

*“THE ONES IN RED”* PRESENT . . .

# ANNUAL STRATEGIC LENDING CONFERENCE

July 20 – 23, 2009 ■ Anchorage Hilton

A N C H O R A G E A L A S K A

*Plus . . . Optional Portage Glacier Scenic Tour  
and Two Optional Post Conference Excursions!*

## Who Will Attend:

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

[www.cuconferences.com](http://www.cuconferences.com)  
[www.theonesinred.com](http://www.theonesinred.com)

30<sup>th</sup> Anniversary



*exclusively*

Educating the Credit Union Community <sup>V</sup> Since 1979

30<sup>th</sup> Anniversary



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? Spectacular locations, 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.

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CU Conferences®

# ANNUAL STRATEGIC LENDING CONFERENCE

JULY 20 – 23, 2009

Anchorage Hilton ~ Anchorage Alaska

## Looking for a No-Risk Lending Opportunity?

Then look no further than CU Conferences® **Annual Strategic Lending Conference**. Lend us a few days of your time, and you'll be repaid with interest in knowledge and understanding of the latest trends, regulations and best practices within the credit union environment.

*Now there's something your entire loan committee can approve!*

## Learn from Our Strategic Lending Experts:

Ed Swanson	Vice President of National Accounts, Patelco Credit Union
Carol Wakefield	Consultant, Carol Wakefield Consulting
Tom Beckman	Director/Product Marketing, CUNA Mutual Group
Mike Hales	Partner, The Rochdale Group
Sal Estrada	Assistant Vice President, Founders Federal Credit Union
Ken Burns	President/Treasurer, Technology Credit Union

Registered Spouse/Guests are welcome at these (✧) conference events.

WEDNESDAY, JULY 22, 2009 ▪ 12:15 – 6:00 P.M. ▪ Separate Registration Required.

## Portage Glacier Scenic Tour

\$89 per person

▪ BOX LUNCH INCLUDED ▪



Grab your camera and hit the road in comfort aboard a deluxe motorcoach for a scenic drive to Portage. Enjoy a delicious box lunch as you gaze at glaciers suspended from mountainsides and wildlife roaming right outside your window. In Portage you'll visit Begich-Boggs Visitors Center and take an unforgettable one-hour boat cruise across iceberg-dotted Portage Lake.



## MONDAY, JULY 20, 2009

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

**1:00 – 1:15 p.m.** **Introduction** – Ken Burns

**1:15 – 2:15 p.m.**

### **Growing CU's Via Lending: How to Effectively Make More Loans at Your Credit Union**

**Ed Swanson, Vice President of National Accounts, Patelco Credit Union**

Is the rising rate environment, hyper-competition and never-ending loan losses giving you the lending blues? Count on the fact that making loans at credit unions will become even more challenging with each year that passes. This thought provoking session will give you specific strategies to compete in today's challenging and highly competitive lending environment.

*Topics to be covered will include:*

- What we must do as CU lenders to grow our loan portfolios
- Are you ready to break out of the lending barriers that bind you and your staff?
- Ten internal factors of initiatives that will determine your lending success
- A closer look at some of your underwriting guidelines

**2:15 – 3:15 p.m.**

### **Understanding MBL Regulations**

**Carol Wakefield, Consultant, Carol Wakefield Consulting**

Now that your credit union has established a member business loan function, it's time to ensure that your loan portfolios are safe and sound. The best way to do so is to remain in complete compliance with rules and regulations as well as best practices.

Join seasoned consultant Carol Wakefield for a concise, comprehensive review of all of the NCUA regulations impacting member business loans. You'll explore 723, 722 and 701 and State DFI regulations along with best practices in this engrossing session.

**3:15 – 3:30 p.m.** Networking/Refreshment Break

**3:30 – 4:30 p.m.**

### **Consumer Legislation and Regulation:**

#### **What to Expect With the Changes to Regulation Z**

**Tom Beckman, Director/Product Marketing, CUNA Mutual Group**

Recent changes to Regulation Z make it necessary for credit unions to make changes to their lending practices. In this session, Mike will guide you through the regulatory landscape of open-end lending and provide information on what your credit union needs to accomplish before the rapidly approaching mandatory compliance date.

