From Your Chapter President

Aloha Members,

The RMA Hawaii Chapter and its board members welcome you to the new fiscal year with this Newsletter, which is designed to provide you with updates on our Chapter and its events from 2019 to 2020.

As the Chapter President, I look forward to meeting all of you in our workshops and events, and would appreciate your feedback to help us improve our service to you.

Linda Ho

We kicked off the new 2020 fiscal year with our annual meeting at Bethel Union on September 26, 2019, with nearly 40 attendees from the local financial and business organizations. Under the leadership of our new President Linda Ho, the Chapter is ready to take on another year of exciting events for our members.

In the past fiscal year, we organized three workshops for our member institutions, including Construction Loan Management, Relationship Management Skills for Commercial Lenders, and Lending to Wealthy Individuals. Also, an Economic Update by Economist Paul Brewbaker was held in June 2019 with an overwhelming participation. We are proud to inform you that the Hawaii Chapter was acknowledged by RMA with a Silver Award for our achievements in 2019.

The first workshop for the new fiscal year, Analyzing Commercial Borrower’s Industry, Market and Competitive Risk was held on October 11, 2019, with speaker Karin Benzacar, president of Knowledge Plus Corp. The workshop again was well received by nearly 20 participants who learned to determine the economic and industry factors that influence a company’s financial requirements and understand the interrelationship between business, industry, and competitive risk factors and their effect on the credit decision making process.

One of our goals for the new fiscal year is to establish a Young Professionals (YP) Affinity Group, with representatives from each financial institution. The RMA Young Professionals, established as an affinity group of the local RMA chapter, provides a forum for education, networking, and career development for up-and-coming financial and credit professionals.

Additionally, the RMA YP group can provide valuable benefits to young financial professionals in the following ways:

- **Increased awareness of tools and information about the financial services industry.** Many of the Young Professionals already make use of the RMA Statement Studies, open enrollment courses, Web seminars, and industry studies. As these individuals become involved in the organization, they are able to learn more about these tools and how they relate to their careers.
The opportunity to build relationships with people who can help young professionals in their careers. By cross-marketing YP events with general membership meetings and having YPs attend these functions, opportunities are provided to help young members develop relationships with more senior associate members. Benefits include obtaining industry knowledge, career advice, and the chance to learn marketable skills.

Leadership opportunities that may be unavailable to them in their present job functions. Holding a position on the YP group committee offers a level of responsibility, prepares the individual for future management roles, and enhances team-building skills—great career enhancers. A board position with RMA Young Professionals offers a defined path toward personal and professional growth.

Please contact your institution’s representative for more information on the YP Affinity Group.

In addition to offering educational and networking events, RMA provides services/benefits to its members, including the RMA Foundation Scholarship and Credit Risk Certification (CRC).

The RMA Foundation offers scholarships to students in an undergraduate program who are interested in working in the banking industry after graduation. The Foundation is awarding over $200,000 annually in scholarships ranging from $2,000 to $8,000. Winners may reapply for continuation of their scholarships for up to two additional years, provided each student fulfills the renewal requirements and maintains their free student membership with RMA. RMA accepts applications for the Scholarship Program in September and October each year. Please visit www.rmahq.org/scholarship for more information.

The CRC is the only recognized professional designation for credit and lending professionals, and earning it gives you added credibility among colleagues and clients alike. For information on CRC, please visit http://www.rmahq.org/crc

Mahalo to everyone for your continued support of the RMA Hawaii Chapter, and we look forward to your participation and seeing all of you at our events.

2019–2020 Calendar of Events

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>Oct. 11, 2019</td>
<td>Analyzing Commercial Borrower’s Industry, Market, &amp; Competitive risk</td>
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<tr>
<td>Dec. 2019 (TBD)</td>
<td>Holiday Mixer &amp; Charity Drive</td>
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<tr>
<td>Mar. 4 &amp; 5, 2020</td>
<td>Small Business Lending Fundamentals</td>
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<tr>
<td>May 13, 2020</td>
<td>Lending to Nonprofit Organizations</td>
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<tr>
<td>June 2020 (TBD)</td>
<td>Hawaii Economic Update</td>
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2019–2020 Chapter Officers

- **President** – Linda Ho
- **First Vice President** – Robert Kamemoto
- **Second Vice President** – Paul Vella
- **Secretary** – Eliza Young
- **Treasurer** – Grant Yoshikami
- **Director** – Larry Ono
- **Past President** – Gina Reyes-Faria

Our chapter presents opportunities for individuals to get involved. We rely on the talents of volunteers to stage many of the programs, conduct membership development efforts, and promote the ideals of RMA. To find out more about how you can get involved in our chapter, please contact the representative from your organization. Visit our Chapter Website at: http://community.rmahq.org/hawaii/home