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**Revitalize Your Credit Union With Fresh Ideas & Innovative Solutions.
Join Experienced Credit Union Pros As They Examine The Latest Regulations,
Current Trends And How To Incorporate Best Practices To Keep
Your Credit Union Effective And Thriving**

Conference Agenda

Tentative Schedule – subject to change

■ WEDNESDAY, MAY 17, 2017 ■

5:00 – 6:00 p.m. CONFERENCE REGISTRATION

6:00 – 7:00 p.m. (GP) Welcome Reception ~ Enjoy cocktails, light dining and valuable networking time with educational session presenters, credit union conference attendees from across the country, their guests and . . . *“The Ones in Red.”*

■ THURSDAY, MAY 18, 2017 ■

8:00 – 9:00 a.m. (GP) Sit-Down Breakfast

9:00 – 9:15 a.m. Opening Remarks

9:15 – 10:15 a.m.

Ensuring Your Credit Union Has A Quality Vendor Management Program

Peter Fugaro, CMB, President, Prymak, LLC

As the sheer number of financial product offerings expands and servicing members becomes more complex, it's imperative that your credit union develops strong third-party relationships. But with so many vendors out on the market, how do you ensure that you're picking partners who'll continue to offer high quality service?

The key is a robust third-party vendor management system. While some credit unions have a vendor management program in place, many fall short in protecting the credit union and its members by adequately performing ongoing due diligence.

- The characteristics of a strong vendor management program
- How to select vendor partners
- Understanding the ongoing due diligence
- What regulators say about third party relationships
- Ensuring that your program is working
- Protecting your credit union against security breaches, poor service and overall failure by its business partners

10:15 – 11:15 a.m.

Lending 101 For Volunteers: Answers To Questions You Haven't Asked Management

Don Arkell, Senior Consultant, CU Lending Advice

PART I: Regardless of your credit union's asset size, lending generates the vast majority of its revenue. Additionally, lending represents significant risk to your sustainability as a financial institution. In this two-part interactive session Don Arkell will address top questions about lending.

- The role of the volunteer
- FICO scores and what they really mean
- Risk-based pricing versus risk-based lending
- Options for lending delivery channels
- Indirect versus direct lending
- Portfolio risk

11:15 – 11:30 a.m. Networking/Refreshment Break

11:35 a.m. – 12:35 p.m.

Lending 101 For Volunteers: Answers To Questions You Haven't Asked Management

PART II: Join CU Lending Advice's Don Arkell and continue the discussion of the top issues surrounding credit union lending.

12:35 – 12:45 p.m. Day In Review

■ FRIDAY, MAY 19, 2017 ■

8:00 – 9:00 a.m. (GP) Sit-Down Breakfast

9:00 – 9:15 a.m. Opening Remarks

9:15 – 10:15 a.m.

Strategies For Building A Winning Credit Union Culture

Nancy Lewis, MS, PHR, RCC, President,
Progressive Techniques, LLC

Nancy Lewis recently remarked, “A quote I read said *culture defines who you are, not what you do.*” In a world of constant change, which attitudes, behaviors and values characterize your credit union’s culture?

As your credit union continues to grow, it becomes increasingly important to identify and define the core values that determine its culture, brand and business strategy. You must decide what type of culture you desire and establish core values that everyone on your team can adopt to maintain that culture.

This session will provide you with seven critical elements that can help create a winning CU culture.

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

10:30 – 11:30 a.m.

How To Stay Relevant In A Competitive Lending Space

Don Arkell, Senior Consultant, CU Lending Advice

Lending is becoming a commoditized business. How can your credit union maintain top-of-mind awareness among your members who are seeking a loan while still earning yield? What keeps members coming back to you time and again? If your members can get loans anywhere, why would they come to you?

In this session, Don Arkell talks about the greatest competitive advantage that top performing CUs have.

