

“THE ONES IN RED” PRESENT

Detecting Fraud & Managing Risks Conference

**June 10 – 13, 2010
San Francisco, CA**

Parc 55 Hotel

Register Today!

www.cuconferences.com

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Who Will Attend:

- CEOs
- Internal Auditors
- Supervisory Committee Members
- CFOs
- Chairmen
- Directors
- Credit Committee Members
- Treasurers
- CIOs



Educating the Credit Union Community ^v Since 1979

exclusively



Detecting Fraud and Managing Risks Conference

June 10 – 13, 2010
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Internet, text messaging, telephone, even impersonating armored carriers . . . it seems there is no avenue that scam artists won't use to perpetrate theft and fraud against your credit union.

Attending CU Conferences' **Detecting Fraud and Managing Risks Conference**

is not only an efficient, cost effective way to acquire the most current information you need to remain in compliance, you'll also get our experts' advice on how to protect your credit union and its members against the latest crime techniques.

Register Early & Save!

www.cuconferences.com
www.theonesinred.com

11:30 a.m. – 1:00 p.m. **Conference Registration**

1:00 – 1:15 p.m. **Introduction**

1:15 – 2:15 p.m.

The Next Megatrend in the Credit Union Movement

Rich Weissman, President/CEO, DMA

Megatrends represent dramatic new approaches for doing the traditional in fundamentally different ways. For credit unions, the next megatrend is the adoption of profitability as a real foundation for managing member relationships, products, branches and officers from entirely new perspectives.

Adopting a focus on ROI, ROA and ROC will become integrated into the fabric of credit union management in ways that have not yet been envisioned. The results will be far-reaching, impacting every part of your credit union.

Rich Weissman will cover every aspect of the next megatrend. From the megatrend concept, to past credit union megatrends, to what the next paradigm shift will look like, including its implications for your boards, management teams and staff. Through this framework, you'll glimpse the future and learn how to start to plan and structure for it.

2:15 – 2:30 p.m. **Networking/Refreshment Break**

2:30 – 3:30 p.m.

Mergers for Credit Unions: Risks and Rewards

Robert Mydans,

*Assistant U.S. Attorney, District of Colorado
Advisory Board Member, ENT Federal Credit Union*

Join Bob Mydans for an informative session in which he'll tackle the issues of mergers; in particular considerations of the "mergee" (i.e. the credit union being absorbed).

Here are some of the main points he'll cover:

- The risks involved with merging
- Importance of the credit union philosophy and culture in the merger decision and process
- Consideration of your membership base
- Selling potential new members on the merger before the membership vote
- Legal considerations
- Operational considerations
- Successful communication with new members after the merger
- Merger timeline
- Member satisfaction and member surveys

3:30 – 3:45 p.m. **Day in Review**

5:00 – 6:00 p.m. *(S/G)*

Welcome Reception

Light Dining, Cocktails & Great Conversation
With Your Peers, Speakers and **"The Ones In Red"**

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

9:00 – 9:15 a.m. **Opening Remarks**

9:15 – 10:15 a.m.

**Business Continuity Planning:
A Practitioner's Perspective**

Brian Smith-Vandergriff, Senior Strategist, CNBS, LLC

Recent world economic events, increased regulatory emphasis and business necessities have joined together to create a perfect storm causing Business Continuity Planning (BCP) to once again emerge as a significant issue.

Credit union leaders nationwide must review their current situations and begin progressing toward a level of preparedness that will protect their critical people, products and systems from the effects of unforeseen events.

Credit unions face very specific challenges as they attempt to navigate the often confusing world of BCP. In addition to complying with NCUA regulatory requirements, robust BCP practices can help solidify member relationships and enhance the safety and soundness of every credit union.

Here's a sample of the knowledge you'll take back to your credit union:

- A comprehensive framework for implementing BCP
- Strategies for ensuring a successful BCP program
- The credit union network's support for BCP endeavors
- Lessons from credit unions that have survived disasters
- Enhanced knowledge of key risks and trends
- Better understanding of the modern regulatory atmosphere
- Tactics for maximizing BCP benefits

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

10:30 – 11:30 a.m.

**Profit Risk: A New Risk Management
Concept for Credit Unions**

Rich Weissman, President/CEO, DMA

"Profit Risk" is a new concept that provides a framework for evaluating future credit union earnings and assessing the degree to which those earnings are at risk.

Only recently becoming an important part of management in the financial services industry—including the credit union movement, it acts as a predictive measurement for earnings volatility and absolute earnings declines. When performed properly, the Profit Risk measurement system can act as a "crystal ball" for forecasting the likelihood of a meltdown for your credit union.

Join Rich Weissman as he discusses the Profit Risk concept and reveals how it's measured and used. He'll demonstrate what a "Profit Risk" discipline looks like and provide you with the tools needed to develop a vision for managing for Profit Risk. You'll leave this session with specific tactics on how to implement Profit Risk predictions at your own credit union.

