

“THE ONES IN RED” PRESENT

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DETECTING FRAUD AND MANAGING RISKS CONFERENCE

For Credit Union Supervisory Committee Members And Directors



Sheraton Fisherman's Wharf

JUNE 22 – 25, 2017

San Francisco, California

*Now more than ever,
credit union leaders need
a cost-effective way to
acquire a comprehensive
education on how to
fight fraud and comply
with government
regulations related to
risk management.*

ABOUT THIS CREDIT UNION EDUCATIONAL CONFERENCE:

CU Conferences has brought together some of the top credit union advisors to attack fraud and risk management issues head-on. Join fellow credit union board of directors, board chairs, supervisory committee members, CEOs, auditors, managers and other credit union professionals from across the country as we find real solutions to these everyday challenges.

**FOR GREATEST SAVINGS REGISTER EARLY
FOR THIS CONFERENCE . . . www.cuconferences.com**



educating The Credit Union Community *exclusively* Since 1979



www.cuconferences.com

At-A-Glance

It Seems There Is No Avenue That Scam Artists Won't Use To Perpetrate Theft And Fraud Against Your Credit Union And Its Members!

- ✓ Get Up-To-The-Minute Information Presented By Informed And Experienced Credit Union Advisors
- ✓ CPE Credits Available
- ✓ Valuable Networking Opportunities With Credit Union Professionals From Across The Country
- ✓ Exciting Location . . . San Francisco's *Sheraton Fisherman's Wharf Hotel*

Plus . . .

- ✓ Receive The Best Conference Rate When You Register Early!
(see page 6 for details)

DETECTING FRAUD AND MANAGING RISKS CONFERENCE

For Supervisory Committee Members And Directors

CU Conferences® has brought together top credit union advisors to attack fraud and risk management issues head-on & find real solutions to these everyday challenges

THURSDAY, JUNE 22, 2017

Tentative Schedule – subject to change

11:30 a.m. – 1:00 p.m. CONFERENCE REGISTRATION

1:00 – 1:15 p.m. Opening Remarks

1:15 – 2:15 p.m.

Directors And Fraud – Who's At Fault?

JERRY TENBRINK, CPA/Owner, Tenbrink And Associates

You can have the best system of internal control, a diligent internal auditor and a crack supervisory committee but still have a huge hole in your financial reporting system.

Why? Because key high level parties in your organization have the ability to control some if not all of the accounting and financial reporting processes at your credit union. How can you control this exposure to ensure that the financial information you're using to make decisions is reliable?

Jerry Tenbrink will assist you in determining if you have key exposure points and what you can do to control them.

2:15 – 2:30 p.m. Networking/Refreshment Break

2:30 – 3:30 p.m.

The Future Of Hacking And Prevention

JIM STICKLEY, CEO, Stickley On Security

Target, Home Depot . . . Hacking and security issues are hitting closer to home every day and your credit union's members are concerned. In this timely session, Jim will use his wide range of experience and unique delivery style to address this very serious issue.

Hear what Jim believes will be the coming wave of security threats to the credit union industry and walk away with some strategies and insights that can assist you in mitigating these threats.

3:30 – 3:45 p.m. Day In Review

5:00 – 6:00 p.m. (GP) Welcome Reception

Enjoy cocktails, light dining and valuable networking time with credit union conference participants from across the country, and . . . **"The Ones in Red."**



Registered guests are welcome during these (GP) conference events

FRIDAY, JUNE 23, 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.

Managing Concentration Risks

BRIAN SMITH-VANDERGRIF

Partner, Financial Management Services, Inc.

In light of extraordinary market and economic events of late, credit union leaders are being challenged to chart the course for navigating a new world.

Amid all of the demands being placed on management and directors, there is a renewed focus on critical risk management. Regulatory focus on risk management issues continues to intensify as more institutions fall victim to failed governance and unmanaged risks. Join Brian Smith-Vandergriff for a session you can't afford to miss.

- Discuss regulatory and management perspectives of concentration risks
- Identify types of risks and primary areas of exposure
- Review methods for measuring and monitoring risks
- Explore strategies for managing concentrations and testing scenarios

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

10:30 – 11:30 a.m.

Setting Your Credit Union's Risk Appetite

ANCIN COOLEY

Principal, Synergy Credit Union Consulting

Developing an effective risk management program and aligning it with your credit union's strategy is challenging. At the top, this process—and the foundation of good risk management—is the design of your credit union's risk appetite framework. The risk appetite framework sets a forward-looking view of the desired risk profile in a variety of scenarios and establishes a process for achieving that profile.

Your credit union's risk appetite clearly defines roles and responsibilities in the areas of monitoring and assessment. It also sets forth practices that link the credit union's objectives with the actions of your management team, ensuring that the risk profile remains within parameters.

