

Hawaii Credit Union League



November 4, 2024



Join us for this example packed two-day Lending Compliance Seminar designed to address challenging areas and the evolvement in the industry. This virtual session will address how to incorporate recent regulatory guidance into your program as well as share tools to aid in mastering disclosure requirements for both consumer and mortgage loans.

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Upcoming Webinars



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[BSA Critical Issues and Update](#)

[November 13, 2024 • 8:30am – 10:30am HST](#)

The program is designed for BSA officers, compliance officers, auditors, and those responsible for either overseeing BSA in general or those within the lending business units with BSA responsibilities.

What You Will Learn:

- Gain insights into the latest BSA/AML mandates and regulatory changes, including updates from the Anti-Money Laundering Act of 2020
- Understand current examiner expectations, enforcement trends, and how to address critical compliance issues
- Explore emerging AML threats in digital activities and learn strategies for effective risk management

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[Placing Reg CC Holds Confidently and Compliantly](#)

[November 13, 2024 • 5:00am – 7:00am 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 revised funds availability limits effective July 2025
- Master the application of hold requirements through real-life scenarios
- Implement compliance tools to enhance your Reg CC procedures confidently

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Managing All Aspects of Debit Cards **November 18, 2024 • 8:30am-10:00am HST**

Debit cards are a critical payment method utilized by our customers and therefore, we must have a solid understanding of all aspects of offering this convenient access device. This session is specifically designed to explain the regulatory compliance requirements for issuing, servicing, and managing the institution's debit card product along with internal control and fraud prevention tips.

What You Will Learn:

- Understand regulatory requirements for issuing a debit card
- Identify Regulation E disclosure requirements specific to debit cards
- Explain debit card error resolution and consumer liability for unauthorized transactions requirements as defined by Regulation E
- Apply instant issue debit card controls
- Respond to card requests in close proximity to address changes
- Diagram ATM and one-time debit card transactions for settlement practices
- Examine the process utilized for debit card limit changes
- Inspect fees for potential unfair or deceptive acts or practices
- Communicate tips to prevent debit card fraud to customers and staff
- Numerous debit card-related tools will be shared with participants

[Register here](#)

Writing Procedures for Business Accounts: CIP/CDD, Risk, TIN Reporting **November 19, 2024 • 5:00am – 7:00am HST**

During this session, we will take the core document from deposit/share accounts handbook and set up a working document so that you can tailor your procedures into

the framework we will provide.

What You Will Learn:

- Review federal laws we have to cover in the opening of accounts
- Learn the different ownership types that we should set up sample signature cards and screenshots for
- Receive a checklist for documents for every type of business and nonprofit accounts
- How to set up a manual like this if you are in more than one state
- What questions should we ask and research for state law purposes
- Receive a template to start the hard work and lots of guidance to help you in the process
- Updated for CDD

[Register here](#)

Top Compliance Issues with Flood Programs **November 20, 2024 • 5:00am – 7:30am HST**

This session explains in detail the most common pitfalls and challenges related to flood insurance. In addition to a more thorough understanding of how your institution should be handling flood insurance, you'll also come away with a detailed manual that can serve as a flood insurance handbook long after you've completed the program.

What You Will Learn:

- When flood insurance is required, including pandemic relief situations that result in an increase, renewal, or an extension
- How to determine the accurate amount of required insurance the borrower must purchase
- What the purchase requirements are when multiple buildings are located on a property in a special flood hazard area
- The final requirements for the mandatory acceptance of private flood insurance
- The detached structure exemption and how to utilize it
- The requirement to escrow flood insurance premiums and the exemptions allowed from the escrow requirements
- The rules for force-placing flood insurance

- Whether increasing a loan balance due to force-placing flood insurance requires an escrow account to be established
- What steps should be taken if a flood hazard determination does not mirror the special flood hazard area dictated by the insurance company
- How a financial institution should monitor those loans designated to be in a special flood hazard area

[Register here](#)

Being Strategic with Base Compensation for Non-Executive Positions November 21, 2024 • 8:30am -10:00am

This webinar focuses on performance-based compensation approaches that community and regional financial institutions should consider to attract and motivate staff level employees and officers. In this webinar, we will discuss keys to having an effective salary administration program, performance management, and staff level and producer cash incentive plans.