11:30 a.m. – 12:30 p.m.

The Updated Role of The Supervisory Committee

Scott Ewing, Partner, Moss Adams

Join Supervisory Committee expert Scott Ewing as he highlights the considerations and processes supervisory committee members must know to fulfill their duties and responsibilities in the credit union movement today—and the tools they'll need to do so. The ever-increasing expectations of the supervisory committee require increasingly effective understanding to monitor your credit union and its expanding activities and services.

Participants will also explore:

- An updated perspective of the supervisory committee's role
- Critical monitoring activities of the supervisory committee
- Increased expectations in monitoring your credit union

12:30 – 1:30 p.m. (S/G) **Sit-Down Luncheon**

1:30 – 2:30 p.m.

**How to Interpret Your CU's Financial
Condition from Your Financial Statement**

Stephen Kwock, Principal, Kwock and Company CPAs

Credit unions issue many financial statements to their members, vendors, boards of directors, supervisory committees and NCUA. Each financial statement differs in presentation, so it's crucial that everyone involved understands the differences among these reports and how to use them to evaluate your CU's progress.

In this session, Stephen Kwock will teach you the different types of financial statements issued by your credit union and why and how such financial statements differ. You'll discover key trends and data contained in a wide variety of financial data. Stephen will focus on the NCUA 5300 quarterly report and highlight quintessential information that your CU's management, supervisory committee members and board of directors must monitor.

2:30 – 3:30 p.m.

**The Changing Financial Services Landscape
and Its Impact on Fraud and Security**

Louis Hernandez, Chairman/CEO, Open Solutions, Inc.

Spend an hour with industry thought-leader Louis Hernandez Jr. and take a look into the future of the financial services industry—and the overwhelming benefits of being prepared for what lies ahead.

The global landscape for credit unions continues to change. In fact, the entire financial services arena has experienced a fundamental shift that has left many wondering how to compete and thrive in the new world. One of the most important concerns for all credit unions is the impact this shift has had—and will have—on fraud and security issues. For years, Louis has worked diligently with clients to ensure delivery of the best products to meet their needs and exceed their expectations. In this session, he'll address these top-of-mind issues head on, so that you'll return to your credit union with valuable information you can use from day one.

3:30 – 4:00 p.m.

Day in Review



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

We're "The Ones in Red"

9:00 – 9:05 a.m. Opening Remarks

9:05 – 10:00 a.m.

Why Should Your Management, Board of Directors and Supervisory Committee Members Manage Risks?

Stephen Kwock, Principal, Kwock and Company CPAs

Over the past decade, NCUA has reminded credit unions to manage risk, issuing a risk indicator guideline in May 2002 and numerous NCUA letters to credit unions on risk since then.

In this session, Stephen Kwock will lead participants through a review of how the board of directors, supervisory committee members and management can keep abreast of the risk warning letters issued by NCUA and discuss its seven specific categories of risk. This vital session will present solutions and resources available to assist your credit union in managing risk as it highlights the major risk areas your credit union faces.

10:00 – 10:15 a.m. Networking/Refreshment Break

10:15 – 11:15 a.m.

Minimizing And Effectively Managing Indirect Lending Dealer and Consumer Fraud

Walt Agius, Managing Partner/CEO, CU Lending Edge

Indirect lending is not a passing trend for CUs that want to capture and maintain loan growth—it's the way business is done in today's consumer marketplace. However, many credit unions involved in indirect lending have encountered significant issues and losses with dealer and consumer fraud. In this session, Walt Agius will address these challenges and provide workable solutions.

You'll learn how any credit union of any size in any market can develop a strong and profitable indirect lending program. You'll discover how to implement proper systems and procedures in order to garner solid consumer loans from the indirect/point-of-purchase marketplace to increase and maintain loan production and membership growth. Walt will also introduce you to systems that can effectively increase loan volume, minimize fraud and grow a profitable and sustainable indirect and direct loan portfolio to improve your credit union's bottom line.

11:20 a.m. – 12:20 p.m.

Enterprise Risk Management: What Every Credit Union Executive, Supervisory Committee and Board Member Must Know

Bill Goedken, CPA, CMA, President/CEO, Goedken Consulting Group, LLC

It started at banks, and now credit unions are faced with a total risk management process. Enterprise Risk Management (ERM) combines already existing processes, e.g., Asset/Liability Management and Strategic Planning, along with new ideas in order to protect your credit union organization and its members.

Join Bill Goedken as he looks at ERM and what it will mean to your credit union in the coming years.

- What is Enterprise Risk Management (ERM)?
What every CU manager, supervisory committee member and director must know.
Strategic planning do's and don'ts—how ERM combines with strategic planning for a successful process at your credit union.
How to make ERM payoff for your credit union and its membership.
What the examiners are looking for in ERM.
Real world ideas to help reduce your credit union's risks.

