

“THE ONES IN RED” PRESENT



A Fresh Perspective In Sunny Florida

NATIONAL CREDIT UNION CONFERENCE

For Directors And Senior Management

• MAY 20 – 23, 2010 •

Caribe Royale All-Suites Resort



Who Will Attend: *Directors – New & Seasoned • Senior Management • CEOs
Supervisory Committee Members • Treasurers • Marketing Directors • IT Managers
Chairpersons • Vice Chairpersons • Executive Assistants • Committee Members*

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exclusively



Educating The Credit Union Community ^V Since 1979

THURSDAY, MAY 20, 2010

Separate Registration Required – Only \$195!

**Assessing – and Improving –
the Effectiveness of Your Board:
Tools & Techniques to Make Your
Board More Effective**

*Presented by: **Walter Jankowski**
Reinvention Consultant, Beacon Technologies*

How well is your board doing? Join us for this half-day PreConference Workshop in which we'll take an in-depth look at various methods and tools to assess – and improve – the effectiveness of your board.

Most boards have issues and conflict. But under the guidance of reinvention consultant Walter Jankowski you will actually assess your board around the seven dimensions of an effective board:

1. Business Focus
2. Access to Information
3. Dealings with Management
4. Board Make-up and Collaboration
5. Board Information and Knowledge
6. Board Governance
7. Board Committees.

**Bring
Your Entire Board.
You will actually assess
your board during
workshop!**

Learn best practices of other boards and benefit from take-away tools, including Walt's tips to help you transform your board into a more effective team.

- 11:30 a.m. – 1:00 p.m. **PreConference Registration**
- 1:00 – 1:15 p.m. **Introduction**
- 1:15 – 2:45 p.m. **PreConference Workshop**
- 2:45 – 3:00 p.m. Networking/Refreshment Break
- 3:00 – 4:30 p.m. **PreConference Workshop (con't)**
- 4:30 – 4:45 p.m. **Workshop Summation**
- 5:00 – 6:00 p.m. **Welcome Reception**

***Walter Jankowski** has been a consultant/trainer for the past fifteen years, working with a wide-variety of financial, insurance, service, government and manufacturing organizations. He currently works as a Reinvention Consultant in Madison, Wisconsin, helping senior leaders improve their operations.*



Walter facilitates and trains in the U.S. and internationally in performance improvement. He has extensive experience in developing leaders, implementing strategic plans and providing other organizational improvement services for businesses, governments, school systems and not-for-profit organizations.

Walter holds a masters degree in engineering from the University of Wisconsin-Milwaukee and is an active member of Madison Area Quality Improvement Network, a senior examiner for Baldrige-based Wisconsin Forward Award, and certified in Covey Training.



THURSDAY, MAY 20, 2010

**“The Ones in Red” Present A
Fresh Perspective On The Latest
Regulations, Current Trends And
Best Practices That Keep Your
Credit Union Effective & Thriving**

**5:00 – 6:00 p.m. Conference
Registration**

5:00 – 6:00 p.m. (S/G)

Welcome Reception

Enjoy cocktails & light dining as you network with conference presenters, peers from around the country & their guests.



FRIDAY, MAY 21, 2010

**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.

**An Economic Update
And It's Effect On Credit Unions**

Harry Black

*Vice Chairman/Asset Liability Committee,
Mississippi Telco Federal Credit Union*

With the market crisis of 2008 many faced unprecedented economic challenges. They wanted to understand what happened and why, so they could make educated decisions about both personal and credit union assets. That's where Harry Black comes in.

Harry holds an MBA and is a former stockbroker with Merrill Lynch. He has been on the Board of Directors of Mississippi Telco Federal Credit Union for 13 of his 31 years as a member. As Vice Chairman of the Asset Liability Management Committee, he helps make decisions for a \$70 million portfolio.

FRIDAY, MAY 21, 2010



9:15 – 10:15 a.m. *(continued)*

By popular demand, we are bringing Harry back with another update. He'll explain the mistakes, identify the winners and losers and discuss the lessons to be learned.

- Creation of FNMA and FHLMB
- Loosening of credit requirements
- Deregulation of investment industry by Congress
- Packaging of mortgage paper as investments
- Inflation of housing prices
- Recovery of the stock market
- Losses by corporate credit unions
- Why members need financial education

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

10:30 – 11:30 a.m.

Credit Union Core Values: Useful Tools Or Waste Of Time?

Tom Glatt, Jr.