- Open-end lending
- Multi-featured, open-end lending
- Compliance requirements
- Review and revise process
- Recent changes to Regulation Z as they relate to credit card lending and multi-featured, open-end lending

**4:30 – 4:45 p.m.** **Daily Wrap-Up**

**5:30 – 6:30 p.m.** ✨ **WELCOME RECEPTION**

*Cocktails, Light Dining and Great Conversation!*

## TUESDAY, JULY

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

**9:00 – 9:15 a.m.** **Introduction**

**9:15 – 10:15 a.m.**

### **The Perfect Storm**

**Mike Hales, Partner, The Rochdale Group**

The stunningly rapid meltdown of the American financial system and its swift spread across the globe left virtually no institution unaffected. It doesn't matter that we are credit unions, nor does it matter that we were not and are not subprime lenders. There is no immunity; every financial institution in the U.S. will feel the impact of the rapid meltdown of the American financial system.

Residential and commercial real estate values continue to decline in major markets throughout the United States. Unemployment is skyrocketing and more and more consumers will be forced into foreclosure or bankruptcy. More and more businesses will close their doors. Increasing numbers of financial institutions will disappear due to merger or failure. The credit union industry will suffer higher delinquency, more loan losses, and higher administrative costs necessary to comply with increased regulatory oversight. It is a perfect storm.

This session will focus on how your credit union can mitigate business and/or consumer loan portfolio losses by implementing simple, yet effective proactive quality control measures.

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

**10:30 – 11:30 a.m.**

### **Consumer Loan Underwriting and Decision Making**

**Ed Swanson, Vice President of National  
Accounts, Patelco Credit Union**

Are some of your lending procedures to blame for turning away quality loan opportunities? In this session you'll learn the tools and techniques to achieve a level of consistency in credit union consumer loan underwriting and how your employees can make better and more consistent quality loan decisions, regardless of their level of experience.

*Discussion will include:*

- Why your CU is potentially losing loan business every day
- Ten key factors to look for and use when granting loans to our members
- The warning signs of bankruptcy
- How to avoid turning down loans that you could be making

21, 2009

**11:30 a.m. – 12:30 p.m.**

### Managing MBL Risk

Carol Wakefield

*Consultant, Carol Wakefield Consulting*

You can't completely eliminate MBL risk, but you can manage it intelligently using with tricks of the trade shared by Carol Wakefield and drawn from her own vast experience. Carol will walk you through the evaluation and assessment of risk, what the examiners look for, the director's responsibility and more.

- Learn how to evaluate credit risk and apply the appropriate grade.
- Discuss risk grades and their definitions.
- Explore the nuts and bolts of the annual review
- Discover what the internal auditor requires to complete an assessment

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

**1:30 – 2:30 p.m.**

### Cultural Awareness in Lending Practices

Sal Estrada, *Assistant Vice President Founders Federal Credit Union*

As our nation's population grows more diverse, those of us in the financial world, must be aware of—and correct—our misconceptions about non-traditional members' culture. Failure to do so will almost certainly lead into a limited outreach toward these unserved and under-served markets. Even worse, lack of awareness could lead to bias lending practices.

Learning to understand, appeal to and serve these emergent markets can result in a healthier bottom line by minimizing lending risks and growing new generations of loyal members. Can your credit union afford not to?

- Immigration does not mean undocumented individuals
- How to relate documentation
- How to establish relationships in non-traditional markets

**2:30 – 3:30 p.m.**

### ROUNDTABLE DISCUSSION

**3:30 – 3:45 p.m.** **Daily Wrap-Up**

WEDNESDAY, JULY 22, 2009

**7:30 – 8:30 a.m.** ✨ **SIT-DOWN BREAKFAST**

**8:30 – 8:45 a.m.** **Introduction**

**8:45 – 9:45 a.m.**

### Competent Risk Mitigation

Ken Burns, *President/Treasurer, Technology Credit Union*

Real estate losses are continuing to climb while property values fall. Many credit unions are experiencing alarming increases in real estate loan losses. To mitigate these negative trends, it's crucial to be proactive in your risk assessment of real estate portfolios. Regulators will applaud your efforts when you learn and apply the key competencies necessary to maintain a sound portfolio.

