

“THE ONES IN RED” PRESENT

ANNUAL  
**STRATEGIC LENDING CONFERENCE**

JULY 12 – 16, 2017

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WILLIAMSBURG LODGE ★ WILLIAMSBURG, VA



Ask anyone what they think of when they hear “*credit union*” and they’re sure to say “*lending*.”

What should your credit union be doing to generate loans from members of every age?  
What kind of loans should you be offering your members to increase your earnings?

At our *Annual Strategic Lending Conference*, Lending Managers, CEOs, Directors, Board Chairs, Supervisory Committee Members, Senior Management, Committee Members and other credit union professionals from across the country will benefit from solutions to these questions and many more.

Join us at the beautiful *Williamsburg Lodge* in historic Williamsburg, Virginia for an informative credit union conference and important networking opportunities.



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Exclusively  
Educating The Credit Union Community ✓ Since 1979



# ANNUAL STRATEGIC LENDING CONFERENCE

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Tentative Schedule – subject to change

## ★ WEDNESDAY, JULY 12, 2017 ★

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

6:00 – 7:00 p.m. (GP) *Welcome Reception*

Enjoy cocktails, light dining & valuable networking opportunities with credit union professionals from across the country and *“The Ones In Red”!*

*Your Registered Guest is welcome to join you at these (GP) events)*

## ★ THURSDAY, JULY 13, 2017 ★

7:45 – 8:45 a.m. (GP) *Sit-Down Breakfast*

8:45 – 9:00 a.m. *Opening Remarks*

9:00 – 10:00 a.m.

### Mortgage Lending

*Gary Hess, President, RTE Financial Services*

Could there possibly be anything new in mortgage lending? Where does the credit union market share of mortgages stand compared to history?

Join Gary Hess for an examination of the past, present and future of mortgage lending at credit unions. Together you'll plan a strategy for continued success in this market.

- What are the products?
- How do we deal with new developments?
- Who are the players?

10:05 – 11:05 a.m.

### Developing A National 24/7 Loan Capture Program

*Walt Agius, Managing Partner, CU Lending Edge*

**PART I** – What would be better than every credit union being able to effectively compete with every national, regional and local lender for loans on the web? Being able to deliver automated member capture for existing members as well as potential members. And you might as well throw in automated decisioning to each lender's exact standards.

Are you ready to stop talking and act? Peer-to-peer, LendingTree and the big three national banks as well as many other smaller market disruptors are stealing business away from CUs, because they have better technology and virtually no membership qualifications to meet.

*(This presentation continues after a short Networking/Refreshment break)*

11:05 – 11:20 a.m. *Networking/Refreshment Break*

11:20 a.m. – 12:20 p.m.

### Developing A National 24/7 Loan Capture Program

**PART II** – Continue learning as Walt Agius shows you how your credit union can compete and, over time, perhaps even beat the competition. And, how you can start saying yes to capturing your members and potential members' loans 24/7, now and into the future.

12:20 – 12:30 p.m. *Day In Review*

## ★ FRIDAY, JULY 14, 2017 ★

7:45 – 8:45 a.m. (GP) *Sit-Down Breakfast*

8:45 – 8:50 a.m. *Opening Remarks*

8:50 – 9:50 a.m.

### Investing In Student Borrower Success

*Joanne Dashiell, Manager Of Professional Services, American Student Assistance*

When it comes to Millennials and money, we have all become accustomed to hearing about the challenges posed by student loan debt. Indeed, many in Gen Y are working to pay this down, and across the board young Americans cite being debt-free as their number one short-term financial goal.

But there's more to the story. Research indicates that many Millennials are viewing their investment in education within the broader context of their total financial health. Now is the time for young Americans to incorporate debt management into a long-term strategy that also includes saving for — and investing in — the future, yet they lag behind in their understanding of financial planning strategies.

In this session, Joanne will cover research that highlights the financial needs of this population and discuss how credit unions—regardless of whether or not they offer student loan products—can provide critical guidance and support to develop a strong Millennial member base.

9:50 – 10:05 a.m. *Networking/Refreshment Break*

10:05 – 11:05 a.m.

