

**“The Ones In Red” Present**

Follow Us On:



#cuconferences

# CREDIT UNION MERGERS AND ACQUISITIONS CONFERENCE

*Explore The “If’s, Why’s & How’s”*

APRIL 23 – 26, 2019 ▼ SAN ANTONIO, TEXAS

## ABOUT THIS CONFERENCE:

Now in its 8<sup>th</sup> year, the *Credit Union Mergers And Acquisitions Conference* continues to be one of our most popular conferences.

As you know, even though credit unions continue to get stronger & stronger, the number of credit unions continues to decrease annually.

Through a case study, participants will develop a merger policy for a mock credit union, and experience merger negotiations as part of a team exercise. When you return to your credit union, in addition to having received the necessary information on how to negotiate a successful merger, you will have gathered the information necessary for your board to develop a merger policy; both as a potential merger or mergee.



*Experience The Grace & Charm Of Omni La Mansión del Rio Hotel, The Enchantment Of The Riverwalk, & The Thrill Of Fiesta San Antonio!*

**WHO WILL ATTEND:** Credit Union CEOs ▼ Board of Directors ▼ Board Chairs ▼ Supervisory Committee Members ▼ Branch Managers ▼ And other leaders from your credit union who are concerned with the *If’s, Why’s And How’s* of a merger or acquisition.

***Register Early For Best Conference Rate!***

[www.cuconferences.com](http://www.cuconferences.com)



*exclusively*  
Educating The Credit Union Community <sup>v</sup> Since 1979

**THIS IS NO  
ORDINARY  
CONFERENCE!**

We have designed the agenda to give attendees ample amount of time to not only interact with our expert panel of speakers, but time to interact with other attendees as well. There will be group discussions throughout the conference as well as a panel discussion with the conference presenters.

CU Conferences' goal is to give you the viable information you need to take back to your credit union to lead you in the right path for a successful merger or acquisition or the information you need to allow you to make an educated decision on whether a merger is right for you and your members.

*Here's What Attendees Had To Say  
About This Conference . . .*

**“Both presenters offered great insight and details on all that needs to be done to complete a successful merger. Whether this will be your first merger or you have been through one before, this conference will prepare you to be successful!”**

*Mike Tomko, President/CEO,  
Brightstar Credit Union*

**“Very concise – well explained.  
A good amount of levity.”**

*Kerry Schrader, Director/Treasurer,  
Washington Gas Light Credit Union*

**“Applies reality to an attractive concept – good primer, great stories/  
examples and a lot to consider.”**

*Joe Schmidt, Board Chair,  
Sharepoint Credit Union*

**“Very timely and informative.  
I give both presenters a 5 out of 5!”**

*Gene Douglass, Director,  
First South Financial Credit Union*

**CREDIT UNION  
MERGERS AND ACQUISITIONS  
CONFERENCE AGENDA ▶▶▶▶▶▶▶▶▶▶**

**TUESDAY, APRIL 23, 2019** \_\_\_\_\_

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

**6:00 – 7:00 p.m. (GP)**

*Welcome Reception*

*Enjoy cocktails, light dining and great conversation with conference participants, their guests and . . . “The Ones In Red”*

**WEDNESDAY, APRIL 24, 2019** \_\_\_\_\_

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

**9:00 a.m. – 12:30 p.m.**

**Introduction And Understanding  
The Merger And Acquisition Process:  
Is A Merger Or Acquisition  
Right For Your Credit Union?**

The decision to merge with another credit union or to be acquired by another credit union is a major decision for both the credit union and its members. This morning's presentations and discussions will cover the overall strategies, accounting considerations, and legal issues that are involved in considering a merger or acquisition. The morning is designed to give you an overview of the if's, why's and how's of the merger decision.

