

“THE ONES IN RED” PRESENT

**Business Lending and Other
Business Services Conference**

July 18 – 20, 2010

**Annual Credit Union
Strategic Lending Conference**

July 20 – 23, 2010

Antlers Hilton Colorado Springs ■ **Colorado Springs, Colorado**

***Attend Both Back-To-Back Credit Union
Lending Conferences For Best Value!***



Who Will Attend:

**CEOs ■ Lending Executives ■ Chairmen ■ CFOs
Collection Managers ■ Supervisory Committee Members ■ Treasurers
Directors ■ Senior Management ■ Committee Members**

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



Educating the Credit Union Community *exclusively* Since 1979

Business Lending And Other Business Services Conference

Tentative Schedules - subject to change.

Sunday, July 18, 2010

5:00 – 6:00 p.m. **Registration For Business Lending And Other Business Services Conference**

5:00 – 6:00 p.m. (S/G) **Welcome Reception** – Registered Spouse/Guests Are Welcome At These (S/G) Events

Monday, July 19, 2010

9:00 – 9:15 a.m. **Introduction**

9:15 – 10:15 a.m.

Yes or No To Business Lending? What Every CEO And Board Member Needs To Know

Tim Lerew, President, Tim Lerew & Associates

Not since the debate on risk-based lending have credit union leaders confronted such a fundamental question for their lending strategies and products.

Benefit from a strategic analysis of credit union business lending that will help your CEO and board to determine if a business lending strategy is right for your credit union.

- Market opportunity and pertinent regulations
- Unique CU strengths and weaknesses in serving small businesses
- Lending staff development processes, underwriting and skill requirements

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

10:30 – 11:30 a.m.

Advantages Of An SBA Business Lending Program

Joanna Bruno, President, J.R. Bruno & Associates

As trends in consumer products decline, credit unions have a critical need to diversify products to maintain profitability and growth. Creating business services and business lending products is nothing short of urgent – and your credit union must acknowledge it.

Small businesses are the fastest growing industry and the largest employer in the U.S. In this presentation, Joanna Bruno will offer a crash course in U.S. Small Business Administration (SBA) lending.

- Learn the organizational structure of the SBA lending functions
- Discover the benefits of an SBA loan to a business owner
- Gain a new understanding of the loan process.

11:30 a.m. – 12:30 p.m.

Successful Tips for MBL In Your Credit Union

Patrick Spencer, National Sales Manager, Experian Decisions Analytics

Now that your credit union has decided to pursue MBL, how do you get it to sell? It's crucial that your CU becomes the trusted advisor to the business owner—or risk losing the MBL relationship to the bank.

- Determining business plan objectives for MBL
- Developing a blueprint
- Importance of the business plan
- How to sell at all levels, from executives on down

11:30 a.m. – 12:30 p.m. (continued)

Use Patrick's interactive session to acquire strategies for involving all levels of your credit union—from front line tellers to the CEO—in the business development of MBLs.

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

1:30 – 2:30 p.m.

Benefits Of Offering Business Banking Services To Your Members

Scott Burger, President/CEO, Member Business Services

As traditional lines of business, such as indirect, auto, HELOC and RV portfolios, stagnate in this current economic cycle, discover how and why the small business segment can be an attractive new line of business for your credit union.

Scott Burger will explain the benefits of offering your members business banking services, such as low-cost liquidity, quality-earning assets, non-interest income and improvement to your ROA.

Here are just some of the points covered in this overview of a "best in class" program:

- What are the rewards for your credit union?
- How do your members benefit?
- Market competition
- How will it impact the local community served?
- Product offerings necessary to win business
- Most common mistakes

2:30 – 3:30 p.m.

Marketing To Small Businesses

Jim Gallagher, President, Member Business Solutions, LLC

Within today's competitive landscape, your credit union must be aware of the potential markets to target, how to target them and why it's crucial to stay focused on the right businesses and avoid the wrong ones.

