



## Strategic Business Partners Work for Your Success

HCU Services Corporation selects strategic business partners based on their ability to provide turnkey solutions, exceptional service, and competitive pricing.

Hawaii Credit Union League now has a new website and database. Everyone on our new database will be receiving HCUL's four weekly newsletters. If you wish to unsubscribe to any newsletter, please message [info@hcul.org](mailto:info@hcul.org).



November 29, 2022

### [The Case for Embedding Positive Reviews on your Website](#)

Getting positive reviews is only the first step; and one sure-fire way to utilize reviews to your benefit is by adding and embedding them into your website. These reviews build trust, and with more and more consumers looking at reviews before doing business, the need to drive and showcase positive reviews is incredibly important in this digital age.

[Read more](#)

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### [Engage the right consumer at the right time on the right device](#)

Vericast can help move consumers from online ad to action. Consumers have

and experience a brand. Engaging consumers when, where and how they want to be reached is only part of the challenge. Understanding consumers — who they are, their interests and behaviors — is fundamental to capturing attention and growing your business.

[Read more](#)

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### **JMFA well-represented at HCUL Regulatory & Governmental Affairs Conference**

Hawaii Credit Union League would like to thank Cheryl Lawson of JMFA for her insightful presentation at our Regulatory & Government Affairs Conference on Saturday, November 19, 2022. Cheryl did a wonderful job decoding recent regulatory, political, and legal events and its potential impact to your credit union's overdraft program.

As a Business Partner, JMFA helps ensure your credit union is offering a valuable service to your members. Services include:

1. **Compliance:** Monitor, manage, and maintain the compliance of your overdraft program.
2. **Risk Exposure:** Reduce your regulatory and legislative risk exposure.
3. **Revenue:** Protect and grow your program's revenue

You can contact Rob Myhran of JMFA with any questions regarding your credit union's overdraft program.

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**Hawaii Credit Union League to host a Webinar**  
**Cyber Insurance: The Complete Guide for what you need to know**  
**Thursday, December 8, 2022**  
**10:00am – 11:00am HST**  
[Register Here](#)

#### **Program Description:**

This session will provide an overview of the current trend and state of the

scenario as well as common pitfalls that organizations make when utilizing their policies. The marketplace continues to be dynamic due to increased claim activity, the presenters will walk through the changes that are taking place in the current environment and focus on how organizations can highlight their risk profile to achieve the best outcome at the time of their cyber liability insurance renewal.

**Presented by:** Derek Laczniak, Executive and Director of Cyber Liability with M3 Insurance Solutions & Susanna Goldberg, Director, Product Management CUNA Mutual Group

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### **[Growth in a rising-rate environment: 4 steps to success](#)**

By Susan Sharbel, Senior Advisor, Abrigo

### **ALM: Key to growth in a rising-rate environment**

In October 2021, I wrote about how the management of credit unions could [position themselves for growth](#) as they waited for the Fed to begin hiking interest rates. At the time, financial institution earnings across the board were less than stellar, and institutions were poised to take advantage of a rising-rate interest rate environment.

Fast forward to 2022 and we have just that. Six rate hikes this year for a grand total of 375 basis points. Financial institutions can certainly increase earnings in a rising-rate environment. However, careful planning is warranted to seize full advantage.

**[Read more](#)**

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### **[Talent management & culture in uncertain times](#)**

By Steve Heusuk, CUNA Mutual Group

Credit unions and other employers are competing for talent in one of the tightest labor markets in U.S. history. While the labor market has cooled a bit, the [Bureau of Labor Statistics](#) recently reported that August job openings and the quit rate remained well above historical averages. Job openings, which peaked at 11.9 million in March, stood at 10.1 million in August - well above the historical average range of 5-6 million. The total non-farm quit rate stood at 2.7% in August, which was also much higher than its long-term average of

the percentage of credit union executives who stated they are concerned about their ability to attract qualified talent rose from 19% in 2021 to 63% in 2022.

[Read more](#)

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### [\*\*Attract, retain, & engage top talent with Compease\*\*](#)

During the COVID-driven “Great Resignation” in which more than 50 million Americans have already voluntarily left their jobs, being able to quantify and justify your credit union’s pay scales is not only beneficial—it can also be key to your credit union’s very survival.

