APSN: Just How It Goes

74

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- Finally got guidance from NCUA on APSN in December 2024
- We put out a new daily report in January and started project to automatically waive fees
- Estimate was 900 hours; we had a breakthrough and we're nearly ready for QC
- CFPB may be in state of flux, but we will still move forward with implementation for <u>all</u> credit unions
 - Not configurable by CU