Learn proven techniques from someone who has sold to small businesses for more than 20 years and develop strategies now that will positively impact the long-term success of your program.

Attend Jim's session and discover . . .

- Who to target
- Why to target them
- How to target
- What to target them with

3:30 – 3:45 p.m. **Wrap-Up**

Tuesday, July 20, 2010

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

9:00 – 9:05 a.m. **Introduction**

9:05 – 10:05 a.m.

The Compliance of Business Services

Gary Hess, *President*, RTE Financial Services, LLC

Compliance is only for consumer accounts and loans, not business services, right? Wrong!

Compliance takes many forms in the business services world. It includes application of the Bank Secrecy Act, Anti-Money Laundering and Customer Identification. Join Gary for a discussion of the application of the “Alphabet Soup” regulations such as ECOA, FCRA, Reg E and UCC. Explore the difference between regulatory compliance and contractual compliance, and investigate the perils of using consumer documents in commercial transactions.

10:05 – 10:20 a.m. **Networking/Refreshment Break**

10:20 – 11:20 a.m.

The New Entrepreneur Forum

Bill McKenna, *President/CMO*, Marketing Partners

America is filled with an amazing pool of New Entrepreneurs—and most desire a strong personal relationship with a local financial institution.

The Internet and social networking have changed forever the tools of communication and methods of conducting business used by these business innovators.

Bill McKenna will take a look at some of the opportunities that lie within your field of membership to serve small businesses. Bill will also conduct live Skype interviews with some fascinating entrepreneurs. Learn firsthand what they need most from your credit union.

- The most basic needs of a small business
- Does your CU have what it takes to serve small business?
- How the old model of “Small Business” has changed
- Effective ways to package your CU’s SBLs and services
- Tips for marketing to small businesses
- Small business success stories that will amaze you!

11:25 a.m. – 12:25 p.m.

MBL Risk: How to Manage It Proactively Across Your Portfolio

Patrick Spencer, *National Sales Manager*, Experian Decision Analytics

Loan risk – you read about it wherever you go. Consumer loans, credit cards, mortgages and now member business loans. Is there anything you can do about the risk associated with these types of loans? Absolutely! Don’t let concern about risk deter your credit union from entering into business services. If you build the department with experienced lenders, a good business plan and executive commitment, risk can be properly managed and strong net interest margins can be earned.

Attend this session and learn how to be proactive in managing the risk associated with member business loans from the time of application through servicing.

12:25 – 12:45 p.m. **Conference Wrap-Up**

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

CU CONFERENCES®

Annual Credit Union Strategic

Tentative Schedules - subject to change.

Tuesday, July 20, 2010

5:00 – 6:00 p.m.

Registration For Annual Credit Union Strategic Lending Conference

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

Registered Spouse/Guests Are Welcome At These (S/G) Events

Wednesday, July 21, 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.

Loan Promotions That Bring In The Bucks

Bill McKenna, *President/CMO*, Marketing Partners

Attracting new loans and increasing member loan balances are the top priority of almost every CU. Unfortunately, in today’s economy, this has become more difficult than ever before. Bill McKenna’s presentation will focus on the types of loan promotions, offers and targeting necessary to achieve your CU’s lending goals.

Bill will share strategies that you must consider and actually demonstrate some sample promotions. He’ll also cover the use of incentives that increase response, the use of media, frequency, websites, e-promotions and more. Most importantly, this session will show you how to track and measure your ROI (Return On Investment).

Here are some of the things attendees will learn:

- The best loans to promote right now
- Targeting works best
- How to design a great loan promotion
- The best incentives to use to increase response
- Timing is everything – get it done now
- Why frequency is critical for greater response

10:15 – 10:30 a.m.

Networking/Refreshment Break

10:30 – 11:30 a.m.

On The Road: Reaching Potential Loan Members

Freddy Goeringer, *Mobile Banking Specialist*, Romary & Associates

Gain insight on what a full service mobile branch is and how it can increase member awareness of your credit union’s lending programs and overall products and services.

