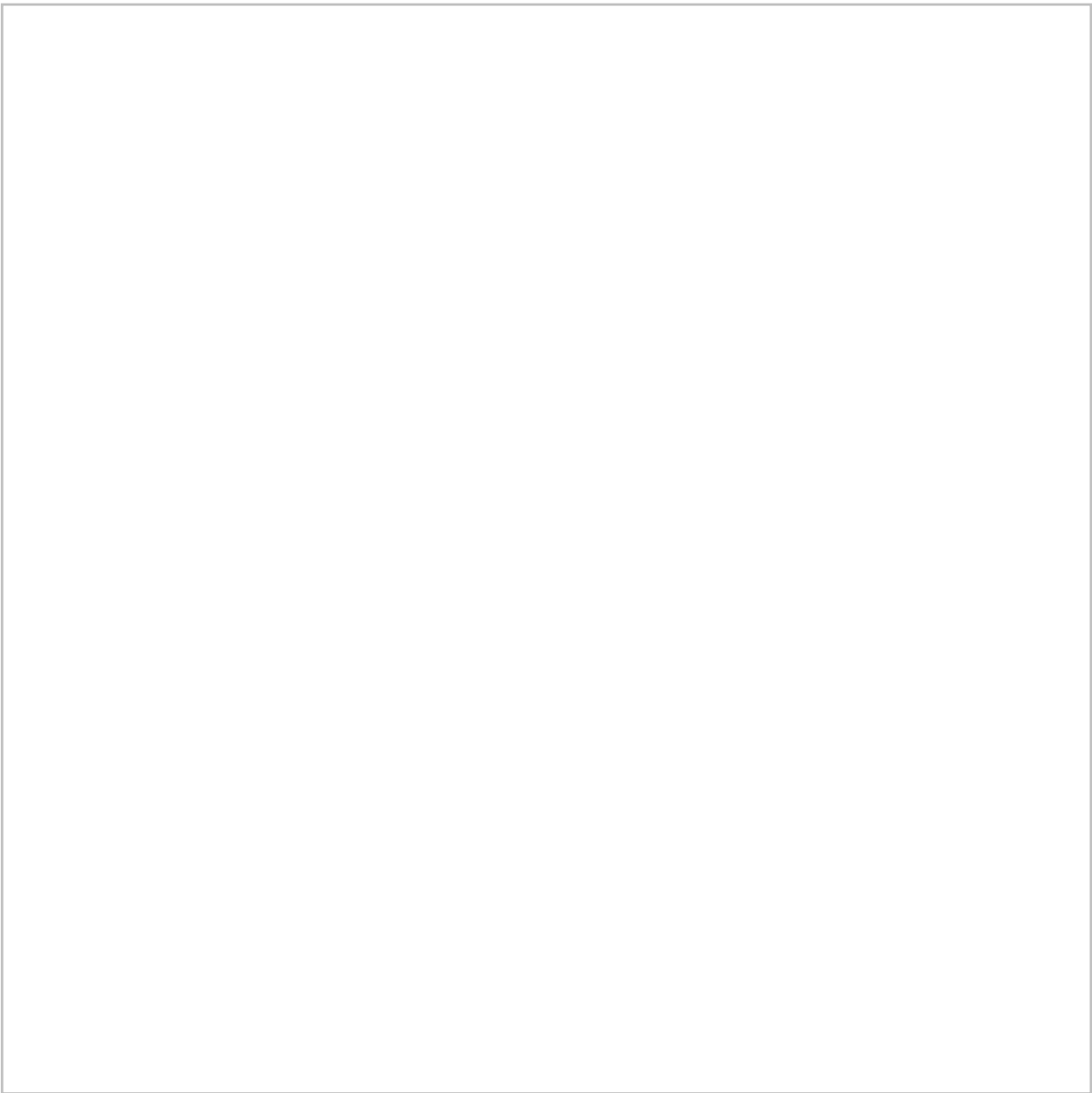


From: [Hawaii Credit Union League Education and Training Director Sayaka James](#)
To: [Laurie Okawa](#)
Subject: Succession planning? Yes! Register for online workshop featuring Dr. James This! Plus upcoming webinars listed here
Date: Monday, December 16, 2024 9:00:44 AM





December 16, 2024

Missed an issue of The Knowledge Source? Visit our [publications archive!](#)
You can also access our weekly news wrap-up videos there.



[Best Practices in Planning for the Future Workshop](#)
[February 6, 2025 • Online via Zoom](#)
[Registration deadline: January 23, 2025](#)

Here's an opportunity to learn best practices in succession planning from Dr. James This, a founding partner of The Paragon Group, one of the most respected consulting firms in the credit union industry. Dr. This will communicate the need and value of strategic and succession planning and provide detailed templates for creating effective plans. In addition, preparing for planned and unplanned changes in key leadership positions (including the board of directors) ensures that your credit union maintains continuity and stability.