12:20 – 12:30 p.m. Conference Wrap-Up

Have a Safe Trip Home!

Sunday, June 13, 2010 – Travel Day



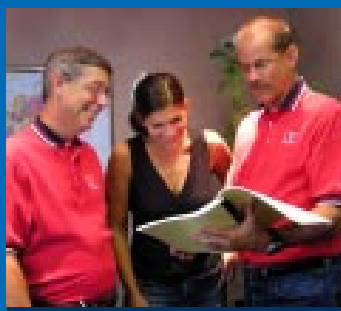


WE'RE "THE ONES IN RED"

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

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VITAL TOPICS TO YOUR CREDIT UNION

- The Next Megatrend in the Credit Union Movement
- Mergers for Credit Unions: Risks and Rewards
- Business Continuity Planning: A Practitioner's Perspective
- Profit Risk: A New Risk Management Concept for Credit Unions
- The Updated Role of The Supervisory Committee
- How to Interpret Your CU's Financial Condition from Your Financial Statement
- The Changing Financial Services Landscape and Its Impact on Fraud and Security
- Why Should Your Management, Board of Directors and Supervisory Committee Members Manage Risks?
- Minimizing And Effectively Managing Indirect Lending Dealer and Consumer Fraud
- Enterprise Risk Management: What Every Credit Union Executive, Supervisory Committee and Board Member Must Know

PRESENTED BY THE EXPERTS

- **Rich Weissman** *President/CEO, DMA*
- **Robert Mydans** *Assistant U.S. Attorney, District of Colorado
Advisory Board Member, ENT Federal Credit Union*
- **Brian Smith-Vandergriff** *Senior Strategist, CNBS, LLC*
- **Scott Ewing** *Partner, Moss Adams*
- **Louis Hernandez** *Chairman/CEO, Open Solutions, Inc.*
- **Walt Agius** *Managing Partner/CEO, CU Lending Edge*
- **Bill Goedken, CPA, CMA** *President/CEO, Goedken Consulting Group, LLC*

SPOUSE/GUEST PROGRAM (S/G) – Only \$195!

CU Conferences® **Detecting Fraud and Managing Risks Conference** Spouse/Guest Program enables your registered guest to join you during Thursday's Welcome Reception, Friday's Sit-Down Breakfast & Luncheon, and Saturday's Sit-Down Breakfast.

HOTEL ACCOMMODATIONS – Rates As Low As \$179!*

Parc 55 Hotel offers extraordinary luxury, comfort, service and convenience. Newly revitalized and thoughtfully appointed guestrooms – each with dramatic bay-style windows – provide stunning views of "The City By The Bay." From Golden Gate sunsets and glittering Bay waters to world-famous cuisine, cable cars and museums, the four-diamond **Parc 55 Hotel** is in the heart of all the excitement and splendor of downtown San Francisco and is the perfect location for business & pleasure.



Parc 55 Hotel ■ 55 Cyril Magnin Street ■ San Francisco, California ■ 800-697-3103

Reserve Your Room Now! Call the **Parc 55 Hotel** directly at 800-697-3103. Mention CU Conferences for special rates starting at \$179. *Room rate based on availability.



WE'RE "THE ONES IN RED"

Four Easy Ways to Register

Registration is NOT guaranteed until payment is received

Credit Card or Check Payment:

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

Parc 55 Hotel: 800-697-3103

Monday - Friday 7:00 a.m. - 6:00 p.m. PST.

Mention CU Conferences to receive special rates as low as \$179.

For Complete Travel Assistance:



Altair Travel & Cruises: 800-264-3316

Monday - Friday 8:30 a.m. - 5:00 p.m. CST.

UPCOMING CREDIT UNION EDUCATIONAL CONFERENCES:

Business Lending and Other Business Services Conference

JULY 18 - 20, 2010

Plus! Annual Strategic Lending Conference

JULY 20- 23, 2010



CU CONFERENCES

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Parc 55 Hotel San Francisco, California

Register Early & Save!



Registration form for 1st, 2nd, and 3rd participants. Includes fields for Name, Title, Nickname, Email Address, Spouse/Guest Name, and Spouse/Guest Nickname. Pricing options: On or Before April 9, 2010 (\$845), April 10 Through May 10, 2010 (\$895), After May 10, 2010 (\$945). Spouse/Guest Program \$195. Total Amount Due field.

CREDIT UNION INFORMATION: Credit Union Name, Asset Size, Contact Person, Contact Person's E-mail, Street Address, City, State, Zip, Phone Number, Fax Number.

METHOD OF PAYMENT/CREDIT CARD AUTHORIZATION: Checkboxes for CHARGE my VISA or MASTERCARD in the amount of \$, Credit Card Number, Expiration Date, Print Name, Signature, and ENCLOSED is my CHECK made payable to CU Conferences in the amount of \$.