

**“THE ONES IN RED” PRESENT**

# NATIONAL DIRECTORS ROUNDTABLE CONFERENCE®

**“GETTING DOWN TO BUSINESS”**

OCTOBER 14 – 18, 2009 • PARIS LAS VEGAS

## *Conference Highlights:*

### **PreConference Workshop AND Open Discussion**

*“Surviving the  
Ever-Changing Economy”*

*Presented by Dave Colby  
Chief Economist, CUNA Mutual Group*

### **Informative Sessions**

*Credit union experts share  
new strategies, fresh ideas  
and creative tactics that you  
can take back to your credit  
union and use right away.*

### **Roundtable Discussion By Asset Size**

*Exchange thoughts and  
ideas with fellow credit union  
professionals.*

### **Exclusive CEO/Chairmen Sit-Down Breakfast**

*Strictly for CEOs, Chairmen  
and their registered guests.*

### *Plus . . .*

### **“Director of the Year” Award Presentation**

*Find out how to nominate  
your board’s most skilled  
and dedicated Director!*

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Supervisory Committee Members • HR Managers • IT Managers • Committee Members

**30<sup>th</sup> Anniversary**



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WEDNESDAY, OCTOBER 14, 2009

1:00 – 4:45 p.m.

**PreConference Workshop *AND*  
“State of Credit Unions” Open Discussion**

Because of the important content of these sessions, we are offering you the opportunity to participate for only \$99 per person.\*

■ **PreConference Workshop** ■

**“Surviving The Ever-Changing Economy”**

Presented By: **DAVE COLBY**, Chief Economist, CUNA Mutual Group

While the economy entered a recession at the end of 2007, the events of September and October 2008 have left the nation’s financial system fractured, further hindering a recovery. Broad-based government intervention has made the economic landscape even more convoluted. And as long as consumers remain fearful, the end will remain elusive.

Growth coming out of the recession will be shallow. The struggles in the labor and housing markets and the financial industry will not go away overnight. And yet, a re-focused consumer might well emerge from this episode.

This **PreConference Workshop** will help participants anticipate the economic forces that are shaping credit union growth and financial performance. Believe it or not, tremendous opportunities exist for credit unions amidst the current turmoil.

■ **“State of Credit Unions” Open Discussion** ■

\*\* Join **DAVE COLBY**, Chief Economist, CUNA Mutual Group, **NEIL GOLDMAN**, Senior Partner of Member Research, and **RICK FOY**, Director of Strategic Communications for Sight Marketing, for a **“no-holds-barred” open discussion** on the state of credit unions and our economy.

This discussion will be the perfect opportunity to take advantage of the knowledge of our presenters and your fellow board members, CEOs and senior management to discuss where credit unions are today and what’s in store for them in the future.

**Agenda**

**11:30 a.m. – 1:00 p.m.**

**REGISTRATION**

**1:00 – 1:15 p.m.**

**Introduction**

**1:15 – 3:00 p.m.**

**PreConference Workshop**

**3:00 – 3:15 p.m.**

Networking/Refreshment Break

**3:15 – 4:30 p.m.**

**Open Discussion\*\***

**4:30 – 4:45 p.m.**

**Summation**

WEDNESDAY ■ EVENING

Tentative Schedule - subject to change.

**5:00 – 7:00 p.m.**

**Main Conference Registration**

**5:30 – 7:00 p.m.**

*Welcome to Las Vegas Reception*



**“GETTING DOWN TO BUSINESS”**

**7:45 – 9:00 a.m.**



**Conference Registration  
SIT-DOWN BREAKFAST**

**9:00 – 9:15 a.m.**

**Opening Remarks**

**9:15 – 10:15 a.m.**

**Bridging the Gap  
Between the Supervisory  
Committee and Board**

**Joni Lovingood**

*Risk Manager*

CUNA Mutual Group

Now more than ever it is crucial that both the Supervisory Committee and Board be on the same page in order for your credit union to move forward. The expectations of the Board and the Supervisory Committee must be clearly articulated and aligned with each other. Teamwork has to be a day-to-day commitment, and not just a phrase.