Successful credit unions appreciate the value of ongoing strategic and succession planning. Anticipating critical changes in the economy, regulation, and member needs shape the credit union's goals and strategies for the future. An effective plan focuses all elements of the credit union on the highest priority actions. It also measures success and indicates areas that need work.

Don't miss this timely online workshop with a nationally recognized consultant, facilitator, and trainer in the areas of strategic planning, leadership development, interpersonal communication and marketing.

[Register today!](#)





Dealing with Escrows

January 9, 2025 • 6:00am - 8:00 am HST

Setting up and managing escrow accounts, also known as impounds, can be a daunting exercise. There are also several regulatory requirements that cover them. This webinar will provide you with the information you need to understand the requirements and all the laws and regulations that deal with escrow accounting.

What You'll Learn

- What loans require escrows under Reg. Z's HPML rule, and what fees must be escrowed

Disclosure requirements of escrow information on TRID forms (Loan Estimate and Closing Disclosure)

- RESPA's escrow requirements, including disclosures, accounting rules, and limitations
- RESPA's aggregate accounting method, including examples
- Disclosures: initial, annual, and short-year account statements
- Dealing with surpluses, shortages, and deficiencies
- What to do about payment shock
- When escrowing for flood insurance premiums is required

[Register here](#)

2025 Current Matters and Common Questions on the Call Report January 10, 2025 • 6:00am - 8:00 am HST

As we enter the new year, Call Report compliance brings a fresh set of challenges. Tightening regulations and heightened scrutiny mean that proactive, precise reporting is more crucial than ever. This two-hour webinar is designed to equip Call Report preparers and reviewers with the insights and tools needed to stay compliant and accurate in 2025.

What You'll Learn

- Shifts in reporting status
- A discussion on Fair Value measures for equity securities with contractual restrictions under ASU 2022-03
- ASU 2023-08 and Staff Accounting Bulletin No 121 on Crypto-Asset Safeguarding Obligations
- Reporting estimated uninsured deposits under FIL 54-2023 and FIL 37-2023
- FIL 3-2024: Proposed revisions for the September 2025 reporting period
- OCC's Community Bank Supervision Operating Plan for 2025
- A discussion on Brokered Deposits

[Register here](#)



NCUA Board Chairman Todd Harper will be in Hawaii for the Rochdale Volunteer Leadership Institute, January 29-February 1, 2025, on Maui. While in Hawaii, Chairman Harper would like to meet with Hawaii credit unions. You are invited to meet with Chairman Harper on Wednesday, January 29 from 2:00pm – 3:30pm at Maui County FCU. This meeting will also be accessible via Zoom.

Registration is required to attend this free session.

Please [click here](#) to register for the NCUA Townhall Meeting.





[Wisdom Gained from the EEOC's Biggest Rulings of 2024](#)
[January 6, 2025 • 10:00am HST](#)

Whether you are an HR professional or financial services manager, this webinar will equip you with the knowledge to better understand the EEOC's enforcement priorities and how to mitigate potential risks within your organization. You'll walk away with actionable strategies and a deeper understanding of the EEOC's enforcement direction for the rest of the year!

After this webinar you'll be able to:

- Understand the most influential EEOC rulings of 2024
- Realize the impact of workplace discrimination, harassment, and retaliation

claims

- Use best practices for compliance and policy updates in response to the rulings
- Comprehend how the rulings may influence future litigation and retaliation claims

[Register here](#)

BSA Officer Part 1: BSA Update for BSA Officers

January 7, 2025 • 10:00am HST

This three-part webinar series is designed especially for BSA officers. Each day they work to manage and implement the many facets of BSA/AML regulations, review guidance, and scan through mountains of monitoring reports - all to protect your financial institution from violations. Part 1 of this series will provide a valuable update on current and upcoming BSA regulatory issues. Set yourself up for success in 2025 by getting the low-down early in the year.

[Register here](#)

Consumer Lending Regulatory Compliance

January 8, 2025 • 10:00am HST

Fair lending and discrimination cases and enforcement actions have continued to make the news. But what other things do you need to watch during the loan process? From loan pre-application to closing, there are a multitude of rules to follow to ensure your lending department complies with consumer protection laws and regulations. From knowing what allows you to pull a credit report, to providing disclosures at the appropriate time, this webinar will go through the process step-by-step. It will look at the timing and content of loan and line-of-credit disclosures, the parameters of fairly evaluating applications, what affect a change in marital status may have on a line of credit, when an adverse action notice is and is not required, providing credit scores or risk-based pricing notices, UDAAP pitfalls, and so much more!