Executive Consultant/Owner, Glatt Consulting, LLC

Conventional wisdom suggests that core values are important to any organization— but where's the proof that the conventional wisdom is correct? What if creating core values is simply a waste of time and energy? On the other hand, what if core values are vital to a healthy, growing enterprise? Wouldn't it be helpful to know the "value" of values, and how to put effective values to good use?

In this dynamic session led by Tom Glatt, Jr. you'll explore the usefulness of corporate core values and look into the common reasons why values and organizational character break down. You'll also delve into the role values play in guiding branding and marketing decisions. Finally, participants will engage in a fun, exciting values creation exercise that you can take back to your own credit union to use in crafting a lasting, and useful value system.

11:30 a.m. – 12:30 p.m.

The Millennial Are Here! Is Your Credit Union Prepared?

Walter Jankowski

Reinvention Consultant, Beacon Technologies

Boomers, Gen X, Gen Y . . . and now the Millennium Generation. Is your credit union prepared to attract this next wave of members and employees, born between 1982 and 2000?

This interactive session led by Walter Jankowski, a seasoned trainer and facilitator, will explore the unique factors that motivate the

11:30 a.m. – 12:30 p.m. *(continued)*

Millenniums, 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 CU, both as employees and as members?

You will also learn best practices of other organizations that have successfully targeted their messages to this next generation. Be there, or stay square!

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

1:30 – 2:30 p.m.

NCUA Regulatory Update

Alonzo Swan

Director, NCUA Region 3

It is crucial that all board of directors and senior management be on top of the latest NCUA updates. Join Alonzo Swan for an informative hour discussing these and other important issues:

- Review of current federally insured credit union financial trends and the changing balance sheet structure in credit unions
- Review of regulatory issues and examination priorities impacting federally insured credit unions
- Review of lessons learned from credit unions that have caused large losses to the National Credit Union Share Insurance Fund
- Review of key areas of NCUA focus now and going forward for the credit union industry

2:30 – 3:30 p.m.

Protecting Your Personal Assets

John Wallace

Director, Product Executive – SIP & Bond, CUNA Mutual Group

In today's litigious society, even a seemingly small, inadvertent error or unintentional oversight can result in costly legal action against your credit union.

Current economic trends, such as more loan defaults and foreclosures, rising unemployment and a growing focus on corporate governance, are only increasing this exposure.

In this vital session, you'll explore the duties of the credit union director, including the "duty of care" and "duty of loyalty" as well as corporate governance and indemnification.

You can't afford not to know the basics of directors and officers, and you'll benefit from a top ten checklist that your credit union can use to protect it from lawsuits due to management liability.

3:30 – 4:00 p.m.

Daily Wrap-Up

SATURDAY, MAY 22, 2010



Tentative Schedule – subject to change.

Your registered Spouse or Guest is welcome to attend these (S/G) events.

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

9:00 – 9:05 a.m. **Introduction**

9:05 – 10:00 a.m.

**Collection Evolution:
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 your resources to develop this realistic strategy within your current means. Find out 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, hiring a third-party collection agency and whether or not you should sell your charged-off accounts.

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

10:15 – 11:15 a.m.

Mergers of Equals: A Case Study

John Wakefield
President/CEO, Empower FCU
Jayant Datta
Board Secretary, Empower FCU

This unique, information-packed session will offer two completely different, first-hand perspectives – that of a board member of one credit union and from the President/CEO of the other credit union – at the differences in scale and scope between a large and small credit union merger versus a merger of equals.

10:15 – 11:15 a.m. (continued)

Together, John and Jayant will share their experiences on such topics as

- The use of consultants
- Due diligence techniques
- Cultural differences
- Staffing issues
- Best practice methodologies for the board, management and staff

During this interactive hour, they'll also include a detailed post-merger analysis, so you can learn what worked really well and what did not work out as planned in a merger.

11:15 a.m. – 12:15 p.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 Prunty and explore the following topics and more:

- What are the main net-income issues facing credit unions?
- The value of member profitability
- Intelligent product pricing
- How to analyze the impact of costs and channels on profitability
- How to review the importance of non-interest income growth

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

12:15 a.m. – 12:30 p.m. Conference Wrap-Up

SUNDAY, MAY 23, 2010



Travel Day – *Please Have A Safe Trip Home!*



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For Directors & Senior Management

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Caribe Royale All-Suites Resort In Orlando, Florida

