

“THE ONES IN RED” PRESENT

*Attend Both Conferences
For Best Educational
Experience & Great Savings!*

**TWO BACK-TO-BACK CREDIT UNION CONFERENCES
AT THE VENETIAN RESORT HOTEL & CASINO**
An All-Suites Resort Hotel In Exciting Las Vegas!

BUSINESS

B	D
M	C

Development & Marketing
CONFERENCE

FEBRUARY 7 – 9, 2010

THE *28th Annual*
BOTTOM LINE
CONFERENCE

FEBRUARY 9 – 12, 2010

New Conference Location!



Register Early! Limited Room Availability at CU Conferences' Special Low Rate

WHO WILL ATTEND:

**Business Development Managers · CEOs · Senior Managers · Presidents
Lending Managers · Directors · Supervisory Committee Members
Marketing Team · Committee Members**

**www.cuconferences.com
www.theonesinred.com**



exclusively
Educating The Credit Union Community ^V Since 1979

SUNDAY, FEBRUARY 7, 2010

Tentative Schedule – subject to change.
 Your registered spouse or guest is welcome at the (S/G) events.

5:00 – 6:00 p.m. **Registration – CU Conferences® Business Development & Marketing Conference**

5:00 – 6:00 p.m. (S/G) *Welcome to Las Vegas Reception*

Enjoy cocktails, light dining & networking with Business Development & Marketing Conference attendees and **“The Ones in Red”!**

MONDAY, FEBRUARY 8, 2010

8:30 – 9:00 a.m. **Conference Registration**

8:45 – 9:00 a.m. **Opening Remarks**

9:00 – 9:45 a.m.

Thinking Like A Business Owner

Teri Bosley, President, Monarch Performance Group, LLC

Small business represents 99.7% of all employers. Extending the unique benefits of credit union membership to the business community is a strategy many CUs are using or considering in today's market. In this session, Teri Bosley will examine the needs and wants of small business owners. Join her for an in-depth exploration of the best approaches your credit union can employ to win their business.

9:45 – 10:30 a.m.

Powerful Leadership In Tough Economic Times

Steve Langley

Vice President/Sales, Service and Training, Langley FCU

Four out of ten American employees feel disconnected with their employers – costing the economy over 328 billion dollars annually! And those people also help determine the success or failure of your business. How do you get them onboard? This session will explore the impact of engaged – and disengaged – employees on your credit union's performance. Learn how powerful leaders can create an environment where your team members want to grow your business. Join Steve Langley as he explores how the power of leadership positively influences your earnings.

10:30 – 10:45 a.m. Networking/Refreshment Break

10:45 – 11:45 a.m.

Dynamic Trends In Credit Union Marketing

Sean McDonald

Director of Business Development, Liberty Savings FCU

Marketing trends are changing – almost constantly. Credit unions need to keep up and adapt to remain viable. Explore the latest dynamic trends in CU marketing. What's hot? What's not? What's working? What has become idle? Here are some hints as to what you can expect from this session: Social networking is sizzling. Cold calling is fizzling. What's next in credit union marketing? . . . Come and see!

11:45 a.m. – 12:30 p.m.

Pain-Free Cross-Selling For The Savvy Credit Union Professional

**Tiffanie Lyons, Sales Expert, Author
& Professional Speaker, Lyon Sales Institute, LLC**

Everybody sells! But it doesn't have to be manipulative, aggressive, self-serving or unnatural. To the contrary, consultative, pain-free selling™ is based on the foundation of being genuine, serving the members and building relationships. The most innovative and forward-thinking CUs are implementing sales cultures that are based on solid member relationships and savvy CU professionals who know how to sell.

11:45 a.m. – 12:30 p.m. (continued)

Participants will learn why it takes a team effort to earn new members and develop the relationships and loyalties of existing members. Tiffanie Lyons will share a simple exercise that dissects the benefits of your products and services to demonstrate what is really being sold: security, peace of mind, wealth-building and more. The session will also reinforce the power of cross-selling for deepening member relationships, including easy-to-implement techniques and transition statements that associates can use tomorrow.

