

“The Ones In Red” Present

Credit Union Spring Training Conference ■ March 4 – 7, 2018

Trade Winds Island Grand Resort ■ St. Petersburg, Florida



Credit Union Spring Training Conference ■ March 15 – 18, 2018

Scottsdale Plaza Resort ■ Scottsdale, Arizona



*Choose The Conference
Date And Location That
Is Best For You And
Your Leadership Team!*

CU Conferences' Credit Union Spring Training “*must-attend*” Conference is held during two different weeks in March in two invigorating and scenic locations. This concise yet comprehensive educational conference features informative sessions led by three experienced and respected presenters – Harry Black, Bill Farley and Christie Summervill. *And*, you will get valuable networking time where you can learn from & share ideas with conference attendees; *Plus*, you'll enjoy *Free Admission* to an exciting afternoon major league baseball game.

Who Will Attend: Credit Union Directors ■ Board Chairs ■ CEOs ■ Supervisory Committee Members ■ Senior Managers ■ Marketing Managers ■ Business Development Professionals ■ Committee Members And Other Credit Union Leaders From Across The Country

*Revitalize Your Spirit
Refresh Your Mind
Renew Your Dedication*

*For Best Educational Experience, Maximum
Networking Opportunities & Greatest Savings
Register Four Or More From Your Credit Union!*

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Register Early! www.cuconferences.com

Credit Union Spring Training Conference 2018



MARCH 4 – 7, 2018 • ST. PETERSBURG, FLORIDA
 Or MARCH 15 – 18, 2018 • SCOTTSDALE, ARIZONA

*Choose The Conference
 Date And Location —
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 Leadership Team!*

Tentative Schedule – subject to change

Day One

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

6:00 – 7:00 p.m. (GP) *Welcome Reception* – Join “*The Ones In Red*” for cocktails, light dining, and great conversation with other credit union leaders from across the country!

Day Two

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

9:00 – 9:15 a.m. Opening Remarks

9:15 – 10:15 a.m. *What’s Fair To Pay Your CEO?*
 Christie Summervill, CEO, BalancedComp

Say goodbye to the once-a-year controversy about how to calculate a “fair” salary increase and bonus. With more than 14 years of experience working with boards of directors and employees of credit unions and community banks, Christie will share her ideas for establishing a CEO performance plan that balances the objectives of the board of directors with the salary calculations in the C-Suite. The results of this process will stand up to the most rigorous internal or external scrutiny.

After attending this session you’ll return to your credit union with a proven process to tie base and incentive pay to performance for your CEO.

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

10:30 – 11:30 a.m. *By The Numbers –
 The Data Driven Credit Union*

Bill Farley, Sales Manager, Select East, CUNA Mutual Group

Credit unions have become accustomed to traditional ratios and trends valued by regulators to gauge financial strength. But today we live in a new world full of expanding metrics where almost EVERYTHING is (or should be) measured. This session highlights some of the “not so traditional” numbers and trends to consider leveraging in your overall assessment of success.

11:35 a.m. – 12:35 p.m. *Threats To Credit Unions*
 Harry Black, Treasurer, RiverTrust FCU

Is your credit union prepared for the dangers that threaten its survival? In addition to rising rates, the national debt and the aging of credit union membership, there are the threats of merging with other credit unions and the threat of credit union taxation. Will your credit union be able to survive? What actions can your credit union take to get ready?

Harry’s presentation gives you an understanding as to why these threats must be addressed by every credit union in the coming

11:35 a.m. – 12:35 p.m. (continued)

years. He will discuss how increasing interest rates can dramatically reduce your credit union’s investment portfolio. Harry will also discuss the continuing effort by banks to force credit unions to pay income taxes.

Be sure to participate in the discussion that Harry leads about why some credit unions will be forced to merge with other credit unions or go out of business

Forewarned is fore-armed. Attend this presentation to learn how to prepare your credit union for the challenges that are sure to lie ahead.

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

- Baseball Ticket Exchange •

1:35 – 2:35 p.m. *The Leadership Challenge*

Bill Farley, Sales Manager, Select East, CUNA Mutual Group

The responsibilities of leadership today have never been so important or complicated, while at the same time, never so challenged. In the leadership challenge we will have an enlightening exploration into the 5 most important characteristics for today’s most successful credit union leaders.

2:40 – 3:40 p.m. *Credit Union Balance Sheets*
 Harry Black, Treasurer, RiverTrust FCU

The National Credit Union Administration requires credit union board members to understand the fundamentals of credit union accounting. This presentation is designed to count toward the NCUA requirements for annual financial training for every board member. It will be directed to those directors who are not accounting professionals and may be uncomfortable with voting on issues that may affect their credit union’s financial success.