GET A FRESH PERSPECTIVE ON VITAL TOPICS TO YOUR CREDIT UNION

- An Economic Update And It's Effect On Credit Unions
- Credit Union Core Values: Useful Tools Or Waste Of Time?
- The Millennial Are Here! Is Your Credit Union Prepared?
- NCUA Regulatory Update
- Protecting Your Personal Assets
- Collection Evolution: Mitigate Loss and Maximize Recovery
- Mergers of Equals: A Case Study
- Measuring Member Profitability: It's Never Been More Crucial

PRESENTED BY THE EXPERTS

- **Harry Black** *Vice Chairman/Asset Liability Committee, Mississippi Telco FCU*
- **Tom Glatt, Jr.** *Executive Consultant/Owner, Glatt Consulting, LLC*
- **Walter Jankowski** *Reinvention Consultant, Beacon Technologies*
- **Alonzo Swan** *Director, NCUA Region 3*
- **John Wallace** *Director, Product Executive/SIP & Bond, CUNA Mutual Group*
- **Eric Medrana** *CEO, CRSI Collections*
- **John Wakefield** *President/CEO, Empower FCU*
- **Jayant Datta** *Board Secretary, Empower FCU*
- **Joe Prunty** *President/CEO/Co-Founder, CoreProfit Solutions, Inc.*

Plus! PRECONFERENCE WORKSHOP – Only \$195!

Assessing – and Improving – the Effectiveness of Your Board: Tools & Techniques to Make Your Board More Effective

Presented By **Walter Jankowski**, *Reinvention Consultant*, Beacon Technologies

SPOUSE/GUEST PROGRAM (S/G) – Only \$189!

CU Conferences® 2010 National Credit Union Conference For Directors & Senior Management 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 \$159!

Caribe Royale All-Suites Resort welcomes you with cascading waterfalls, swaying palm trees and a relaxing tropical atmosphere. Dip into the 250,000 gallon freeform swimming pool, take on the challenge of a championship Orlando golf course or peruse the outlets, boutiques and antique stores. Plus, Caribe Royale provides complimentary scheduled transportation to Walt Disney World® Theme Parks. The sunny days give way to moonlit nights and the upscale comfort and luxurious amenities of your suite awaits.



Reserve Your Room Now by calling the resort directly at 800-823-8300.

Be sure to mention CU Conferences® for special rates starting at just \$159 per night.

You may also reserve online via a special link at our website: www.cuconferences.com.



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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WE'RE "THE ONES IN RED"

Four Easy Ways
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until payment is received

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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 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:

Contact **Caribe Royale All-Suites Resort** directly at **800-823-8300**.

Mention **CU Conferences** to receive special rates starting at **\$159**.

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UPCOMING CREDIT UNION EDUCATIONAL CONFERENCE:

Detecting Fraud & Managing Risks Conference
 June 10 – 13, 2010

Parc 55 Hotel San Francisco, CA

FOR MORE INFORMATION:
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 For Directors & Senior Management
 May 20 – 23, 2010 • Orlando, Florida

Take a Fresh Look at the Latest
 Credit Union Regulations,
 Current Trends & Best Practices
Register Early for Best Savings!

1 st PARTICIPANT:		PreConference Workshop	National Credit Union Conference For Directors & Senior Management
Name _____	Assessing – and Improving – the Effectiveness of Your Board Presented by Walter Jankowski <input type="checkbox"/> \$195	On or Before March 19, 2010	<input type="checkbox"/> \$845
Title _____		March 20 Through April 20, 2010	<input type="checkbox"/> \$895
Nickname for ID Badge _____		April 21, 2010 And Beyond	<input type="checkbox"/> \$945
Email Address _____		Spouse/Guest Program <input type="checkbox"/> \$189	
Spouse/Guest Name _____		1st Participant Subtotal: \$ _____	
Spouse/Guest Nickname for ID Badge _____			
2 nd PARTICIPANT:		PreConference Workshop	National Credit Union Conference For Directors & Senior Management
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Spouse/Guest Name _____		2nd Participant Subtotal: \$ _____	
Spouse/Guest Nickname for ID Badge _____			
3 rd PARTICIPANT:		PreConference Workshop	National Credit Union Conference For Directors & Senior Management
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Email Address _____		Spouse/Guest Program <input type="checkbox"/> \$189	
Spouse/Guest Name _____		3rd Participant Subtotal: \$ _____	
Spouse/Guest Nickname for ID Badge _____			
<i>Please Register Additional Conference Participants and Guests on Separate Sheet.</i>		Total Amount Due: \$ _____ <small>(Based on PreConference and Main Conference Registration Date Selected)</small>	

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: \$ _____