### 4 Technologies That Will Completely Transform The Member Experience By 2020

*Mark Ryan, Chief Analytics Officer, Extractable*

We will review the trends and impact of machine learning, predictive analytics, artificial intelligence, and voice recognition on financial websites. Early providers and adopters of each technology will be showcased and Mark will take you on an exploration of how financial institutions can take advantage of these technologies to generate loans and earnings as their member base evolves.

During this informative session, Mark Ryan, Extractable's Chief Analytics Officer will demonstrate these technologies in action through practical examples.

*(Friday's agenda continues on page three)*

# ANNUAL STRATEGIC LENDING CONFERENCE

Enjoy Your Free  
Time Exploring  
Colonial Williamsburg  
And The Charming  
Williamsburg Lodge!

## ★ FRIDAY, JULY 14, 2017 ★

*(continued)*

11:10 a.m. – 12:10 p.m.

### Learn The Secrets Of The Fastest Growing Credit Unions In Loan Growth

*Rory Rowland, President, Rowland Consulting*

**PART I** – Want to send your credit union's loan growth through the roof? Learn from some of the best in the business.

Rory Rowland has identified credit unions with outstanding, organic loan growth. Using NCUA data, he has ranked the top credit unions by loan growth scrubbing that data for mergers that might otherwise skew the stats. Rory has compiled the results of these top-performing credit unions so you can learn the secrets of their success.

*(This presentation continues after  
our Sit-Down Group Luncheon)*

12:10 – 1:10 p.m. *(GP) Sit-Down  
Luncheon*

1:10 – 2:10 p.m.

### Learn The Secrets Of The Fastest Growing Credit Unions In Loan Growth

**PART II** – One secret of loan growth is a successful sales culture. In the conclusion of this two-part informative session presented by Rory Rowland, you will continue to learn how many of the most successful credit unions installed a service/sales culture, resulting in some of the fastest growing credit unions in the United States.

2:15 – 3:15 p.m.

### What Landing Rovers On Mars Taught Us About Making Robust Lending Decisions

*Bruce Hoogstraten, President, GEO-San, Inc.*

Discover how techniques developed to land rovers on Mars are being applied to help financial institutions in their lending decisions. Learn about a framework that has been developed to facilitate the process of turning data into an optimal business strategy in a systematic and governed way. Gain insight into the three levels of analytics, namely descriptive, predictive and prescriptive, through application of the framework in developing a robust loan portfolio.

3:15 – 3:30 p.m. *Day In Review*

## ★ SATURDAY, JULY 15, 2017 ★

7:45 – 8:45 a.m. *(GP) Sit-Down Breakfast*

8:45 – 8:50 a.m. *Opening Remarks*

8:50 – 9:50 a.m.

### Disruptive Lending Technologies

*Gary Hess, President, RTE Financial Services*

As the saying goes, "Nothing is constant except change." From the pencil to typewriters to computers to the Internet, lending has seen its share of disruptions. To stay in business, we have adjusted to all of them and continued our business. Today we are faced with person-to-person lending, marketplace lenders (*FinTech*) and credit scoring services, all operating to reduce our loan volume.

Join Gary as he reviews these technology disruptors and the tools available to your credit union to combat them and remain viable as a lender. He'll also show you how to provide valuable financial education to your members as you're serving them with consumer loans.

9:50 – 10:05 a.m. *Networking/Refreshment Break*

10:05 – 11:05 a.m.

### Proactively Expanding Your Addressable Loan Market

*John Dearing, CFA, Partner/Managing Director, Capstone*

Credit unions today face many challenges when generating new loans, from regulations, community banks, new start-ups and peer-to-peer lending. At the same time, this new competitive market provides opportunities for those who are willing to act. During John's presentation, you will learn how to identify the best markets to help your credit union grow.

11:10 a.m. – 12:10 p.m.

### The Ultimate Digital Marketing Score Card: 5 Key Data Points Every Financial Organization Should Care About

*Mark Ryan, Chief Analytics Officer, Extractable*

Reporting on the performance of websites, mobile applications, and digital marketing can be complex, but all credit unions need to master these technologies and processes in order to survive in the 21<sup>st</sup> century. Mark has reviewed the performance data on 100 financial websites and using this experience will demonstrate the 5 key data points that can be used to gauge the proficiency of a credit union in the digital world. Mark will review real world dashboards that integrate data from multiple sources such as web analytics and online loan applications to visualize the strengths and weaknesses of public websites. Attendees will leave with a better understanding of their digital performance and how it can increase loan performance.