- Scoring the portfolio by FICO
- Risk by geographic area
- Loan modifications
- Tracking changes in home values
- The foreclosure effect

**9:45 – 10:00 a.m.** Networking/Refreshment Break

**10:00 – 11:00 a.m.**

### The Realities of the Student Lending Environment

Tom Beckman

*Director/Product Marketing, CUNA Mutual Group*

True or False? Your credit could be missing out on more productive loan opportunities if you don't have student loans as part of your lending portfolio. The answer is, "True!" A recent study shows that up to 45% of students planning a post-high school education seek and obtain Federal student loans.

As a credit union, you're given a valuable opportunity several times a year to start a conversation with your next generation of members. Student loans can be the gateway to a lifetime relationship.

Attend this interactive session and "get schooled" about key drivers impacting the student loan market. The opportunities are unlimited.

**11:00 a.m. – 12:00 p.m.**

### CPA: What You Need to Know About the Community Reinvestment Act (just in case . . . .)

Mike Hales, *Partner, The Rochdale Group*

Congress continues to toy with making CRA a requirement for America's Credit Unions. The very nature of our business model puts credit unions in compliance with the intent of CRA. However, some on Capitol Hill want to subject credit unions to CRA's burdensome compliance and reporting requirements. This session will review the regulation and tell you what you need to do to be in compliance...just in case.

**12:00 – 12:15 p.m.** **Conference Wrap-Up**



**12:15 – 6:00 p.m.**

### Portage Glacier Scenic Tour\*

\$89 per person

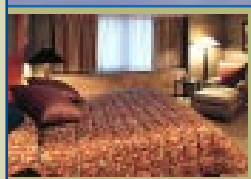
\*Separate Registration Required – See Page 2 for Details

HOTEL ACCOMMODATIONS

# ANCHORAGE HILTON

500 West Third Avenue → Anchorage, Alaska ← 800-245-2527

*Anchorage sits at the base of the Chugach Mountains along the coast of Cook Inlet in South Central Alaska. The Anchorage Hilton is right in the heart of scenic downtown.*



Alaskan culture and flavor flows through the Anchorage Hilton. The inviting lobby is enriched with an extensive Alaskan art collection (including a self-guided walking tour). Enjoy a cocktail with **Annual Strategic Lending Conference** participants and their guests in Bruin's Bar, savour the freshest seafood in the Top of the World Restaurant or take in amazing scenery while noshing in the open-air Hoopers Bay Cafe.

Whether you are relaxing in your rich, jewel-toned and generously appointed guestroom (complete with the luxurious "Bed by Hilton"), getting in a workout in the Fitness Center or taking a dip in the swimming pool, you'll be rewarded with magnificent views and warm hospitality.

*Reserve your guestroom by calling Anchorage Hilton directly at 800 - 245 - 2527. Be sure to mention CU Conferences® code CUC to receive special rates beginning at \$240.*

**SPOUSE/GUEST PROGRAM:**

Separate Registration Required



Only \$159

CU Conferences® Spouse/Guest Program's affordable price of only \$159 and the leisurely pace of our **Annual Strategic Lending Conference** agenda makes it easy for you to share majestic Anchorage, Alaska with a special guest. Plus, your registered spouse or guest has the opportunity to join you, your peers and their guests at the following conference social events:

Monday's  
Tuesday's  
Wednesday's

**WELCOME RECEPTION**  
**SIT-DOWN BREAKFAST AND LUNCHEON**  
**SIT-DOWN BREAKFAST**

*Plus! . . . . . You have the option to attend Wednesday's Portage Glacier Scenic Tour! (\$89 per person – see page 2 for details)*



**Register Today!**

**888-465-6010**  
**www.cuconferences.com**  
**www.theonesinred.com**

• Post Conference •  
Optional Excursions\*

You've completed your credit union educational sessions but your Alaska experience can continue.

Two exciting post conference adventures\* are offered through Altair Travel for those wishing to extend their stay.