[Register here](#)

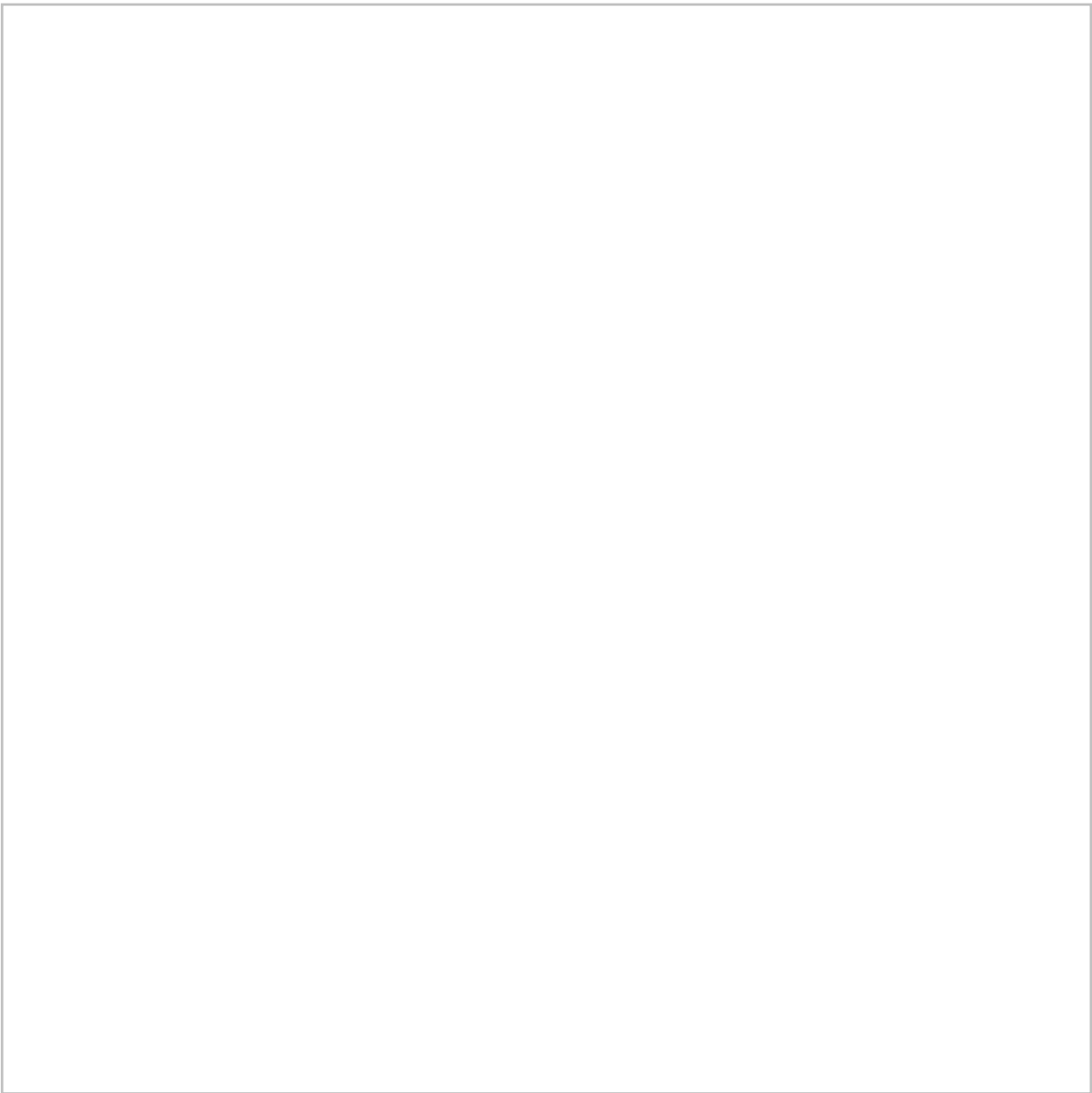
Regulatory Update for the Credit Analyst
January 9, 2025 • 10:00am HST

Credit analysts must comply with a raft of regulations - and sometimes contend with regulators. The best way to succeed is to be up to speed on the regulations and regulators' expectations. With over 35 years of credit management experience through a wide variety of economic ups and downs, the speaker's insights and recommendations will be based on real world, practical solutions.

After this webinar you'll be able to:

- Understand the economic expectations and emerging areas of concern for 2025 and how they may affect your loan portfolio
- Identify the 2025 regulatory priorities
- Explain regulatory expectations for successful credit underwriting and management
- Handle considerations for adjusting your underwriting and credit management in 2025
- Be better prepared for your next regulatory exam
- Successfully communicate with regulators - even if you disagree

[Register here](#)



Registration deadline: February 5, 2025

Join us for this example packed two-day Lending Compliance Seminar designed to address challenging areas and the evolution 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.

[Register here](#)



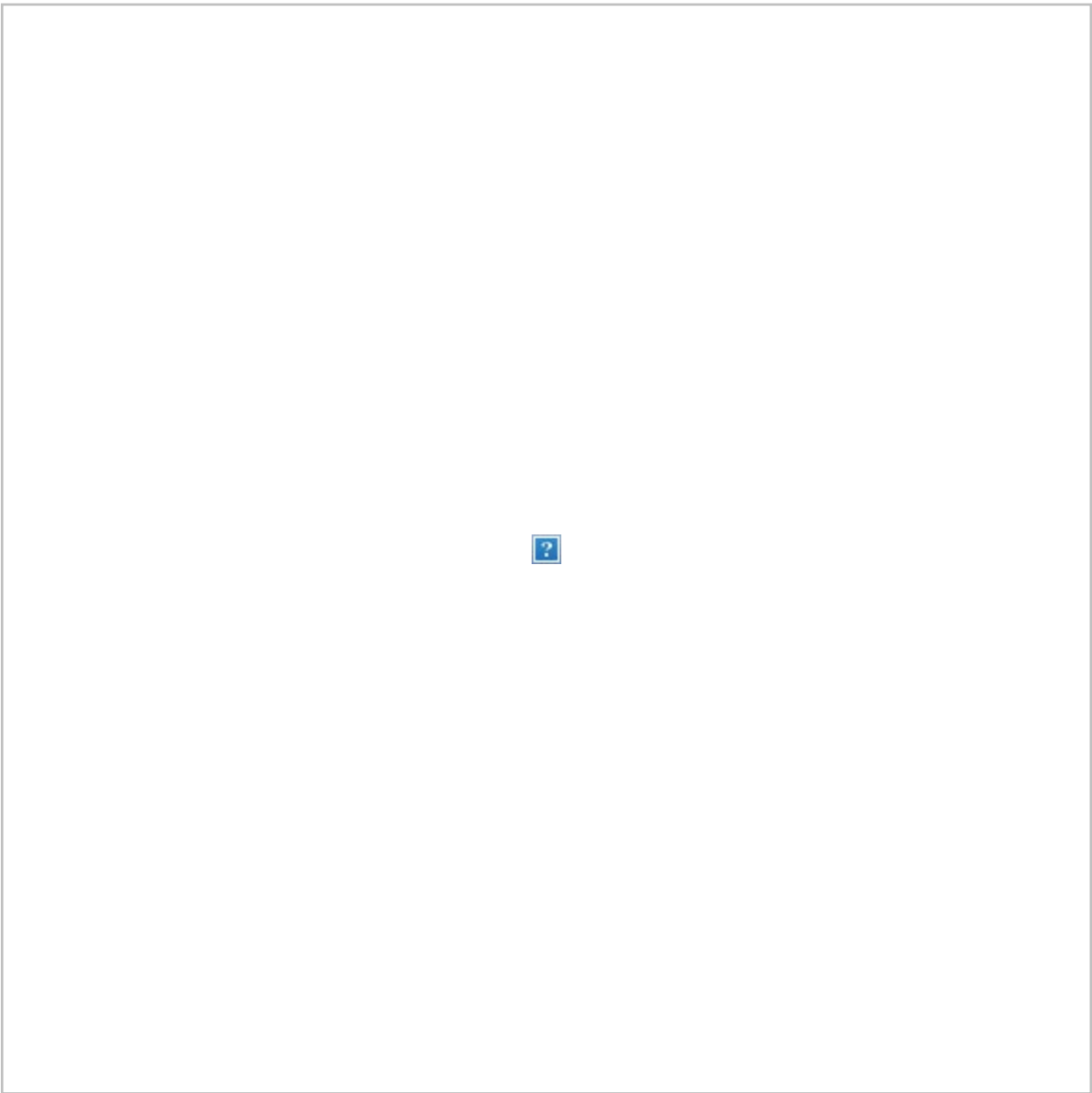
Registration deadline: May 21, 2025

Join us as Jessica Vartanian presents an engaging and comprehensive seminar designed to boost your skills in consumer loan sales and underwriting. This session will provide valuable insights into maximizing loan performance, increasing cross-sales, and effectively managing risk. Whether you're a seasoned lender or new to the field, this seminar will equip you with the tools and techniques needed to excel in a credit union environment.

[Register here](#)



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



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[Calendar of Events](#)

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