

# Hawaii Credit Union League



August 20, 2024



• ASSET/LIABILITY • DEPOSIT PRICING STRATEGY

## Ahead of the curve: A banker's podcast episode 14 – ALM Outsourcing

With interest rates having shifted dramatically, financial institutions find themselves navigating uncharted territory, grappling with how to adapt their ALM strategies to the new normal. Join us as Abrigo Director of Sales and Professional Services Dave Koch, an experienced asset/liability management advisor, delves into the complexities of the current economic landscape and its impact on community banks.

In this episode, we'll discuss the current regulatory outlook, the importance of a realistic approach to interest rate forecasts, the potential benefits and pitfalls of ALM outsourcing, and the need for ALM advisors to work closely with banks to ensure their strategies are well-informed and effectively implemented. Tune in to gain a deeper understanding of how to manage ALM effectively in today's volatile interest rate environment.

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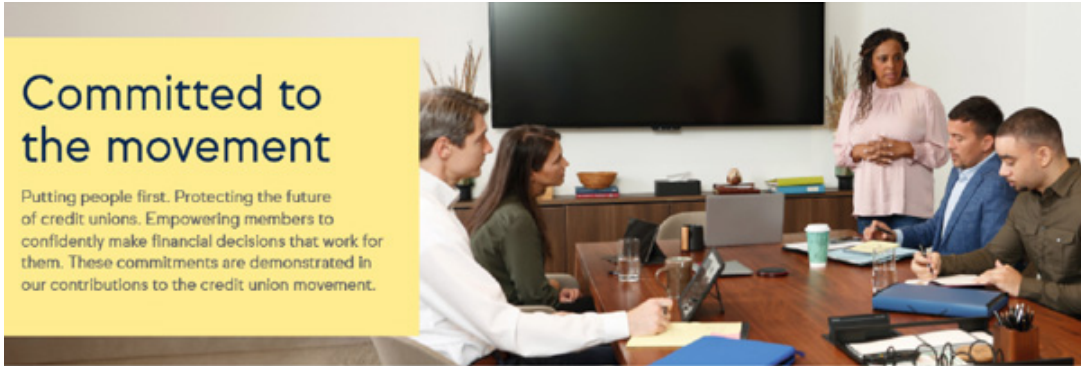
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**[Redefining Overdraft Protection in Credit Unions](#)**  
**[By Cheryl Lawson, EVP-Compliance Review, ADVANTAGE](#)**

Overdraft protection is a contentious topic for most credit union leaders, and rightfully so. The Consumer Financial Protection Bureau’s (CFPB) scrutiny of overdraft programs has become a constant presence in this year’s events and meetings, both on the agenda and in the hallways. As we all eagerly await the CFPB ruling on overdraft fees, they face the complex task of balancing regulatory expectations, consumer needs, market competition, and the realities of service-based non-interest income.

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### Proven Strategies to Strengthen and Grow Depository Relationships in Credit Unions

Learn how leading credit unions use core strategies to retain members, drastically reducing churn and increasing overall deposits. This webinar will share strategies that any credit union can easily deploy within their organization. Discover which products create the greatest perception of value and which products enhance stickiness, leading to greater retention and overall profitability.

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A promotional banner for Vericast. On the left, a white box contains the Vericast logo (the word 'VERICAST' in blue and orange), the title 'DEPOSIT & HOUSEHOLD ACQUISITION' in large grey letters, and the subtitle 'Advanced Analytics is Necessary for Effective Acquisition' in smaller grey text. At the top of the white box, a breadcrumb trail reads 'SOLUTIONS > FINANCIAL SOLUTIONS > ACQUISITION & RETENTION'. On the right side of the banner is a photograph of a young woman with long, wavy brown hair, wearing a brown knit sweater, looking down at a smartphone she is holding.

Vericast can help your credit union drive a rising tide of new deposits and high-yield members to stay competitive in today's crowded market.

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# LIVING THE DREAM

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



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