12:30 – 1:30 p.m. (S/G) *Group Luncheon*

1:30 – 2:30 p.m.

Membership Growth Recipe: Business Development & Community Relations

Mark Arnold, Senior Vice President, Neighborhood CU

In the past, credit unions rushed to acquire more and more new SEGs to attain membership growth. However, just acquiring SEGs does not automatically lead to success. Credit unions must partner and penetrate those companies.

Membership growth today involves both the key ingredients of both business development and community relations. Business development activities are evolving into more community relations efforts. Community charter marketing is more than being at an event here and there – it takes a strategic approach.

As a senior vice president who led his credit union from a single sponsor to a community chartered CU, Mark Arnold offers information and ideas for maximizing your reach with your SEGs and communities.

- Business development strategies
- Partnering with existing SEGs to increase penetration level
- Measuring business development success
- Community relations tips and tactics
- Formula for successful community relations

2:30 – 3:30 p.m.

Three Strategies for Business Development

Gary Hess, President, RTE Financial Services, LLC

As credit union membership continues to “gray,” Gary Hess will explore three overlooked strategies for increasing membership and growth by examining potentially overlooked members and loan opportunities.

- “Lifestyle” lending: Direct consumer loans at retail outlets
- Using Web technology to mine SEG employees
- Reaching and serving Generation X and Generation Y.

Stop looking for a “silver bullet.” Join Gary for an hour and take a step back to focus on new ways to work with old resources: consumer loans, SEGs and family relationships.

Bring your questions. Bring your experiences. Gary will incorporate them into the presentation to make it more meaningful for all.

3:30 – 3:45 p.m.

Daily Wrap-Up

TUESDAY, FEBRUARY 9, 2010

8:00 – 9:00 a.m.

Sit-Down Breakfast

9:00 – 9:05 a.m.

Introduction

9:05 – 10:00 a.m.

Creative Advertising – Created On The Web

Gary Hess, President, RTE Financial Services, LLC

Productivity and cost control have always been important, but never more so than right now. Moving your creative advertising to the web is a logical step in using the web to fulfill its promise, while providing productivity and cost control benefits to the credit union. The web provides both of these, while allowing you to maintain quality.

You can create, approve and track your creative advertising from the convenience of your desk. Need compliance approval? Get it via email. Examiners want to see your advertising for the last year? Login and let them view it.

Discover how to produce a high-quality advertising piece in a timely manner at a reduced cost. Flyers, email content, school sports support and many other creative pieces are available to you today. Order the printing of the material online as well. No waiting for the advertising agency. No running content over to the printer. Now you can manage the marketing budget from your desk.

10:00 – 10:15 a.m.

Networking/Refreshment Break

10:15 – 11:15 a.m.

**Building A Lasting Brand –
Advanced Branding For Credit Unions**

Mark Arnold, Senior Vice President, Neighborhood CU

Branding is more than just changing a few brochures or the look of a newsletter. It's much more. A true comprehensive branding program takes years to develop and will impact the entire organization. Your credit union doesn't just "do" branding one year and mark it off its "to do" list – your credit union must "live" the brand every day.

Having led his credit union through a name change and ongoing branding efforts, Mark Arnold provides practical information on what to do and not do with your credit union's brand.

- Maintaining brand consistency and momentum
- Lovemarks & emotional branding
- Gaining staff buy-in
- Brand leadership in the 21st Century

11:15 a.m. – 12:15 p.m.

CEO Succession Planning

Tom Glatt Jr., Executive Consultant/Owner, Glatt Consulting, LLC

Are you prepared for the departure of your CEO? You should be! Even if your CEO is new on the job, having in place a solid succession planning process is a smart thing to do. But creating a succession plan is not declaring the successor to the role. Succession planning, really, is gaining a thorough understanding of what makes your credit union unique, what defines its culture, and then creating a search and replacement process that ensures the right type of person is brought on board when the time comes.