At the end of Harry’s presentation every attendee will understand how to read a credit union’s balance sheet and determine whether that credit union is financially stable. Understanding the impact of the information contained on every credit union’s balance sheet is essential for every director. Don’t miss this common sense discussion of how to simplify reading balance sheets.

Receive a Certificate of Completion for attending this presentation

3:40 – 4:00 p.m. Day In Review

Day Three

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

8:45 – 8:50 a.m. **Opening Remarks**

8:50 – 9:50 a.m. **Board of Directors
Responsibilities**

Harry Black, Treasurer, RiverTrust FCU

What are the duties and responsibilities of your credit union board of directors? Can directors make decisions and direct the staff without consulting the board? Can a board get rid of a bad director? Is there a procedure to remove directors from the board? Can board members be held liable for problems at the credit union? What must a director know about accounting to be considered as qualified by the NCUA? You'll learn the answers to all these questions & more when you attend this presentation designed to help boards learn what all directors must know.

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

10:05 – 10:50 a.m. **The Performance Review:
Is It Worth The Trouble?**

Christie Summervill, CEO, BalancedComp

In this highly charged session, Christie will discuss effective recent trends in eliminating the performance review. What are the differences between an effective an ineffective performance review, starting at the top? What impact do both approaches have on the bottom line of your credit union? What processes have to be in place to make them meaningful? If performance management really does impact the bottom line, how do you tie salary increases into the annual labor budget?

10:55 – 11:50 a.m. **U.S. Economic Update And
Its Impact On Credit Unions**

Bill Farley, Sales Manager, Select East, CUNA Mutual Group

The global economy, the overall financial sector, healthcare, and the stressed labor market will continue to impact our economy, interest rates and ultimately credit union performance. During Bill's presentation he will analyze key economic indicators as well as credit union market trends to foster better strategic decisions in 2018.

11:50 a.m. – 12:00 p.m. **Conference Wrap-Up**

12:15 – 5:00 p.m. (GP) **GROUP OUTING**

**Enjoy An Exciting Afternoon
At The Ballpark!**

(See details in next column)

Day Four

Travel Day – Please Have A Safe Trip Home!

GROUP OUTING:

An Afternoon At The Ballpark!*



Enjoy an afternoon of networking with conference attendees and the satisfying crack of the bat during a preview of 2018 Major League Baseball.

Each paid attendee/guest registration includes one Spring Training baseball ticket. Additional tickets** may be purchased at \$50 each, and includes roundtrip transportation.

**Call Karen at 888-465-6010
to order your additional tickets****

*Roundtrip transportation from the resort is provided
** Additional tickets must be purchased prior to conference

GUEST PROGRAM (GP):

Only \$219

The Credit Union Spring Training Conference **Guest Program (GP)** enables your registered guest to join you during the following conference events at your chosen location:

- Welcome Reception
- 2 Sit-Down Breakfasts
- Sit-Down Luncheon

Plus ...

Group Outing to MLB Spring Training Game!

(GP) Registered guests are welcome during these events

TRAVEL INFORMATION:

St. Petersburg, Florida Location:

- Tampa International Airport (TPA) and St. Petersburg/Clearwater International Airport (PIE) are both 40 minutes from the Tradewinds Island Grand Resort
- One parking space per guestroom is complimentary when booked through CU Conferences' room block

Scottsdale, Arizona Location:

- Phoenix Sky Harbor International Airport (PHX) is approx. 30 minutes from the Scottsdale Plaza Resort
- Self-parking at hotel is at no cost

For Airfare & Car Rental Assistance
Call Altair Travel & Cruises: 800-264-3316



Mon. – Fri.: 8:30 a.m. – 5 p.m. CST. (Nominal Service Fee Applies)

UPCOMING CREDIT UNION EDUCATIONAL CONFERENCES:



**CREDIT UNION MERGERS AND ACQUISITIONS
CONFERENCE ■ APRIL 23 – 26, 2018**

**CREDIT UNION SECURITY MANAGEMENT AND
DIRECTOR'S CONFERENCE ■ APRIL 23 – 27, 2018**

*Both Conferences Are Held At Omni La Mansion del Rio
In San Antonio, Texas During Fiesta San Antonio!*

CU CONFERENCES® CREDIT UNION SPRING TRAINING RESORT ACCOMMODATIONS:

TradeWinds Island Grand Resort

MARCH 4 – 7, 2018 • ST. PETERSBURG, FLORIDA

Set on 20 lushly landscaped acres adjacent to a private white sand beach on the Gulf of Mexico, the *TradeWinds Island Grand Resort*'s gorgeous updates are reflected in the guest rooms, meetings space, lobby, Grand Palm Colonnade, and more! Bask beside one of five heated pools, indulge in sumptuous meals and a relaxing Spa massage. Arrange for a fishing, golfing or snorkeling excursion or simply explore the impeccably landscaped grounds by paddleboat along the meandering waterway, livened by white swans & Nile Perch. At the Island Grand, choices are limited only by your imagination.

For reservations call *TradeWinds Island Grand Resort* at **800-808-9833**. **Mention CU Conferences** to receive special rates as low as **\$235**. You may also register via a special link at **www.cuconferences.com**

5500 GULF BOULEVARD • ST. PETERSBURG, FLORIDA 33706

*Special Rates Based On Availability. Please Note: A \$45 daily resort fee is **WAIVED** when you book your room through CU Conferences' room block.*

Scottsdale Plaza Resort

MARCH 15 – 18, 2018 • SCOTTSDALE, ARIZONA

The *Scottsdale Plaza Resort* is an oasis of tranquility that captures the essence of scenic Arizona. Graceful Spanish Mediterranean architecture and décor create a cozy, private estancia-style feel. Take a dip in one of five heated pools located throughout the grounds, smooth out your stroke on the resort's private putting green, or just experience the warm desert breezes and views of Camelback Mountain. Clusters of rooms & suites are tucked among peaceful courtyards that are surrounded by fragrant, indigenous flowers, seasonal plantings, 50-foot palms and eucalyptuses.

For reservations call the *Scottsdale Plaza Resort* directly at **800-832-2025**. **Mention CU Conferences** to receive special rates as low as **\$239**. You may also register via our special link at **www.cuconferences.com**

7200 NORTH SCOTTSDALE ROAD • SCOTTSDALE, ARIZONA 85253

*Special Rates Based On Availability. Please Note: A \$25 daily resort fee is **WAIVED** when you book your room through CU Conferences' room block.*


**Choose The Date & Location
That Is Best For You
& Your Leadership Team!**

CU CONFERENCES® CREDIT UNION SPRING TRAINING REGISTRATION FORM:

Credit Union Spring Training Conference 2018

REFRESH YOUR MIND • REVITALIZE YOUR SPIRIT • RENEW YOUR DEDICATION

PLEASE CHECK ALL APPLICABLE BOXES

1ST PARTICIPANT:		<input type="checkbox"/> St. Petersburg, Florida: March 4 – 7, 2018	
Name _____		<input type="checkbox"/> Scottsdale, Arizona: March 15 – 18, 2018	
Title _____		On or Before January 4, 2018	<input type="checkbox"/> \$1045
Nickname for ID Badge _____		January 5 Through February 7, 2018	<input type="checkbox"/> \$1095
 Please Provide Your Email Address To Receive Conference Materials And Updates		February 8, 2018 and Beyond	<input type="checkbox"/> \$1145
		Guest Program (GP)	<input type="checkbox"/> \$ 219
Email Address _____		Total Amount Due: \$ _____	
Spouse/Guest Name _____		<i>(Based on registration deadline date selected and spouse guest program)</i>	
Spouse/Guest Nickname for ID Badge _____			

Register Additional Conference Attendees & Guests On Separate Sheet Or Call CU Conferences At 888-465-6010

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:

CU Conferences® is authorized to **CHARGE** my **VISA** **MASTERCARD** in the amount of: \$ _____

Credit Card Number _____ / _____ / _____ / _____ Expiration Date _____ / _____ 3-Digit CSV Code _____
(on back of card)

Print Name _____ Signature _____
(as appears on card) (required to process charge)

ENCLOSED is my **CHECK** made payable to **CU Conferences** in the amount of: \$ _____



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"WE'RE THE ONES IN RED"

Register Early & Save

FOUR EASY WAYS TO REGISTER:

- Online:** www.cuconferences.com
- Fax:** 888-328-2047
- Call:** 888-465-6010
- Mail** registration *and* payment to:
CU Conferences
8711 Watson Rd., Ste. 200
St. Louis, MO 63119

Save Even More! . . .

**Register Four Or More
Conference Participants
From Your Credit Union &
Save \$50 Per Participant!**

**To Register Call 888-465-6010
- Please Ask For Karen -**

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