



July 18, 2023



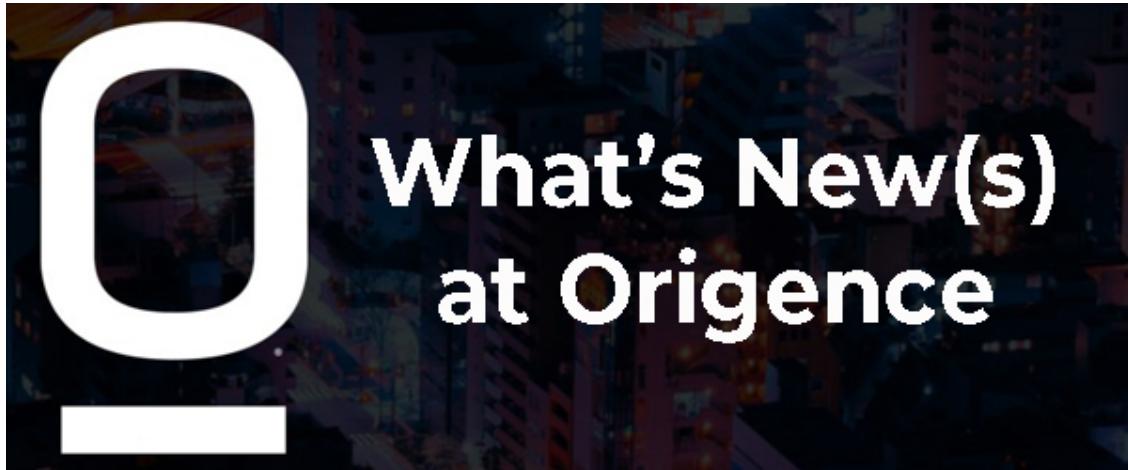
With more data and better math, machine learning algorithms can accurately assess thin-file borrowers, leaving your credit union with the necessary confidence and knowledge to lend across the credit spectrum.

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Progressive banks and credit unions have successfully transitioned to a platform of digital conversations to complement in-person (in-branch) interaction when needed. Eltropy shows how to begin your journey to "Phygital".

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Upcoming webcast, new articles, and highlights on new products and services from Origence.

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QCash empowers credit unions to improve the financial well-being of their members and communities by offering small dollar loans anytime, anywhere, from any device in less than a minute.

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Join us on **August 10** for our free, all-day Discovery conference. Kickstart your 2024 strategic planning initiatives as we focus on accelerating the development of credit unions' digital financial ecosystems of the future.

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If you have any questions or comments concerning this newsletter, please contact Becky Jandoc at 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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