- Lending disrupters
- Review of the competitive landscape
- Owning your niche as a local lender
- Specialization
- Staying connected with the borrower
- Why you need to pay for performance

11:35 a.m. – 12:35 p.m.

**Asset Liability Management (ALM)
Interest Rate Liquidity Risk**

Adrian Johnson, Senior Vice President,
MECU Of Baltimore

PART I: The NCUA’s IRR regulation is now in effect. Is your credit union ready? Join Adrian Johnson for

11:35 a.m. – 12:35 p.m. (continued)

a timely overview of effective asset/liability management (ALM).

- The ABCs of ALM
- Impact of economic issues on your credit union
- Organizing a successful ALM process
- A basic ALM strategy that will help your credit union compete
- Current trends in ALM *(This session continues after sit-down luncheon)*
- The impact of interest rate changes on cash flow and financial management
- Monitoring and measuring liquidity

12:35 – 1:35 p.m. (GP) Sit-Down Luncheon

1:35 – 2:35 p.m.

**Asset Liability Management (ALM)
Interest Rate Liquidity Risk**

PART II: Join MECU Of Baltimore’s Senior Vice President, Adrian Johnson for the continuation of his timely overview of ALM.

2:40 – 3:40 p.m.

**How To Engage Today’s Consumer
When Everything Has Changed
Gabe Krajicek, CEO, Kasasa**

Consumer engagement is a key driver of growth, profit and retention for your credit union. It’s the way consumers—and specifically millennials—shop for a new financial institution.

Yet, most consumers believe their financial institution does a poor job when it comes to experience and engagement. And it’s becoming increasingly difficult for community financial institutions to deliver an excellent omnichannel experience. It’s time to turn a marketplace reality into a competitive advantage.

- How technological advancements have evolved consumer behaviors, and what tactics credit unions are adopting to keep up
- The types of products and technology consumers want — and ways to implement them that both improve member experience and increase earnings
- Places in the consumer journey where your credit union can increase engagement to take earnings and growth to new heights

3:40 – 4:00 p.m. Day In Review



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■ SATURDAY, MAY 20, 2017 ■

8:00 – 9:00 a.m. (GP) Sit-Down Breakfast

9:00 – 9:05 a.m. Opening Remarks

9:05 – 10:05 a.m.

Maintaining Credibility During Challenging Credit Union Times

Nancy Lewis, MS, PHR, RCC, President,
Progressive Techniques, LLC

The 2014 Edelman Trust Barometer reveals a record gap between trust in business and government since the study began in 2001.

As leaders work with limited resources, do more with less and try to motivate employees in the face of change, it's paramount that they are credible in their actions and behaviors. Leaders must learn to speak candidly and live up to their word. Like trust, credibility is slow to build and quick to fall.

So what do credible leaders look like during challenging times? How do they gain support and lead when situations are difficult and decisions made seem to be in direct conflict with what employees want?

- Three ways to build leadership credibility
- Four credibility qualities necessary as a business leader
- Seven communication actions that support leaders are credible

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

10:20 – 11:20 a.m.

Will Online Banking Go Away By 2025?

Mark Ryan, Chief Analytics Officer, Extractable

Currently online banking (*OLB*) is the most frequent touchpoint, by far, between members and their credit union. But new technologies such as voice authentication, digital assistants and artificial intelligence may change that completely.

In this session Mark Ryan will lead participants through a look at some of the data behind *OLB* usage today and how integration with digital

10:20 – 11:20 a.m. (continued)

assistants such as Siri or Alexa might change that. Discover what opportunities this new interaction will provide.

11:25 a.m. – 12:25 p.m.

Understanding Technology Innovations For CU Executives And Board Members

Peter Fugaro, CMB, President, Prymak, LLC

Most credit union transactions can be made easily by members through automation with little paper or human interaction. But the tech world is constantly innovating and offering improvements to our technology experiences. Choosing the right technology—from the right vendor—can be a challenge for your IT teams. And as one of the primary fiduciaries for the credit union, it's up to you to make sure the credit union is not only staying on the leading edge of technology but ensuring that new systems provide a positive return on investment and positive member experience.