- Define your institution's risk appetite
- Align your risk appetite with your strategic plan and loan growth goals
- Develop policies and procedures that support your risk management framework
- Influence decisions directly on strategy, annual business planning, capital allocation, budgeting, and new products and services

11:35 a.m. – 12:35 p.m.

Changing Technology And Potential Risks Credit Union Boards Must Consider

JERRY TENBRINK

CPA/Owner, Tenbrink And Associates

PART I ■ Every day we're faced with the task of weighing risk versus service. New technology is moving at a lightning pace, but are we appropriately assessing the risk associated with these services, or just adopting new technologies because it seems like the thing to do?

Join Jerry Tenbrink as he dives into these new technologies, determines their risks and assess whether they are appropriate for your credit union. *This two-part session continues after the sit-down luncheon*

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

1:35 – 2:35 p.m.

Changing Technology And Potential Risks Credit Union Boards Must Consider

PART II ■ Join Jerry Tenbrink for a continuation of the discussion begun before lunch. Learn about the risks credit unions take that may result in poor results and grave consequences. Risks need to be identified and managed to mitigate the effect they can have on your credit union's operations.

Jerry will review various risks that are of concern to examiners and discuss ways that risks can be monitored & avoided. He will examine such key risk areas as credit, interest rate and liquidity, and he'll show you new ways to monitor your strategic risks.

2:40 – 3:40 p.m.

Risk Governance: How To Successfully Create A Cyber Security Program

CHERISE GUTIERREZ

Co-Founder/President, Cyber Threat Be Gone

Financial institutions have always been a top target for malicious hackers. But in today's increasingly "online world", cyber security is quickly becoming the latest discussion point for board members and executives in virtually every industry vertical that uses some form of computers to service clients.

Considering their member-focused approach to business, credit unions benefit from a top-down led cyber security program to ensure it is a priority throughout the organization. Protecting your credit union from financial or reputational loss requires a long-term, multi-faceted approach that can be overwhelming to tackle without the right guidance from a seasoned cyber security expert.

FRIDAY, JUNE 23, 2017

2:40 – 3:40 p.m.

***Risk Governance:
How To Successfully
Create A Cyber Security
Program*** (continued)

In this session, Cherise Gutierrez will provide an overview of how credit unions can successfully develop, implement, and budget a cyber security program to maximize their members' data security.

Learn the answers to questions like . . .

- What is the FFIEC Cyber Assessment Tool? Should we be using the tool?
- How can we secure the transition of many of our services and data to applications, web-sites, and 3rd parties?
- Why should a board of directors be concerned about cyber security?
- Who should own the responsibility of managing the cyber security program?
- What is the impact of implementing a cyber security program to my credit union's operations?
- What is a cyber security roadmap?
- What is the liability of not implementing a cyber security program?
- How can we keep up with cyber technology advancements?

3:40 – 4:00 p.m.

Day In Review

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SATURDAY, JUNE 24, 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.

***Identifying Interest Rate
& Market Risks***

**BRIAN SMITH-VANDERGRIF
Partner, Financial Management
Services, Inc.**

As your credit union confronts the challenges of external forces affecting your members and institution, there are ample opportunities to improve financial performance and member services.

In this session you'll explore macro-economic trends, financial markets and the role of the Federal Reserve, gaining insight into the impact of market and interest rate risks on your credit union.

- Identify the four elements of interest rate risk
- Review credit union earnings and balance sheet, yield curve, basis, optionality and re-pricing risk
- Discuss how a future interest rate increase will affect the balance sheet and income statement
- Identify and manage elements of market risk
- Examine and analyze the factors that affect market value and cause market risk

10:05 – 10:20 a.m.

Networking/Refreshment Break

10:20 – 11:20 a.m.

***Business Continuity Planning:
New Developments –
A Guide For Directors
And Senior Management***

**SARAH SORENSEN
Director, The Summit Federal CU**

Recent world economic events, increased regulatory emphasis and busi-

10:20 – 11:20 a.m. (continued)

ness necessities have joined together to create a perfect storm causing business continuity planning (BCP) to remain a significant issue. Credit union leaders should be consistently reviewing their level of preparedness and the impact of a disruption on their members, services, and reputations.

Your credit union faces numerous challenges as it navigates the fast changing area of risk management and BCP enhancements. In addition to complying with NCUA regulatory requirements, robust BCP practices can help solidify member relationships and enhance the safety & soundness of your credit union.

Session Highlights:

- A review of a model BCP program
- A guideline for board member questions to management
- Should a credit union consider cyber security insurance?
- New developments in BCP including board oversight responsibility
- Strategies for ensuring a successful BCP program
- The credit union network's support for BCP endeavors

11:25 a.m. – 12:25 p.m.

***Enterprise Risk Management 101:
The Who, What, Why, & How***

**ANCIN COOLEY, Principal,
Synergy Credit Union Consulting**

Developing an effective risk management program and aligning it with your CU's strategy is challenging. Credit unions of all sizes share the need to identify, measure, monitor and control the risks faced by their institutions.