Implementing a mobile branch can enhance your credit union’s:

- Loan potential
- Member satisfaction/accessibility
- Delivery system
- CU branding/marketing
- Deposits
- Disaster Recovery action plan

Freddy Goeringer, Mobile Banking Specialist, Romary Associates has applied his experience in security, telecommunications, financial facilities, and specialty vehicles towards the manufacturing and implementation of mobile branching. Allow him to share what he’s learned with you in this informative session.

c Lending Conference

Wednesday, July 21, 2010 (continued)

11:35 a.m. – 12:30 p.m.

Mortgage Lending As A Strategic Advantage

Gary Hess, *President*, RTE Financial Services, LLC

Did you know that in the recent wave of mortgage refinancing 30% of members refinancing had never had their mortgage at the credit union in the past! As we move from 5% to 10% of market share, learn what the challenges are and how to turn them to your advantage. Plus, learn how to take advantage of mortgage lending without creating a full blown mortgage lending department, including the utilization of technology to “make life simpler.”

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

1:30 – 2:30 p.m.

Smart Remarketing For Your Vehicles

Layne Weber, *Vice President/National Remarketing Sales*, CitiFinancial Auto

Join Layne Weber for a session focused on obtaining the highest net return using auto auctions to sell repossessed vehicles.

- Setting realistic expectations for asking price
- Reconditioning to enhance net return
- Marketing programs, vehicle certification, and more to maximize net return selling vehicles at auctions
- How to avoid the most common mistakes found when selling used vehicles

2:35 – 3:30 p.m.

Yesterday Is Gone For Good.

Managing Your Credit Card Program For Tomorrow

Tim Kolk, *Owner*, TRK Advisors, LLC

Recent developments have made credit cards perhaps the most challenging lending product offered by credit unions today. To help prepare your credit union for tomorrow's needs, Tim Kolk's presentation will draw together macro economic trends, consumer behavior changes, critical regulatory and compliance requirements, and a historic overview of the credit card. He'll also highlight, function-by-function, industry best practices so you can benchmark the positions of your own credit union's card program against market leaders.

You'll leave this session with a number of challenging questions to ask within your own organization and new ideas for better leading its card programs into tomorrow.

3:30 – 3:45 p.m. Wrap-Up

Thursday, July 22, 2010

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

9:00 – 9:05 a.m. **Introduction**

Thursday, July 22, 2010 (continued)

9:05 – 10:05 a.m.

Collections Evolutions:

Mitigate Loss And Maximize Recovery

Eric Medrana, *CEO*, CRSI Collections

During this session, Eric Medrana will guide you through the steps to develop the right strategy utilizing your current in-house resources. He will help you identify, assess and allocate them to develop a realistic strategy within your current means. You'll learn how to yield a steady stream of income from your past due accounts.

Eric will review the necessary steps in evaluating your options before you charge-off. Explore the options of hiring a consultant and a third-party collection agency and whether to sell your charged-off accounts.

10:05 – 10:20 a.m. Networking/Refreshment Break

10:20 – 11:20 a.m.

New Lending Technology That Captures Existing As Well As New/Potential Members And Loans

Walt Agius, *Managing Partner/CEO*, CU Lending Edge

Automobile registration data suggests that at best credit unions are capturing no more than 12 to 15% of all existing member loans at the point-of-purchase—which means up to 85% of all member auto loans are not in CU portfolios! Credit unions are clearly missing the mark and have the opportunity through this new technology to at least double existing and potential member loan capture.

This session will show you exactly how you can implement new technology to increase and maintain point-of-purchase loan capture and make indirect members truly profitable for the long-term.

- Capture a greater number of existing member loans—direct loans that you are losing out on today!
- Capture a greater number of potential members and loans—increasing your membership growth and profitability
- Increase internal productivity and efficiency in decision-making and processing loans

11:25 a.m. – 12:20 p.m.