Peter Fugaro can help you understand how your credit union should go about selecting the right system. He'll layout the process your teams should be going through to ensure new technology will meet the desired goals. He'll also show you how your teams should be building a proper request for proposal (*RFP*) and how to build a successful implementation plan to ensure systems meet budget, time and regulatory requirements.

Join Peter for a discussion about specific technologies that can benefit your credit union and provide the best ROI. Most important of all, learn how executives and board members can be engaged to ensure that your credit union is making the right choices and that the business and IT teams have planned out the budget and time line to maximize success.

12:25 – 12:45 p.m. Conference Wrap-Up

Enjoy An Afternoon & Evening Exploring Tropical Paradise Island And Last-Minute Networking With Conference Attendees!

SUNDAY, MAY 21, 2017 ■ Have a safe trip home!

Enjoy Paradise Island!



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Reserve Your Room Now! Make reservations via a special link at www.cuconferences.com or call the *Atlantis Resort* at 888-877-7525. Please mention CU Conferences to receive special rates beginning at \$299. (Resort Reservation Center Hours: Mon. – Thurs. 9 am to 11 pm EST.; Fri. – Sun. 9 am to 8 pm EST.)



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 - **Hotel Cancellation Policy:** Cancellations must be made a minimum of 30 days prior to your arrival or you will be charged for 2 nights

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GUEST PROGRAM – Only \$249* CU Conferences’ **Guest Program (GP)** enables your registered guest to join you during Wednesday’s **Welcome Reception**, Thursday’s **Sit-Down Breakfast**, Friday’s **Sit-Down Breakfast & Luncheon**, and Saturday’s **Sit-Down Breakfast**. In addition to these conference events you get to share the amazing experience of the *Atlantis Resort* on tropical Paradise Island, Bahamas!

* Separate registration is required - see page 6

*Travel Information***

- Nassau International Airport (NAS) is approximately 35 minutes from the *Atlantis Resort*
- Taxi ride is approximately \$32 from the airport to the hotel
- Parking at the *Atlantis Resort* is a flat rate of \$16 per day.
- For special airline and car rental rates please call Altair Travel: 800-264-3316. Monday – Friday; 8:30 a.m. – 5:30 p.m. CST. *There is a nominal service charge for this services*
- *Atlantis Resort* provides options for round trip transfer services to and from the airport. Please call the resort at 888-877-7525.
- Bus transfers require at least 24 hours notice prior to your arrival. Shuttle Bus is \$33 per adult and \$16.50 per child.
- For Private transportation the *Atlantis Resort* requests reservation confirmation at least 3 days prior to your arrival date. Town Car: \$202 round trip; SUV Service: \$311; Limo: \$302; Private Van: \$247.

** Please note that prices are subject to change without notice



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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, you will receive a full refund, less a \$50 administrative fee.

There are no refunds for cancellations made less than 10 business days prior to the conference date. However, your credit union may apply the paid registration fee to any future conference. Registrants who do not attend are liable for the full conference fee.

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Please Register Additional Conference Participants And Guests On Separate Sheet.

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April 14, 2017 And Beyond \$1095

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On or Before March 16, 2017 \$995

March 17 through April 13, 2017 \$1045

April 14, 2017 And Beyond \$1095

Guest Program \$249

2nd Participant Subtotal: \$ _____

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(Based On Registration Date Selected & Guest Program)

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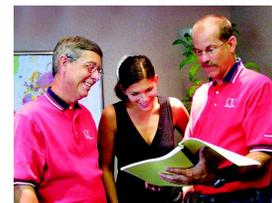
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We appreciate your participation, and we're here to do whatever it takes to make your conference experience a cut above the rest.

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