In this fun and informative session, Ancin Cooley will discuss ways to implement an effective enterprise risk management program (ERM).

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

SUNDAY, JUNE 25, 2017 – Travel Day

*Have A Safe
Trip Home!*

HOTEL ACCOMMODATIONS

Sheraton Fisherman’s Wharf hotel welcomes you with the light-hearted, yet sophisticated ambiance of colorful and relaxing décor. Network with conference attendees while enjoying a cocktail by the fire pits in the outdoor living room or catch up with friends at Link@Sheraton Café. Enjoy a swim in the heated outdoor pool, workout in the fitness room, grab a bite to eat in the restaurant or in the sleek lobby lounge before heading out to see the sites or retiring to a modern, bright & spacious guestroom featuring the luxurious Sheraton Signature Bed.

**Rates As Low
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Sheraton Fisherman’s Wharf is located one block from Fisherman’s Wharf and the adjacent piers. Whether you are looking for delicious seafood, fun travel souvenirs, a scenic harbor cruise, or the boat to historic Alcatraz – the hotel is conveniently located to all the exciting San Francisco attractions.

Reserve Your Room Early! Call the *Sheraton Fisherman’s Wharf* hotel directly at **888-627-7024**. Remember to mention CU Conferences to receive special rates starting at \$259 . You may also register online via a special link at www.cuconferences.com.



 *Special Rates Are Per-Night & Based On Availability*

GUEST PROGRAM* (GP)

CU Conferences’ **Guest Program** *Only \$249** enables your registered guest to join you during Thursday’s **Welcome Reception**; Friday’s **Sit-Down Breakfast** and **Luncheon**; and Saturday’s **Sit-Down Breakfast**.

**Separate Registration Required*

TRAVEL INFORMATION

- The San Francisco International Airport (SFO) is approximately 40 minutes from the Sheraton Fisherman’s Wharf Hotel
- Taxi ride is approximately \$50 – \$70 from the airport to the hotel
- Airport Express Van Service to/from SFO is fast and reliable. Prices range from \$16 – \$28 per person when booked in advance. Call 415-775-5121 or book your service at www.airportexpresssf.com
- Overnight self-parking: \$52 per night. In & out privileges are provided.

CPE CREDITS AVAILABLE

CU Conferences® is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have final authority on the acceptance of individual courses for CPE credit.



Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

For more information regarding administrative policies such as complaints and refunds, contact our office at 888-465-6010.

- Level of Knowledge **Overview**
- Prerequisite **None**
- Recommended CPE Credits . . . **12**
- Method of Presentation
(group & live) **Lectures & Workshops**
- Cancellation Policy (See page 6 for details)



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4 EASY WAYS TO REGISTER:

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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.

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

UPCOMING CREDIT UNION EDUCATIONAL CONFERENCE:

Annual Strategic Lending Conference

JULY 12 – 16, 2017

Williamsburg Lodge

WILLIAMSBURG, VIRGINIA

FOR MORE INFORMATION VISIT:
www.cuconferences.com

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For Supervisory Committee Members And Directors

Join Us At The Sheraton Fisherman’s Wharf In San Francisco, California

■ **JUNE 22 – 25, 2017** ■

1ST PARTICIPANT:	<i>Register Early For Best Conference Rate!</i>
Name _____	On or Before April 20, 2017 <input type="checkbox"/> \$1045
Title _____	April 21 through May 18, 2017 <input type="checkbox"/> \$1095
Nickname for ID Badge _____	May 19, 2017 And Beyond <input type="checkbox"/> \$1145
Email Address _____	<i>Guest Program</i> <input type="checkbox"/> \$249
Guest Name _____	1st Participant Subtotal: \$ _____
Guest Nickname for ID Badge _____	
2ND PARTICIPANT:	On or Before April 20, 2017 <input type="checkbox"/> \$1045
Name _____	April 21 through May 18, 2017 <input type="checkbox"/> \$1095
Title _____	May 19, 2017 And Beyond <input type="checkbox"/> \$1145
Nickname for ID Badge _____	<i>Guest Program</i> <input type="checkbox"/> \$249
Email Address _____	2nd Participant Subtotal: \$ _____
Guest Name _____	<i>Please Register Additional Conference Participants And Guests On Separate Sheet.</i>
Guest Nickname for ID Badge _____	

TOTAL AMOUNT DUE: (Based On Registration Date Selected And Guest Program) \$ _____

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:

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(on back of card)

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You Can’t Miss Us – “WE’RE THE ONES IN RED”

At CU Conferences® we’ve been dedicated to educating the credit union community exclusively since 1979. And we are proud to note that many who attend our conferences are loyal, repeat participants.

What sets us apart? The 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, problems or even if you just want to shoot the breeze – look for a member of our CU Conferences® staff.

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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