[Read more](#)

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### **Access shares holiday service schedule**

As we look toward the end of 2022, we want to remind you of our holiday service schedules in advance of observed holidays. For standard or recurring services that fall on an observed holiday, Access will provide service either the day before, or after the holiday. Access will observe the following holidays:

- **Monday, 12/26** – Christmas Day (**observed**)
- **Monday, 1/2** – New Year’s Day (**observed**)

As always, we can accommodate your specific requirements 24 hours a day, seven days a week, every day of the year through our Emergency Service option. Should you need service after regular business hours or during a holiday, contact us at **1.877.345.3546** and follow the prompts to be connected to our after-hours call service.

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### [\*\*Sign up for CMFG Fintech Forum Webinar Series\*\*](#)

Where are you in your fintech partnership journey? For those well versed in the wide world of fintech or beginners just starting to dip their toe in, experts in the fintech, credit union and investment banking spaces will join forces to provide unique perspectives on fintech trends and partnership tips that credit unions at all stages of involvement need to watch for in 2023.

[Read more](#)

## Regulatory compliance concerns with credit union websites

Websites are an important service tool for credit unions- providing details specific to products and services, current promotions for interest rates and lending programs, and online access for members to manage their accounts. Maintaining a robust website is a competitive marketing advantage; however, there are industry regulations and best practices that can present challenges with online advertisements.

To ensure credit union websites meet advertising and disclosure requirements, BTG provides independent Website Regulatory Compliance Assessments that can be performed annually, semi-annually, or quarterly. During the assessment, BTG will review the credit union's website to ensure advertisements and product information complies with disclosure and/or disclaimer requirements set forth in applicable regulations including Truth in Savings Act, Truth in Lending Act, Home Mortgage Disclosure Act, Equal Credit Opportunity Act, and many more.

For more information on the Website Regulatory Compliance Assessments, please contact Elisabeth Esposito, VP of Professional Services at BTG: [eesposito@buckleytechgroup.com](mailto:eesposito@buckleytechgroup.com) or (800) 355-4550. BTG has been a HCUL business partner since 2010, and credit unions choose BTG's consulting services to ensure continued compliance with regulatory requirements.

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## Solutions for Credit Unions

### Advertising Specialties

[American Solutions For Business](#)

### Audit Services

[CU Pacific Audit Solutions, LLC](#)

### Automobile Lending Software Solutions

[Origence](#)

### Card Programs

FIS

[Shazam](#)

### Contract Renegotiating Services

[JMFA Contract Optimizer](#)

### HR Performance Solutions

[CU Solutions Group HR Performance](#)

### Insurance Products

[CUNA Mutual Group](#)  
[Farmers Insurance Hawaii](#)

### Loan and New Account Origination System

[Lending 360](#)

### Marketing Solutions

[CU Solutions Group Marketing](#)

### Mass Communication System

[AdvantEdge Analytics](#)

**Document Destruction and Storage**  
[Access](#)

**Education & Research**  
[CUSG CEO Connect - Rethink, Reimagine, and Reinvent](#)  
[CU TrendScan](#)

**Electronic Lien & Title Service**  
[DealerTrack Collateral Management Services](#)

**Financial Management Programs**  
[CUNA Brokerage Services, Inc. \(CBSI\)](#)

**Financial Services Solutions**  
[CU RateReset](#)  
[Diebold Nixdorf](#)  
[Vericast](#)  
[Newtek](#)

**Fraud Detection**  
[Verafin](#)

**Membership Enhancement Programs**

[AutoLine Marketing Group, LLC](#)  
[Eltropy](#)  
[Love My Credit Union Rewards](#)

**Office Supplies**  
[Excalibur](#)

**Overdraft Privilege Program**  
[John M. Floyd & Associates](#)

**Portfolio Analytics**  
[Lending Insights](#)

**Prize-Linked Savings WINcentive (Minnesota Credit Union Network)**  
[Contact Becky Jandoc](#)

**Security Solutions**  
[Alert Alarm Hawaii](#)

**Technology Solutions**  
[CU Solutions Group Technology](#)  
[Silvercloud](#)

**Vendor Management/Business Continuity/ Disaster Recovery/Information Security**  
[Buckley Technology Group](#)

If you have any questions or comments concerning this newsletter, please contact Becky Jandoc at [becky.jandoc@hcul.org](mailto: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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