Join Joni Lovingood as she shares real-life examples and anecdotes to teach you the principles and practicable techniques for ensuring that your two most important governing bodies are working together for the optimum benefit of your credit union members.

**10:15 – 10:35 a.m.**

Networking/Refreshment Break

**10:35 – 11:35 a.m.**

**Living in Possibility:  
Fuel for Fulfillment  
and Positive Change**

**Neil Goldman**

*Senior Partner*

Member Research

*President, GCS, Inc.*

Credit unions and the economy at large are experiencing difficult times. Capital is threatened. Delinquencies are up. Profitability is down. And we’re all wondering when the next shoe will drop. Okay. That’s reality. The challenge now is what we do with it.

Living in possibility means seeing, recognizing and celebrating the ever-present opportunity to create. When you live in possibility, the world looks brighter, you feel better and you’re better able to realize your potential. It is about living with an attitude of abundance, rather than scarcity. Living in possibility propels the right attitude. Possibility engenders creativity. Possibility never disappoints.

- Discover the power to replace the vicious cycle of negativity with the energizing, virtuous cycle of opportunity
- Learn new practices to bring possibility into your life and work
- Adopt new paradigms, or ways of thinking, to empower greater possibility in your life

**11:35 a.m. – 12:30 p.m.** **The Millennial are Here!**

**Walter Jankowski**

*Reinvention Consultant*

Beacon Technologies

Boomers, Gen X, Gen Y . . . and now the Millennium Generation! How prepared is your credit union to attract this next wave of members and employees?

This interactive session explores the motivating factors of the Millennials, those born between 1982 and 2000. What drives their loyalties? What are they looking for in products and services? How can you attract them to your credit union, both as employees and as members?



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11:35 a.m. – 12:30 p.m.

(continued)

Walter Jankowski, a seasoned trainer and facilitator will also introduce you to best practices of other organizations who've successfully targeted their messages to this next generation.

12:30 – 1:45 p.m.  **SIT-DOWN LUNCHEON**

★ ★ ★ ★ ★ ★ ★ ★

1:45 – 2:00 p.m.

★ ★ ★ ★ ★ ★ ★ ★

*“Director of the Year”  
 Award Presentation*

2:00 – 3:00 p.m.

**Rick Foy**  
*Director of Strategic  
 Communications  
 Sight Marketing*

*A Time of Challenge:  
 Strategic Public Relations  
 for Credit Unions*

Strategic communications—public relations—is an often overlooked and affordable strategy that can reinforce a credit union’s brand. Is your credit union telling its story? Are you emphasizing the credit union difference to members and prospective members? Is your message reaching the right people at the right time?

Strategic communications is all about telling your credit union’s story. Research indicates that a solid public relations strategy is an affordable, effective way to weather times of challenge. In this presentation, Rick Foy, a seasoned communications professional who is also a credit union development educator, will share strategies and tactics that help you and your credit union truly tell your story with impact.

3:00 – 4:00 p.m.

**Patrick Spencer,**  
*Vice President, Client  
 & Delivery Services  
 Baker Hill Corporation*

*The New Era of  
 Business Services . . .  
 Relationships Not Products!*

Our credit unions have been in business lending for almost a decade. We’ve learned about creating the right products for our business members. We’ve learned how to compete on price and sometimes service. But have we truly captured the essence of what it takes to be successful in business services—building relationships?

Solid relationships equal success for your credit union. Without strong relationships, your business services department will struggle to grow, especially in these economic times.

Banks have enough problems of their own and are not in a great position to maintain their relationships, especially the super-regional banks. Now is the time for credit unions to seize their natural advantage and focus on building relationships so that when these businesses begin to grow the credit union will be positioned to grow with them.

4:00 – 4:15 p.m. **Daily Summation**

8:00 – 9:00 a.m.   **Exclusive CEO/Chairman Sit-Down Breakfast**

(◆) *Strictly for CEOs, Chairmen and Their Registered Guests.*

8:00 – 9:00 a.m.  **SIT-DOWN BREAKFAST**

9:00 – 10:00 a.m.