In this session Tom Glatt Jr. will guide you through the steps to creating a succession plan and policy statement – and show you that succession planning really isn't all that bad!

12:15 – 12:30 p.m.

Conference Wrap-Up

5:00 – 6:00 p.m. (S/G) *Closing Reception*

Wrap up your CU Conferences' Business Development & Marketing Conference experience with light dining and networking.



TUESDAY, FEBRUARY 9, 2010

THE *28th Annual*
BOTTOM LINE
CONFERENCE

FEBRUARY 9 – 12, 2010

5:00 – 6:00 p.m.

Conference Registration

CU Conferences® 28th Annual Bottom Line Conference

5:00 – 6:00 p.m. (S/G)

Welcome to Las Vegas Reception

Enjoy cocktails, light dining and networking with the 28th Annual Bottom Line Conference presenters, participants, their registered guests **"The Ones in Red"!**

WEDNESDAY, FEBRUARY 10, 2010

8:00 – 9:00 a.m. (S/G) *Sit-Down Breakfast*

9:00 – 9:15 a.m.

Introduction

9:15 – 10:15 a.m.

**To Protect Your Credit
Union's Bottom Line –
Start Out With
Outstanding Service**

Sean McDonald
*Director of Business
Development,
Liberty Savings FCU*

As in any business, a credit union must have a healthy bottom line to survive and thrive. That much is certain. So how do we get there?

Many will tout mathematical and scientific methods to address the issue. But none of these methods will provide help in any way if the service levels at your credit union are below par. Bad service will lead to decreased business, and your bottom line will "bottom out." Hook, line and sinker.

Join Sean McDonald for some plain talk as he delivers ways to combine service models and member satisfaction efforts with the various components of your CU's bottom line.

10:15 – 10:30 a.m.

Networking/Refreshment
Break

10:30 – 11:30 a.m.

**Digital Coaching
To Drive Results**

Teri Bosley, President,
*Monarch Performance
Group, LLC*

Providing feedback on how your branch personnel engage credit union members and having a clear understanding of the overall member experience at your credit union is critical. In this session you will be introduced to a digital coaching process that creates a higher level of self-discovery among your credit union team members.

Digital coaching takes mystery shopping to the next level by providing the opportunity for the coach and coaches to experience exactly what the member experienced. This approach allows the coach the opportunity for pinpointed coaching resulting in more qualitative and meaningful coaching sessions.

WEDNESDAY, FEBRUARY 10, 2010

10:30 – 11:30 a.m. (continued)

The goal of digital coaching is to produce tangible, positive behavioral change. In this session you will learn how to use a digital shop to coach in order to improve the member experience thus impacting the bottom-line results of your credit union.

11:30 a.m. – 12:30 p.m. **Why Do Our Members Use The “Other” Guy Too?**

Steve Langley
Vice President/Sales, Service and Training, Langley FCU

Nationally, the average credit union member has less than three products and services with their credit union. In other words: If their needs are not being met by your credit union, then the “other” guy may be taking care of them. In this highly interactive workshop, you will explore a variety of effective techniques to beef up your bottom line.

Don't expect a one-sided lecture! Session leader Steve Langley urges participants to “Bring your ideas to the table as we share our knowledge with each other in learning new ways to earn a greater market share of our members' wallets.”

12:30 – 1:30 p.m. (S/G) *Group Luncheon*

1:30 – 2:30 p.m. **Strategic Planning**

Tom Glatt Jr.
Executive Consultant/Owner, Glatt Consulting, LLC

Is there a proper way to plan? Should management drive the process? Should the board? How about members? These are difficult questions, and the uncertainty surrounding the answers to each results in uncertain planning.

While there is no “correct” response to these questions, there are certain methods that lead to more solid strategic plans. One method, called strategic pathing, engages your planning team in drafting potential avenues for strategic focus. The other method, called strategic positioning, engages your membership in defining the potential markets for strategic focus.