What You Will Learn:

- Salary Benchmarking Process
- Salary Grading
- Salary Administration Best Practices
- Salary Increase Matrix
- Performance Management Best Practices
- Sample Performance Evaluation Form Criteria
- Performance Rating Errors
- Staff level Bonus Plan
- Incentive Plans for Producers

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[Supervisory Committee: Laws, Rules, Regulations & Best Practices](#) [November 6, 2024 • 9:00am HST](#)

The Supervisory Committee plays a unique role within the credit union as the watchdog for the membership. But the financial services world is getting more complex every day. From balance sheet pressures to increased cybersecurity threats, your risk profile is constantly changing. New audit standards and new challenges are waiting around every corner of your operations. Attend this webinar to learn the qualities of a healthy, compliant Supervisory Committee that is ready to react to challenges.

After This Webinar You'll Be Able To:

- Appreciate the new global internal audit standards
- Understand regulatory responsibilities of the Supervisory Committee
- Incorporate NCUA's 2024 Supervisory Priorities
- Discover Supervisory Committee examination guidance
- Identify and avoid common Supervisory Committee landmines
- Implement five traits of an outstanding Supervisory Committee

[Register here](#)

[Hottest IRA Issues: Reporting, Compliance & Required Minimum Distributions](#) [November 12, 2024 • 9:00am HST](#)

Do you know how to calculate IRA RMDs? Do you know what you should and should not do and say about them? What about the reporting and statement requirements necessary to avoid potential fines and penalties? This real-world session will answer

those questions (and more), review IRA withholding rules, and address common compliance concerns to help you hone in on red flags and preempt common IRA owner mistakes.

[Register here](#)

Consumer RE Appraisals: Ordering, Controls, Thresholds, USPAP Requirements & Compliance **November 14, 2024 • 9:00am HST**

A key element of any loan decision is a sound appraisal that truly depicts the market valuation at the time of the loan. Both compliance and safety and soundness examiners carefully scrutinize appraisal procedures - from policies, to procedures, to independent ordering, to appraisal reviews, and more. Are your policies and procedures up to date? How will your procedures stack up to the examiners' expectations in light of recent new rules for AVMs and fair lending guidance for appraisal and AVM reports?

Financial institutions must employ effective, independent appraisal and evaluation processes within the lending function. Appraisers engaged to conduct appraisals and evaluations should have the knowledge and expertise to perform reviews in accordance with regulatory guidance and sound banking standards. Appraisals need to be independently assessed to ensure the quality is commensurate with the complexity of the subject property and risk of the transaction.

[Register here](#)

When a Borrower Dies: Actions to Take, Mistakes to Avoid **November 20, 2024 • 9:00am HST**

Now what? A borrower passed away, but still owes money to your institution. What are the chances of collecting? How do you go about it - compliantly? Is setoff an option? What about relatives or joint accounts? Don't miss this jumpacked webinar with the answers to all your questions.

After this webinar, you'll be able to:

- Understand what steps to take when a probate estate is opened and what to do when a probate estate is never opened

- Determine when relatives of the deceased or other parties can be held liable for repayment of the loan
- Distinguish the situations when the death of a co-borrower can constitute a default under the loan
- Properly exercise your institution's rights of setoff in the deceased's deposit accounts
- Explain the special rules for home mortgage loans when a borrower dies

[Register here](#)

Corporate Tax Returns: Analysis, Limitations & Red Flags **November 21, 2024 • 9:00am HST**

Like many sources of information, corporate tax returns have limitations that can impact the quality of your analysis. This webinar will teach you about red flags, as well as how corporate tax returns compare to and should be used in conjunction with typical financial statements. You will leave with a comprehensive understanding of corporate tax returns, including key forms like Forms 1120, 1120-S, and 1065. Don't miss it!

After this webinar, you'll be able to:

- Uncover and identify red flags that could signal financial instability, such as unusual deductions, inconsistent revenue trends, and high debt levels
- Employ best practices for cross-referencing tax returns with financial statements, evaluating profit margins, and analyzing cash flow to make more informed credit decisions
- Understand the limitations of corporate tax returns, including differences between tax accounting and GAAP and how aggressive tax strategies might mask financial weaknesses
- Engage with practical case studies and examples to apply your knowledge and sharpen your ability to spot potential issues in corporate tax returns

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LIVING THE DREAM

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



[Mark your calendar and plan to join your credit union ohana at the 2025 HCUL Annual Convention!](#)

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AND THE COMMUNITIES THEY SERVE**

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