will Learn:

- Understand the upcoming Reg CC updates and their impact on your institution
- Learn how to update your procedures to stay compliant with new regulations
- Discover best practices for implementing changes smoothly and avoiding penalties

[Register here](#)

[Residential Construction Lending](#)

[March 10, 2025 • 9:30am – 11:30am HST](#)

This program provides an overview of the key steps involved in effectively administering residential construction loans.

What You Will Learn:

- Understand the fundamentals of residential construction loan programs and financing
- Learn how to navigate the unique risks and compliance requirements in construction lending

- Discover tips for managing construction projects and ensuring timely, efficient funding

[Register here](#)

Opening New Accounts Part 2: Business Accounts

March 11, 2025 • 9:30am – 11:30am HST

This two-hour webinar examines not only the documentation requirements on business entities available in most states but also clarifies how to identify who has the authority to open and transact on behalf of the entity.

What You Will Learn:

- Business Account Documentation
- Resolutions – Purpose and Proper Completion
- Business Taxation Options and Why We Have To Care
- Sole Proprietorships
- General, Limited, Limited Liability, and Limited Liability Limited Partnerships
- Limited Liability Company and Series LLC
- Determining LLC Business and Tax Classification
- Profit and Non-Profit Corporations
- Understanding Sub-Chapter S Corporations (S-Corps)
- Non-Profit Associations, Social Clubs, and Charitable Organizations
- Adding and Removing an Owner or Non-Owner as a Signer
- Access at the Death of a Business Account Signer/Owner
- FinCen - Beneficial Ownership Due Diligence Requirements
- Documenting Complicated Business Structures
- TIN Compliance "Cheat Sheet" Included In Session

[Register here](#)

TRID: Common Violations, Gray Areas, and Regulatory Concerns

March 12, 2025 • 6:00am – 8:00am HST

Even though we've been living with the TILA-RESPA Integrated Disclosures (TRID) rule for over a decade now (believe it or not), compliance can be frustratingly elusive. The rules are so detailed and prescriptive that 100% accuracy is near impossible. Scrutiny of TRID disclosures is traditionally quite intense, plus when you

consider the legal liability of inaccurate disclosure of the many fees, identifying the many hot spots of TRID becomes paramount.

What You Will Learn:

- Identify the most common TRID violations that can lead to compliance issues
- Learn how to navigate gray areas and minimize risk in TRID disclosures
- Gain insights into regulatory updates impacting TRID compliance

[Register here](#)

Avoiding Check Fraud Liability: From Prevention to Loss Allocation **March 12, 2025 • 9:30am – 11:30am HST**

This webinar provides attendees with tips to avoid check fraud losses, as well as an overview of the laws that apply to loss allocation when check fraud occurs.

What You Will Learn:

- Tips for spotting counterfeit, forged, and altered checks
- Procedures to reduce your institution's exposure to check fraud losses
- Legal responsibility for counterfeit, forged, and altered checks under Uniform Commercial Code, Regulation CC, and other federal regulations
- How laws and regulations allocate losses resulting from remote/mobile deposit capture and similar technology
- Factors to determine whether check fraud victim has legal right to reimbursement

[Register here](#)



Western Credit Union Management School – where leaders emerge

In our changing and uncertain world, the long-term success of credit unions depends on the professional development of our people.

For more than 60 years, [Western Credit Union Management School \(WCMS\)](#) has helped credit union management staff meet the challenges of the future. The 2025 session of WCMS will be held on the campus of Pomona College from July 13-25, 2025. WCMS transforms credit union employees into passionate strategic leaders through rigorous MBA level education. The continuously adapting curriculum provides students with a holistic understanding of their entire credit union and industry and ignites engagement and enthusiasm for credit union culture and philosophy.

In addition to receiving unparalleled academic training and practical background, students at WCMS establish strong professional networks throughout the credit union movement that benefit both themselves and their credit unions. A diploma from Western Credit Union Management School has come to be recognized as a mark of distinction and accomplishment.

Join an elite group of credit union leaders! Register now for WCMS and take advantage of available [scholarships](#). Scholarship Application Deadline: Thursday, May 1, 2025



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[Business Accounts Beyond Basics: Multi-Tiered, Beneficial Ownership, CIP & CDD](#)
[February 26, 2025 • 10:00am HST](#)

How would you rate your skill at opening business accounts? Are you adept at

setting up and documenting multi-tiered accounts? Are you fluent in CIP, CDD, and EDD? Do you know how to handle escrows, resolutions, agents, and signature cards? This deep dive will go beyond the basics of business accounts to enhance your skills and knowledge.

After This Webinar You'll Be Able To:

- Complete CIP, CDD, and EDD on complex businesses
- Move beyond basics to account setup for escrows, IOLTAs, and agents
- Understand how to work with series LLCs - parent and child
- Handle deceased accountholders on different ownership types
- Use resolutions and signature cards to protect your organization
- Update your beneficial ownership information

[Register here](#)

Beginning Security Officer: Dos, Don'ts & Compliance **March 3, 2025 • 10:00am HST**

Calling all security personnel! This beneficial webinar is designed for both new and experienced security officers. If you have been a security officer or designated person for less than three years, this session will provide a strong foundation. Seasoned officers will benefit from a comprehensive refresher on industry standards and responsibilities. Don't miss this opportunity to learn more about security dos, don'ts, and compliance.

After this webinar you'll be able to:

- Understand the four Ls of security: lighting, landscaping, locations, and locks
- Implement proper procedures to effectively manage cash recyclers and ITMs
- Communicate to management the importance of conducting annual risk assessments
- Follow best practices for opening and closing branch offices
- Identify the critical records that security and risk management teams must retain

[Register here](#)

Comprehensive Employee Onboarding Using Innovative Techniques **March 19, 2025 • 10:00am HST**

Effective employee onboarding is critical to fostering engagement, building strong teams, and driving organizational success. You want to start people off right, regardless of their position and background. Would you describe your onboarding process as cutting edge or stagnant – or somewhere in between? Join this webinar to discover innovative techniques for onboarding and learn how to integrate your institution's culture and values throughout the process.

After this webinar you'll be able to:

- Tailor your onboarding to accommodate remote, hybrid, and in-person work environments
- Use gamification, virtual reality, and microlearning to create a dynamic, engaging experience for new employees
- Leverage technology and feedback to continuously improve onboarding practices
- Integrate your organizational culture, values, and mission into every step of the onboarding process

[Register here](#)

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

LIVING THE DREAM

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



REGISTRATION IS NOW OPEN!



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

[View this email in your browser](#)