**Larry Torres**  
*Associate Regional Director  
 NCUA, Region 5*

*Emerging Examination  
 Issues. A Talk with the  
 Regulator*

The downturn in the economy has definitely impacted credit unions. And its impact is not a static, wait-it-out situation. It is dynamic and ever-changing—unexpected developments are occurring at an increasing rate.

Vigilance, making correct decisions and acting on those tough choices are essential. But, the regulator, volunteer and credit union staff member can learn from one another by maintaining an open dialogue.

Because the economic climate continues to evolve, the exact points of this discussion must remain fluid, so we can’t promise specific areas of emphasis at this time. But Torres is committed to answering your questions in a candid and straightforward manner, whether it’s a response that everyone loves or one that most do not like. “I will not shrink from a question that I know the answer to, hedging an answer,” Larry guarantees.

10:00 – 10:20 a.m. **Networking/Refreshment Break**

10:20 – 11:25 a.m. **Roundtable Discussion By Asset Size**

11:30 a.m. – 12:30 p.m. **The E-Credit Union: What it Takes to be All Electronic All the Time**

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

Maintaining a fully staffed branch network is expensive. Covering the overhead required for the conventional credit union business model is expensive. Maintaining a multi-thread delivery system is expensive.

As costs continue to rise, and since consumers are more accepting than ever of Internet-based brands, this is the ideal time to begin planning a successful migration to an Internet existence.

In this session, you’ll learn the major steps necessary to convert a traditional CU into one that exists entirely on the Internet.

- Cost comparisons between an Internet platform and a branch/Internet platform
- The major decision milestones and pitfalls
- Existing Internet-based institutions and the driving forces of their success

12:30 – 12:45 p.m. **Daily Summation**

8:00 – 9:00 a.m.

**SIT-DOWN BREAKFAST**

9:00 – 9:05 a.m.

**Introduction**

9:05 – 10:00 a.m.

**Measuring Member Profitability – It's Never Been More Crucial****Joe Prunty***President/CEO/Co-Founder  
CorePROFIT Solutions, Inc.*

Across the credit union movement, interest margins are being compressed, loan losses are increasing, non-interest income is becoming more valuable and ROA is declining. Your credit union cannot afford to manage without tools that provide for intelligent decision making, pricing and strategy development. Join Joe and explore the following topics and more:

- What are the main net-income issues facing credit unions?
- Understanding the value of member profitability
- Understanding intelligent product pricing
- Analyzing the impact of costs and channels on profitability
- Reviewing the importance of non-interest income growth

You'll take away knowledge about the factors that negatively influence net income, knowledge about the value of profitability measurement, knowledge about the importance of member profitability analysis, and knowledge about how to use profitability information to grow net income and ROA.

10:00 – 10:25 a.m.

Networking/Refreshment Break

10:25 – 11:25 a.m.

**Roundtable Discussion  
By Asset Size**

11:30 a.m. – 12:30 p.m.

**Linking Your Human Resources Strategy to Your Strategic Plan****Denny Graham***President & CEO  
FI-Strategies, LLC*

Most credit unions do a great job of planning their strategies on the financial, operational and marketing aspects of their business. But, even though the "people expense" is usually the largest line item in a credit union budget, it's often ignored in the strategic plan. And yet getting the right people in place—from the CEO to the tellers—is the factor that will ultimately make or break your credit union.

In this session, Denny will address the highly emotional, evolving and often overlooked portion of your business planning: the human resource side. Learn how to link HR policies, from recruiting to retention, to your strategic plan as you examine:

- The role of people in your success
- The role of the board in HR
- The evolution of HR policies in most credit unions
- Establishing an HR strategy that links to your CU's strategic plan
- How to establish compensation philosophies
- How incentives and bonuses link to your philosophy
- Benefits – how much are enough?
- Metrics to determine the success of your strategy

12:30 – 1:45 p.m.

**SIT-DOWN LUNCHEON**

1:45 – 2:45 p.m.