In this session, Tom Glatt will lead an examination of both of these methods and how they will help you bring all the right people together for effective and engaging strategic planning.

2:30 – 3:30 p.m. **Building And Sustaining A Pain-Free Sales Culture**

Tiffany Lyons
Sales Expert, Author & Professional Speaker, Lyon Sales Institute, LLC

The most innovative and forward-thinking credit unions are implementing sales cultures that are based on solid member relationships and savvy credit union associates who know how to sell.

Recognizing the basics of influence and persuasion and getting the employees on board will help instill a sales culture that will last. But it all starts at the top. Explore ways to help your staff realize that everybody impacts the sales process. You can help your credit union's staff realize that they can make a difference.

This session is designed to shed light on some simple, but powerful concepts that can really change the mindsets of what a sales-service credit union culture is all about. Combining some traditional sales concepts with modern-day CU principles, and a dose of inspiration, a sales culture without the hype and all the benefits is possible.

3:30 – 3:45 p.m. Daily Wrap-Up

THURSDAY, FEBRUARY 11, 2010

8:00 – 9:00 a.m. (S/G) *Sit-Down Breakfast*

9:00 – 9:15 a.m. **Introduction**

9:15 – 10:15 a.m. **Executive Paywatch: Salary Increases Down, The Use of Variable Pay Up?**

Christie Summervill,
MBA, SPHR, Vice President, Practice Leader, Koker, Goodwin & Associates

Excessive executive compensation has taken center stage since the government bailout of banks that began in September 2008. Americans have expressed outrage as CEOs and other executives responsible for the financial crisis have pocketed millions of dollars from bonuses and golden parachutes. But what does this have to do with executive pay levels at credit unions? You will learn about the latest trends in executive compensation in credit unions and the financial industry at large, as Christie Summervill, published author and dynamic speaker, shares with you her insights in this interactive exchange to help you create an executive compensation approach that will work in any economy.

10:15 – 10:30 a.m. Networking/Refreshment Break

10:30 – 11:30 a.m. **Revitalizing Your Branch: Delivery Network For Growth**

Kevin Blair
President, NewGround

The rapid branch expansion we've seen in years past is not a common operating mode or widely adopted business strategy in today's economy. Instead, the market trend has shifted focus to existing facilities and what can be done to optimize every consumer touch point within these branches to increase engagement and sales. Increased scrutiny on capital preservation has reborn the development of retail design strategies that maximize branch effectiveness while minimizing capital investment.

During this presentation, Kevin Blair, one of the foremost experts in retail delivery strategies, will share with you what he has learned from consulting with some of the largest and most successful retail banking organizations in the world. Learn what retail delivery strategies are working today, as well as what tactics to avoid.

- Optimizing your existing retail distribution
- The importance of aligning brand, place and culture
- Debunking the myth of “One Size Fits All” market approach
- Prepare your frontline to capitalize on market & consumer instability
- Best practices case studies

11:30 a.m. – 12:30 p.m. **How To Attract Younger Board Members**

Tamra Matsuda
Board Member, Trustone FCU

Learn the secrets of how to attract younger board and volunteer members during this presentation by Tamra Matsuda, who became a credit union board member at the age of 31.

The topic couldn't be timelier, since research shows that today's volunteers tend to be older and retired, motivating many credit unions to actively seek more diversity among board members.

You'll discover how to see your credit union through “younger eyes” and how to show younger volunteers the value they can add to the board and gain from their service. Explore ideas on how to mentor younger colleagues—including the associate board director program—so that your credit union can maximize the benefits of older and younger volunteer perspectives.