StretchPay Lending Solution

Doug Fecher, *President/CEO*, Wright-Patt Credit Union

Many credit unions are looking for ways to boost loan volumes. A payday lending alternative is a great way to do just that.

Learn how your credit union can create a win-win solution for those in your community by using an alternative; credit union friendly offering that can restore financial health to your members. By using a payday lending alternative program, your credit union can target exactly who you are serving, specifically those of modest means.

Session leader Doug Fecher, brings to the table real-life experience, data and examples of how a program might work. Using a hands-on approach, he'll teach you:

- How to research a payday lending alternative
- How to plan for a payday lending alternative
- How to implement a payday lending alternative

12:20 – 12:45 p.m. Conference Wrap-Up

Friday, July 23, 2010

Travel Day – Have a Safe Trip Home!

Back-To-Back Credit Union Lending Conferences — Attend Both For Best Value!



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

Business Lending and Other Business Services Conference July 18 – 20, 2010

VITAL TOPICS TO YOUR CREDIT UNION PRESENTED BY THE EXPERTS

Yes or No To Business Lending? What Every CEO And Board Member Needs To Know
Tim Lerew, President, Tim Lerew & Associates

Advantages Of An SBA Business Lending Program
Joanna Bruno, President, J.R. Bruno & Associates

Successful Tips for MBL In Your Credit Union
Patrick Spencer, National Sales Manager, Experian Decisions Analytics

Benefits Of Offering Business Banking Services To Your Members
Scott Burger, President/CEO, Member Business Services

Marketing To Small Businesses
Jim Gallagher, President, Member Business Solutions, LLC

The Compliance of Business Services
Gary Hess, President, RTE Financial Services, LLC

The New Entrepreneur Forum
Bill McKenna, President/CMO, Marketing Partners

MBL Risk: How to Manage It Proactively Across Your Portfolio
Patrick Spencer, National Sales Manager, Experian Decision Analytics

Annual Credit Union Strategic Lending Conference July 20 – 23, 2010

Loan Promotions That Bring In The Bucks
Bill McKenna, President/CMO, Marketing Partners

On The Road: Reaching Potential Loan Members
Freddy Goeringer, Mobile Banking Specialist, Romary & Associates

Mortgage Lending As A Strategic Advantage
Gary Hess, President, RTE Financial Services, LLC

Smart Remarketing For Your Vehicles
Layne Weber, Vice President/ National Remarketing Sales, CitiFinancial Auto

Yesterday Is Gone For Good. Managing Your Credit Card Program For Tomorrow
Tim Kolk, Owner, TRK Advisors, LLC

Collections Evolutions: Mitigate Loss And Maximize Recovery
Eric Medrana, CEO, CRSI Collections

New Lending Technology That Captures Existing As Well As New/Potential Members And Loans
Walt Agius, Managing Partner/CEO, CU Lending Edge

StretchPay Lending Solution
Doug Fecher, President/CEO, Wright-Patt CU

CU CONFERENCES® SPOUSE/GUEST PROGRAMS (S/G)

Your Registered Spouse Or Guest Is Welcome To Join You At The Following Conference Activities:

Business Lending and Other Business Services Conference Only – \$145

- Sunday's Welcome Reception
- Monday's Sit-Down Luncheon
- Tuesday's Sit-Down Breakfast
- Tuesday's Closing Reception

Annual Credit Union Strategic Lending Conference Only – \$145

- Tuesday's Welcome Reception
- Wednesday's Sit-Down Breakfast
- Wednesday's Sit-Down Luncheon
- Thursday's Sit-Down Breakfast

Enjoy the Activities of Both Spouse/Guest Programs For Just **\$245!**

HOTEL ACCOMMODATIONS – Rates As Low As **\$149!***

Antlers Hilton Colorado Springs – a landmark of excellence in Colorado Springs!



Four South Cascade ■ Colorado Springs, Colorado 80903 ■ 866-299-4602 ■ **Room Rate Based On Availability*

Reserve your room now by calling Antlers Hilton Colorado Springs directly at 866-299-4602. Please mention CU Conferences Group Code FOL710 for special rates starting at \$149.