**The Power of Mobility****Rick Sirois***Services and Consulting  
Engineer, Sprint*

Mobile tools allow greater productivity for businesses, present new opportunities to enhance member service and offer a new marketing channel to prospective clients. This session will expand your view of mobile tools for personal use, discuss how to employ mobile technology to improve productivity and show you how to leverage the macro trend of mobility for business benefits such as marketing and customer service.

Consumer Applications:

- Mobile Banking
- Location Based Services (GPS)
- Entertainment
- Communications: Voice and Messaging Business Applications
- Mobile Banking
- Financial Services Data
- Unified Communications
- Office Extension

With greater understanding of the tidal wave of mobile technology, you'll be able to recognize new opportunities to communicate with members, market to prospects and speed your internal operations to serve your members better, faster and cheaper.

2:45 – 3:45 p.m.

**Scam-tinis!****Donna Tona***Senior Partner  
Tona O'Reilly Associates Inc.*

Take out a shaker, add some thought, shake it with a shot of skepticism, put in some ice and pour it into your scam

file while you learn about the latest and greatest scams and urban legends.

Your credit union and members hear about scams all the time. Some are true and some are not. How do you know which ones are true and which ones are just a hoax? You need to stay on top of these potential scams in order to properly educate your employees and members.

Join Donna Tona for an exciting hour to learn about the greatest scams that can affect your credit union and your members. Donna will share with you where to go to validate if something is really a scam or just a hoax.

You won't want to miss this intriguing session!

3:45 – 4:00 p.m.

**Conference Wrap-Up****SUNDAY, OCTOBER 18, 2009**▪ **TRAVEL DAY** ▪**Have a Safe Trip Home!**



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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.

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**VITAL TOPICS TO YOUR CREDIT UNION**

- Emerging Examination Issues – A Talk With The Regulator
- The New Era Of Business Services – Relationships Not Products!
- Measuring Member Profitability – It's Never Been More Crucial
- Linking Your Human Resources Strategy To Your Strategic Plan
- The E-Credit Union – What It Takes To Be All Electronic All The Time
- And More!



**PRESENTED BY DYNAMIC SPEAKERS**

- **Rick Foy** *Director of Strategic Communications, Sight Marketing*
- **Tom Glatt Jr.** *Executive Consultant/Owner, Glatt Consulting, LLC.*
- **Neil Goldman** *Senior Partner, Member Research/President, GCS, Inc.*
- **Denny Graham** *President & CEO, FI-Strategies, LLC*
- **Walter Jankowski** *Reinvention Consultant, Beacon Technologies*
- **Joni Lovingood** *Risk Manager, CUNA Mutual Group*
- **Joe Prunty** *President/CEO/Co-Founder, CorePROFIT Solutions, Inc.*
- **Rick Sirois** *Services and Consulting Engineer, Sprint*
- **Patrick Spencer** *Vice President, Client & Delivery Services, Baker Hill Corporation*
- **Donna Tona** *Senior Partner, Tona O'Reilly Associates Inc.*
- **Larry Torres** *Associate Regional Director, NCUA, Region 5*

*Plus!*

**PRECONFERENCE WORKSHOP AND "STATE OF CREDIT UNIONS" OPEN DISCUSSION\***

First spend time with **Dave Colby**, Chief Economist for CUNA Mutual Group, as he gives the facts on where the economy is, where it is heading and what credit unions need to do to continue to thrive.

Next, spend time with an expert panel, your fellow board members, CEOs and senior management to discuss where credit unions are today and where they are headed. **SEE PAGE 2 FOR MORE DETAILS.**

Due to the important content of the PreConference Workshop and Open Discussion, we are offering you the opportunity to participate for only **\*\$99 per person.**

**Register Now!**

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**SPOUSE/GUEST PROGRAM\* Only \$295**

CU Conferences® National Directors Roundtable Spouse/Guest Program enables your registered guest to join you during the following activities:

- Wednesday's **Welcome Reception**
- Thursday's **Sit-Down Breakfast & Luncheon**
- Friday's **Exclusive CEO/Chairmen Sit-Down Breakfast** (♦)
- Friday's **Sit-Down Breakfast**
- Saturday's **Sit-Down Breakfast & Luncheon**

(♦) *Strictly for CEOs, Chairmen and Their Registered Guests.*

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Thursday  
October 15, 2009  
1:45 – 2:00 p.m.