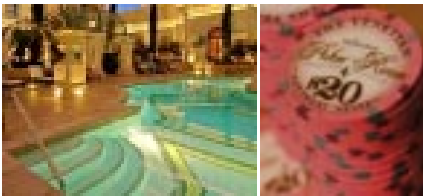
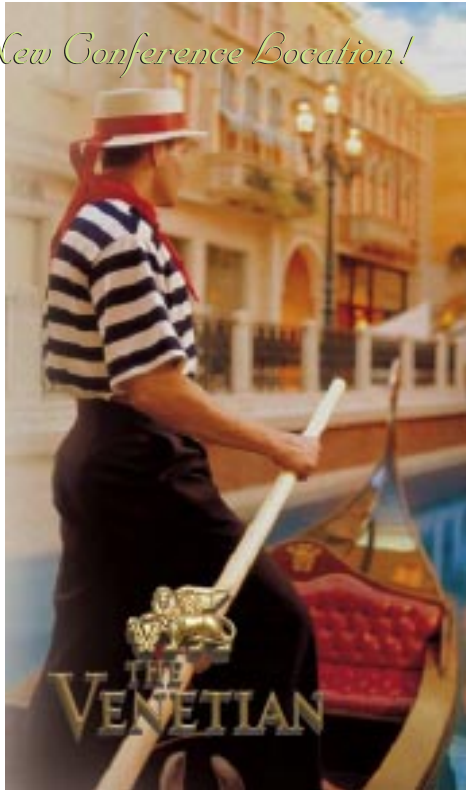
12:30 – 12:45 p.m. Conference Wrap-up



FRIDAY, FEBRUARY 12, 2010 – TRAVEL DAY *Please Have A Safe Trip Home!*

The Pinnacle of Luxury In A City Renowned For Its Extraordinary Excitement

New Conference Location!



3355 LAS VEGAS BOULEVARD SOUTH ■ LAS VEGAS, NEVADA ■ 877-283-6423

Immerse yourself in the beauty, grace and luxury of the all-suites *Venetian Resort Hotel & Casino Las Vegas*. The splendor of Venice is reflected in the detailed frescoes of the Great Hall, serenading gondoliers winding their way along the quarter-mile Grand Canal and the Italian marble in the world's largest hotel rooms and lavish 120,000-square-foot casino. Numerous remarkable and award-winning dining options, world-class shopping along the Grand Canal, exciting nightclubs & lounges, an exclusive Golf Steward to assist you with Las Vegas championship golf course arrangements, **plus the special low price of \$159*** during the dates of both conferences makes this a not-to-be-missed location.

Want to arrive early? CU Conferences' has arranged a **special low rate of \$219*** for those planning on **arriving Saturday February 6, 2010**.

Reserve Your Room Now! Call The Venetian directly at 877-283-6423. Mention CU Conferences Code RSEGS To Receive These Special Low Rates!

*Rooms Will Be Booked In Either The Venetian, Venezia Or Palazzo Tower Based On Availability

SPOUSE/GUEST PROGRAM (S/G)

CU Conferences® Spouse/Guest Program enables your registered guest to join you at the following conference events:

BUSINESS DEVELOPMENT & MARKETING CONFERENCE FEBRUARY 7 – 9, 2010

- Welcome Reception **\$225**
- Sit-Down Breakfast & Luncheon
- Closing Reception

28TH ANNUAL BOTTOM LINE CONFERENCE FEBRUARY 9 – 12, 2010

- Welcome Reception **\$225**
- Two Sit-Down Breakfasts
- Sit-Down Luncheon

Enjoy The Activities Of Both Conferences For Only \$349!



WE'RE "THE ONES IN RED"

At CU Conferences® we've been dedicated to educating the credit union community exclusively since 1979. And we're proud to note that many who attend our conferences are loyal, repeat participants.

What sets us apart? A relaxed atmosphere, sit-down meals and meeting environments that are perfect for plenty of networking and for allowing you the personal attention you deserve.

Should you need anything at all while you're at our conferences – if you have questions or problems or even if you just want to shoot the breeze – look for a member of our CU Conferences® staff.



You can't miss us. We're "The Ones in Red."

We appreciate your participation, and we are here to do whatever it takes to make your conference experience a cut above the rest.

