

# Hawaii Credit Union League



October 29, 2024

## [Credit Union Cybersecurity Challenges for 2025: Navigating the Evolving Threat Landscape](#)

[By Terence Tang, Vice President, Strategy at Intech Hawaii](#)

Given that credit unions often serve small and mid-sized communities, they may lack the resources and cybersecurity infrastructure of larger financial



institutions, making them attractive targets for cybercriminals. Let's explore the cybersecurity challenges that credit unions are likely to encounter in 2025, along with the strategies they can adopt to stay resilient in this ever-changing environment.

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• ASSET/LIABILITY • ASSET LIABILITY MODELING • LENDING & CREDIT RISK • PORTFOLIO RISK & CECL

## 5 Strategies for financial institutions to thrive after rate cuts



### [Manage the impact of interest rate cuts at your credit union](#)

These five tips from Abrigo expert Dave Koch will help banks and credit unions prepare for a rate drop.

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Credit unions face unique challenges and requirements for their physical, member-facing locations. In many cases, the livelihood of an entire community may rely on a branch being open for business despite any disaster, construction, or interruption. Just one hour of downtime can have far-reaching ripple effects. That's why credit unions must have a backup for brick-and-mortar locations, particularly those with no other area branches. Mobile recovery solutions can be exactly what's needed to stay in business and serve your community.

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CNote is a technology platform that provides a sustainable flow of non-member deposits that are low-cost and deliver consistent value. This service is available at no cost to CUNA member credit unions as arranged by CUNA Strategic Services.

CNote's community investment technology connects credit unions to non-member deposit opportunities. A women-led social enterprise on a mission to close the wealth gap in the United States, CNote has made it easier for individuals and large institutions like Mastercard, PayPal and Sierra Club to move deposits into mission-aligned credit unions.

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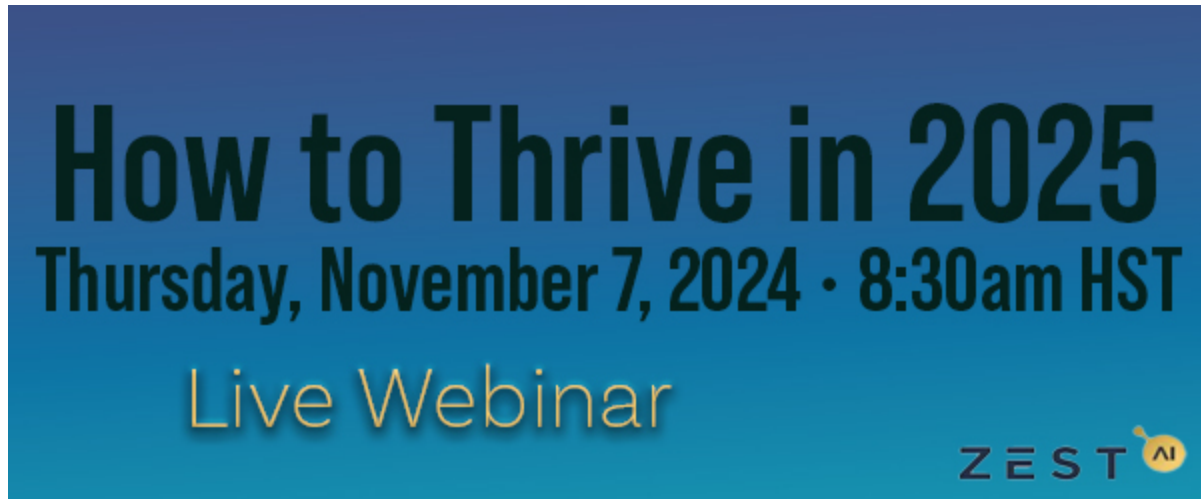


Credit unions play a pivotal role in educating members on the benefits of merchant processing. The landscape of merchant processing has evolved far beyond mere transaction handling and it now serves as a strategic asset that can propel credit

unions forward, enhancing both member satisfaction and an institution's financial health.

[Read more](#)

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We are officially in the last quarter of the year and it's time for credit unions to solidify their game plan for 2025. There is a lot to navigate between evolving macroeconomic conditions, consumer behaviors, a new incoming presidential administration, and an overwhelming amount of AI innovation to track.

With the right tools and insights, credit unions can stay ahead of the game and make the next 6-12 months a success.

[Catch our live webinar on November 7th](#)

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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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