• OPTION ONE •

*Tundra Wilderness Tour\**

**July 23 – 25, 2009**

**2 NIGHTS IN DENALI**

Board McKinley Explorer rail cars in Anchorage for a scenic adventure to Denali. Take a full-day tour of Denali National Park – home to bears, caribou, dall sheep and more plus views of majestic Mt. McKinley. Don't forget your camera!

• OPTION TWO •

*Discover the Gold! Sternwheeler Cruise & Tundra Wilderness Tours\**

**July 23 – 27, 2009**

**2 NIGHTS IN FAIRBANKS**  
**2 NIGHTS IN DENALI**

Fly from Anchorage to Fairbanks where you'll take in the sights of Fairbanks, visit the Gold Dredge No. 8 (includes gold panning and miner's lunch) and cruise aboard an authentic sternwheeler riverboat.

Board McKinley Explorer full-dome rail cars to Denali where a full-day scenic tour of Denali National Park's majestic Mt. McKinley and bountiful wildlife will thrill and amaze.

For Post Conference Excursion details, reservations and pricing please call Carol McNulty at Altair Travel: 866-776-0088 carol@altairtravel.com

\* Optional post conference excursions are NOT included in conference rates and must be booked through Altair Travel & Cruises.



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
- (Please have credit card information available)

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 check for the full amount will be mailed to you. There are no refunds for cancellations made less than 10 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:** Please call Anchorage Hilton directly at 800-245-2527  
 Mention *CU Conferences code CUC* to receive special rates starting at \$240.

**For Complete Travel Assistance:**  
 Altair Travel & Cruises:  
 800-264-3316  
 Monday - Friday 8:30 a.m. - 5:00 p.m. CST.

• Post Conference •  
 Optional Excursions

For more details, reservations and pricing please call Carol McNulty at Altair Travel.  
 866-776-0088 • carol@altairtravel.com

CU CONFERENCES®

# Annual Strategic Lending Conference

JULY 20 - 23, 2009 • Anchorage Hilton • ANCHORAGE, ALASKA

**1st PARTICIPANT:**

*Register Early & Save!*

Please check all applicable boxes

Subtotal

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

On or Before May 15, 2009	<input type="checkbox"/>	\$845	\$ _____
May 16 Through July 19, 2009	<input type="checkbox"/>	\$895	\$ _____
After July 19, 2009	<input type="checkbox"/>	\$945	\$ _____
<b>SPOUSE/GUEST PROGRAM</b>	<input type="checkbox"/>	<b>\$159</b>	\$ _____
<b>Portage Glacier Scenic Tour</b>			
\$89 per person X number of tickets: _____ = \$ _____			

**2nd PARTICIPANT:**

Subtotal

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

On or Before May 15, 2009	<input type="checkbox"/>	\$845	\$ _____
May 16 Through July 19, 2009	<input type="checkbox"/>	\$895	\$ _____
After July 19, 2009	<input type="checkbox"/>	\$945	\$ _____
<b>SPOUSE/GUEST PROGRAM</b>	<input type="checkbox"/>	<b>\$159</b>	\$ _____
<b>Portage Glacier Scenic Tour</b>			
\$89 per person X number of tickets: _____ = \$ _____			

**3rd PARTICIPANT:**

Subtotal

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

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May 16 Through July 19, 2009	<input type="checkbox"/>	\$895	\$ _____
After July 19, 2009	<input type="checkbox"/>	\$945	\$ _____
<b>SPOUSE/GUEST PROGRAM</b>	<input type="checkbox"/>	<b>\$159</b>	\$ _____
<b>Portage Glacier Scenic Tour</b>			
\$89 per person X number of tickets: _____ = \$ _____			

*Please register additional conference participants and guests on separate sheet.*

**Total Amount Due:** \$ \_\_\_\_\_  
 (based on registration date selected and number of tour tickets requested)

**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: \$ \_\_\_\_\_

**UPCOMING CREDIT UNION EDUCATION CONFERENCE:**



**National Directors Roundtable Conference®**

Paris Las Vegas

October 14 - 18, 2009