★★★★★



**Director of the Year Award Presentation**

Who will receive the biggest honor of the year? Log-on to [www.cuconferences.com](http://www.cuconferences.com) to find out how to nominate your board's most dedicated and skilled director!

# NATIONAL DIRECTORS ROUNDTABLE CONFERENCE®

**OCTOBER 14 – 18, 2009** ■ **Paris Resort & Casino Las Vegas**

*The Conference for Directors,  
Chairmen, CEOs  
and Credit Union Leaders*

## Attendee Information

**CEO**  **YES, Our CEO Will Attend at the Special Price!**

CEO Name \_\_\_\_\_ Nickname \_\_\_\_\_

Email Address \_\_\_\_\_

Spouse/Guest Name \_\_\_\_\_ Nickname \_\_\_\_\_

**1** Name \_\_\_\_\_ Nickname \_\_\_\_\_

Title \_\_\_\_\_

Email Address \_\_\_\_\_

Spouse/Guest Name \_\_\_\_\_ Nickname \_\_\_\_\_

**2** Name \_\_\_\_\_ Nickname \_\_\_\_\_

Title \_\_\_\_\_

Email Address \_\_\_\_\_

Spouse/Guest Name \_\_\_\_\_ Nickname \_\_\_\_\_

**3** Name \_\_\_\_\_ Nickname \_\_\_\_\_

Title \_\_\_\_\_

Email Address \_\_\_\_\_

Spouse/Guest Name \_\_\_\_\_ Nickname \_\_\_\_\_

**4** Name \_\_\_\_\_ Nickname \_\_\_\_\_

Title \_\_\_\_\_

Email Address \_\_\_\_\_

Spouse/Guest Name \_\_\_\_\_ Nickname \_\_\_\_\_

| Register Early & Save!  |                               | National Directors Roundtable Conference® |                                 |                                |                                |          | Subtotal Amounts |
|---|-------------------------------|---|---------------------------------|--------------------------------|--------------------------------|----------|------------------|
| PreConference Workshop and "State of Credit Unions" Open Discussion |                               | Register On or Before July 24, 2009       | July 25 Through August 28, 2009 | After August 28, 2009          | SPOUSE/ GUEST PROGRAM          |          |                  |
| CEO   | <input type="checkbox"/> \$99 | <input type="checkbox"/> \$495            | <input type="checkbox"/> \$545  | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$295 | \$ _____ |                  |
| 1   | <input type="checkbox"/> \$99 | <input type="checkbox"/> \$845            | <input type="checkbox"/> \$895  | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$295 | \$ _____ |                  |
| 2   | <input type="checkbox"/> \$99 | <input type="checkbox"/> \$845            | <input type="checkbox"/> \$895  | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$295 | \$ _____ |                  |
| 3   | <input type="checkbox"/> \$99 | <input type="checkbox"/> \$845            | <input type="checkbox"/> \$895  | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$295 | \$ _____ |                  |
| 4   | <input type="checkbox"/> \$99 | <input type="checkbox"/> \$845            | <input type="checkbox"/> \$895  | <input type="checkbox"/> \$945 | <input type="checkbox"/> \$295 | \$ _____ |                  |

**Save Even More! Register 3 or More Conference Participants – Save \$50 Per Person!**

**Registration Fees Total** (based on above registration date and selections): \$ \_\_\_\_\_

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Registration is **NOT** guaranteed until payment is received.

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- 3. CALL:** 888-465-6010  
*(Please have credit card information available)*
- 4. MAIL** registration **and** payment to:  
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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 ten 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.

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

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Signature (required to process charge) \_\_\_\_\_

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*Please Register Additional Attendees On Separate Sheet*

## Credit Union Information

Credit Union Name \_\_\_\_\_ Asset Size: \$ \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Contact Person \_\_\_\_\_ Contact's Email Address \_\_\_\_\_

Phone Number ( ) \_\_\_\_\_ Fax Number ( ) \_\_\_\_\_



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*exclusively*  
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