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. There are no refunds for cancellations made less than ten business days prior to the conference date. However, your credit union may apply the registration fee paid to any future conference. Registrants who do not attend are liable for the full conference fee.

Please Note:

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

For Hotel Reservations:

Antlers Hilton Colorado Springs
866-299-4602

Please mention CU Conferences' Group Code FOL710 to receive special rates as low as \$149.*

*Room rates based on availability

For Complete Travel Assistance:

Altair Travel & Cruises
800-264-3316

Mon. - Fri. 8:30 a.m. - 5:00 p.m. CST.



CU CONFERENCES® PRESENTS
Two Back-To-Back Credit Union Lending Conferences In Colorado Springs
July 18 - 23, 2010 ■ Antlers Hilton Colorado Springs

Best Value!
BOTH
 Credit Union Lending Conferences
 July 18 - 23, 2010

Business Lending and Other Business Services Conference **ONLY**
 July 18 - 20, 2010

Annual Credit Union Strategic Lending Conference **ONLY**
 July 20 - 23, 2010

1st PARTICIPANT:

| | | | | |
|-----------------------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|
| Name _____ | On or Before May 18, 2010 | <input type="checkbox"/> \$1190 | <input type="checkbox"/> \$845 | <input type="checkbox"/> \$845 |
| Title _____ | May 19 Through June 18, 2010 | <input type="checkbox"/> \$1240 | <input type="checkbox"/> \$895 | <input type="checkbox"/> \$895 |
| Nickname for ID Badge _____ | After June 18, 2010 | <input type="checkbox"/> \$1290 | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$945 |
| Email Address _____ | SPOUSE/GUEST PROGRAM | <input type="checkbox"/> \$245 | <input type="checkbox"/> \$145 | <input type="checkbox"/> \$145 |
| Spouse/Guest Name _____ | 1st Participant / Guest Subtotal: | \$ _____ | \$ _____ | \$ _____ |

2nd PARTICIPANT:

| | | | | |
|-----------------------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|
| Name _____ | On or Before May 18, 2010 | <input type="checkbox"/> \$1190 | <input type="checkbox"/> \$845 | <input type="checkbox"/> \$845 |
| Title _____ | May 19 Through June 18, 2010 | <input type="checkbox"/> \$1240 | <input type="checkbox"/> \$895 | <input type="checkbox"/> \$895 |
| Nickname for ID Badge _____ | After June 18, 2010 | <input type="checkbox"/> \$1290 | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$945 |
| Email Address _____ | SPOUSE/GUEST PROGRAM | <input type="checkbox"/> \$245 | <input type="checkbox"/> \$145 | <input type="checkbox"/> \$145 |
| Spouse/Guest Name _____ | 2nd Participant / Guest Subtotal: | \$ _____ | \$ _____ | \$ _____ |

3rd PARTICIPANT:

| | | | | |
|-----------------------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|
| Name _____ | On or Before May 18, 2010 | <input type="checkbox"/> \$1190 | <input type="checkbox"/> \$845 | <input type="checkbox"/> \$845 |
| Title _____ | May 19 Through June 18, 2010 | <input type="checkbox"/> \$1240 | <input type="checkbox"/> \$895 | <input type="checkbox"/> \$895 |
| Nickname for ID Badge _____ | After June 18, 2010 | <input type="checkbox"/> \$1290 | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$945 |
| Email Address _____ | SPOUSE/GUEST PROGRAM | <input type="checkbox"/> \$245 | <input type="checkbox"/> \$145 | <input type="checkbox"/> \$145 |
| Spouse/Guest Name _____ | 3rd Participant / Guest Subtotal: | \$ _____ | \$ _____ | \$ _____ |

Please Register Additional Attendees And Spouse Guests On Separate Sheet

Total Amount Due: (Based on Conference Registration Date Selected) \$ _____

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:

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: \$ _____