12:10 – 12:20 p.m. *Conference Wrap-Up*

## ★ SUNDAY, JULY 16, 2017 ★

*Travel Day – Have A Safe Trip Home!*



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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 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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 “WE'RE THE ONES IN RED”**

At CU Conferences® we have 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? 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're here to do whatever it takes to make your conference experience a cut above the rest.

**UPCOMING CREDIT UNION EDUCATIONAL CONFERENCE:**

**National CU Directors Conference**

**AUGUST 23 – 27, 2017**  
**Wailea Beach Resort & Spa**  
**MAUI, HAWAII**

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CU CONFERENCES®

**ANNUAL STRATEGIC LENDING CONFERENCE**

**JULY 12 – 16, 2017** ★ *Williamsburg Lodge* ★ **WILLIAMSBURG, VIRGINIA**

*Register Early For Greatest Savings!*

**1ST PARTICIPANT'S NAME:** \_\_\_\_\_

Title _____	<b>On or Before May 11, 2017</b> <input type="checkbox"/>	\$995
Nickname for ID Badge _____	<b>May 12 through June 8, 2017</b> <input type="checkbox"/>	\$1045
Email Address _____	<b>June 9, 2017 And Beyond</b> <input type="checkbox"/>	\$1095
<b>Guest Name</b> _____	<i>Guest Program</i> <input type="checkbox"/>	\$225
Guest Nickname for ID Badge _____	<b>1st Participant Subtotal: \$</b> _____	

**2ND PARTICIPANT'S NAME:** \_\_\_\_\_

Title _____	<b>On or Before May 11, 2017</b> <input type="checkbox"/>	\$995
Nickname for ID Badge _____	<b>May 12 through June 8, 2017</b> <input type="checkbox"/>	\$1045
Email Address _____	<b>June 9, 2017 And Beyond</b> <input type="checkbox"/>	\$1095
<b>Guest Name</b> _____	<i>Guest Program</i> <input type="checkbox"/>	\$225
Guest Nickname for ID Badge _____	<b>2nd Participant Subtotal: \$</b> _____	

*Please Register Additional Participants & Guests On Separate Sheet* **TOTAL AMOUNT DUE: \$** \_\_\_\_\_

**CREDIT UNION INFORMATION:**

**Credit Union Name** \_\_\_\_\_ **Asset Size** \_\_\_\_\_

**Contact Person** \_\_\_\_\_ **Contact Person's Email** \_\_\_\_\_

**Street Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

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

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**HOTEL ACCOMMODATIONS: Rates As Low As \$240**

A charming red-brick hotel nestled on a tree-lined street, the **Williamsburg Lodge** features classically decorated guest rooms, a world-class restaurant, 2 pools and The Spa of Colonial Williamsburg. You are just minutes away from Busch Gardens Williamsburg, Golden Horseshoe Golf Club, historic sites, taverns, restaurants, shopping and more.

**Reserve Your Room Early Through CU Conferences' Room Block To Receive:**

- Complimentary self-parking (*Valet parking is available for a fee*)
- Complimentary access to the fitness center at the Spa at Colonial Williamsburg
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**For Reservations** please visit our special link at [www.cuconferences.com](http://www.cuconferences.com) or call **Williamsburg Lodge** at **800-261-9530**; Monday – Friday, 8:30 a.m. – 5 p.m. (EST). Be sure to mention **CU Conferences** to receive special rates starting at \$240 per night.



**310 South England Street**  
**Williamsburg, Virginia 23185**  
**800-261-9530**

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

**GUEST PROGRAM (GP): only \$225\***

CU Conferences' **Guest Program** enables your registered guest to join you during Wednesday's **Welcome Reception**, Thursday's **Sit-Down Breakfast**, Friday's **Sit-Down Breakfast** and **Luncheon**, and Saturday's **Sit-Down Breakfast**.

**TRAVEL INFORMATION:**

- Newport News/Williamsburg International Airport (PHF) is located about 30 minutes south of Williamsburg.
- For assistance with airfare & car rental please call Altair Travel: 800-264-3316. *Mon. – Fri., 8:30 a.m. – 5:00 p.m. CST. (Nominal Service Fee Applies)*

\*Separate Registration Required