888-465-6010

www.cuconferences.com
www.theonesinred.com



WE'RE "THE ONES IN RED"

BUSINESS Development & Marketing CONFERENCE

FEBRUARY 7 - 9, 2010

- AND -

THE 28th Annual BOTTOM LINE CONFERENCE

FEBRUARY 9 - 12, 2010

Four Easy Ways to Register

Credit Card or Check Payment:

- 1. Online: www.cuconferences.com
2. Fax: 314-961-7025
3. Call: 888-465-6010

(Please have credit card information available)

4. Mail registration and payment to:

CU Conferences
8711 Watson Road, Suite 200
St. Louis, MO 63119

Cancellation Policy: If you need to cancel for any reason, you are welcome to send a substitute. Or, if you cancel in writing at least 10 business days prior to the conference date, a refund for the full amount will be given to you.

Please Note: CU Conferences reserves the right to photograph official events and sessions for exclusive use in marketing materials.

For Hotel Reservations: THE VENETIAN

During Conference Dates
Only - Rates As Low As \$159
Arrive on Saturday,
February 6, 2010 for only \$219

Call The Venetian directly: 877-283-6423
Mention CU Conferences Code RSEGS
To Receive The Special Conference Rates!

* Rooms will be booked in either The Venetian, Venezia or Palazzo Tower based on availability

For Complete Travel Assistance:

Altair Travel & Cruises:
800-264-3316

Monday - Friday 8:30 a.m. - 5:00 p.m. CST.
Please Ask For Carol McNulty

UPCOMING CREDIT UNION EDUCATION CONFERENCES:

Credit Union Spring Training Conference

Choose From Two Dates & Two Locations!

March 11 - 14, 2010 March 18 - 21, 2010
St. Petersburg, FL Scottsdale, AZ

For More Information Please Visit:
www.cuconferences.com

CU CONFERENCES

Two Back-To-Back Conferences Vital To Your CU's Success
One Extraordinary New Conference Location -
The Venetian Resort Hotel & Casino Las Vegas!

Attend Both Conferences For Best Education & Savings!

Please Check Conference(s) You Will Attend and Amount Based on Registration Deadline Date Selected.

1ST PARTICIPANT:

Name
Title
Nickname for ID Badge
Email Address
Spouse/Guest Name
Spouse/Guest Nickname for ID Badge

Business Development & Marketing Conference
28th Annual Bottom Line Conference
On or Before December 7, 2009
December 8, 2009 Through January 7, 2010
January 8, 2010 and Beyond
SPOUSE/GUEST PROGRAM
1st Participant & Guest Subtotal:

2ND PARTICIPANT:

Name
Title
Nickname for ID Badge
Email Address
Spouse/Guest Name
Spouse/Guest Nickname for ID Badge

Business Development & Marketing Conference
28th Annual Bottom Line Conference
On or Before December 7, 2009
December 8, 2009 Through January 7, 2010
January 8, 2010 and Beyond
SPOUSE/GUEST PROGRAM
2nd Participant & Guest Subtotal:

3RD PARTICIPANT:

Name
Title
Nickname for ID Badge
Email Address
Spouse/Guest Name
Spouse/Guest Nickname for ID Badge

Business Development & Marketing Conference
28th Annual Bottom Line Conference
On or Before December 7, 2009
December 8, 2009 Through January 7, 2010
January 8, 2010 and Beyond
SPOUSE/GUEST PROGRAM
3rd Participant & Guest Subtotal:

Please Register Additional Conference Participants and Guests on Separate Sheet.

Total Amount Due:
(Based on Conference(s), Registration Date Selected & Spouse/Guest Program)

CREDIT UNION INFORMATION:

Credit Union Name
Contact Person
Street Address
Phone Number
Contact Person's E-mail
City
State
Zip
Fax Number

METHOD OF PAYMENT/CREDIT CARD AUTHORIZATION:

CU Conferences is authorized to CHARGE my VISA MASTERCARD in the amount of:
Credit Card Number
Expiration Date

Print Name (as appears on card) Signature (required to process charge)

ENCLOSED is my CHECK made payable to CU Conferences in the amount of: