



PacPay Annual Members Only Meeting

Wednesday, April 24, 2019

**First Hawaiian Center
Pookela Room, 6th Floor**

Annual Meeting AGENDA
Register today at www.PacPay.org
2.4 AAP Credits

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| 7:45 am – 8:30 am | Registration and Continental Breakfast
<i>Breakfast provided by First Hawaiian Banker's Club</i> |
| 8:30 am – 9:00 am | Opening Remarks
<i>James Kaneshiro, First Hawaiian Bank, PacPay Marketing Advisor</i>
Year in Review
<i>PacPay Board of Directors</i> |
| 9:00 am – 9:15 am | Break |
| 9:15 am – 9:45 am | NACHA Update <ul style="list-style-type: none">• Debbie Barr – Senior Director Network Rules Process and Communication |
| 9:45 am – 10:15 am | FRB Update <ul style="list-style-type: none">• Richard Watada – Vice President & Regional Sales Manager, FRB |
| 10:15 am – 10:45 am | ACH Audit <ul style="list-style-type: none">• ACH Audit Rule change for 2019<ul style="list-style-type: none">○ Mary Gilmeister – President & CEO PAR/WACHA |
| 10:45 am – 11:00 am | Break |
| 11:00 am – 11:45 am | Data Analytics in an ACH File |

In this session you will learn about the hidden gems and what to look for in DDA transactions. Also understand the competitive trends and hear from an institution who is leveraging this data to develop a more complete competitive landscape and understand the risks of losing deposit and loan growth as interest rates increase.

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| 11:45 am – 12:00 pm | Closing Remarks
<i>Jennifer Kuon – Bank of Hawaii, PacPay Board President</i> |
| 12:00 pm – 1:00 pm | Lunch and Networking Opportunity |