**Session Highlights:**

- ▼ Why Do CU's Merge – Merger And Mergee
- ▼ How To Find A Partner
- ▼ Member Concerns
- ▼ External Synergies
- ▼ Internal Synergies
- ▼ People Issues
- ▼ Issues With “Getting It Done”
- ▼ CEO Issues
- ▼ Board Issues
- ▼ Operations Issues
- ▼ PR Issues
- ▼ Cultural Issues
- ▼ How They Really Get Done



# CREDIT UNION MERGERS AND ACQUISITIONS CONFERENCE AGENDA

Tentative Schedule – subject to change  
Registered Guests are welcome to attend these (GP) conference events

## WEDNESDAY, APRIL 24 (continued)

### 12:30 – 1:30 p.m. (GP) *Sit-Down Luncheon*

Enjoy a delicious sit-down luncheon as you continue to discuss this morning's presentations and discussions. Take advantage of this time to get better acquainted with your fellow attendees as you continue to network.

### 1:30 – 3:30 p.m.

#### Introduction And Understanding The Merger And Acquisition Process (con't)

Now that you've had the time to digest the information presented this morning, we'll continue the discussion in more detail.

#### Session Highlights:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>▼ <b>Due Diligence Checklist</b></li> <li>■ Intellectual Property</li> <li>■ Risk Management</li> <li>■ Capacity</li> <li>■ Asset Verification</li> <li>■ Liability Verification</li> <li>■ Equity</li> <li>■ Profitability</li> <li>■ Cash Flow</li> <li>■ Products &amp; Services</li> <li>■ Information Technology</li> <li>■ Legal Issues</li> <li>■ Regulatory Compliance</li> <li>■ Policies &amp; Procedures</li> <li>■ Red Flag Events</li> <li>■ When To Seek Legal Advice</li> </ul> | <ul style="list-style-type: none"> <li>▼ <b>Accounting Component</b></li> <li>■ Value Of Entity As A Whole</li> <li>■ Value Of Assets And Liabilities</li> <li>■ Core Deposit Valuation</li> <li>■ Increased Bookkeeping Requirements</li> <li>■ Disclosure Requirements</li> </ul> |
|---|---|

### 3:30 – 4:30 p.m.

#### ▶ ▶ **ROUNDTABLE DISCUSSION** ◀ ◀

As you can see from today's discussions and presentations, there is a lot to consider when it comes to mergers and acquisitions.

We'll utilize this time to break into small groups and discuss those considerations and help find real solutions you can bring back to your credit union.

### 4:30 – 4:45 p.m. Daily Wrap-Up

## THURSDAY, APRIL 25, 2019

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

### 9:00 a.m. – 12:15 p.m.

#### Now What?

Yesterday our presenters started the day with an overview of the merger and acquisition process and then gave you detailed information on the processes for a successful merger and acquisition transaction. We'll continue our discussion from yesterday and then allow time for a panel discussion with our presenters.

#### Key Topics of Discussion:

- ▼ Developing A Merger Strategy
- ▼ How To Locate Potential Merger Partners
- ▼ Legal & Accounting Issues Concerning A Merger
- ▼ Operational Concerns

### 12:15 – 1:15 p.m. (GP) *Sit-Down Luncheon*

Enjoy today's sit-down luncheon as you continue to discuss the information you've been given by our expert panel of presenters and other attendees from credit unions across the country.

### 1:15 – 2:30 p.m.

#### Now What? (continued)

We will continue our presentation and discussion on "Now What?" This time will be used as a wrap-up for discussing the final points for a successful merger or acquisition. By now you will have received the valuable information needed to make an educated decision on whether or not a merger or acquisition is right for you.

### 2:30 – 3:30 p.m.

#### ▶ ▶ ▶ **PANEL DISCUSSION** ◀ ◀ ◀ ◀

*Ask Questions. Share Ideas.  
Leave With Valuable Knowledge!*

You've heard our experts individually, now see synergy in action as they put their heads together to answer your questions. It's time to get the answers you need not only from our expert presenters, but from fellow attendees as well.

### 3:30 – 4:00 p.m. Conference Wrap-Up

## FRIDAY, APRIL 26, 2019 ■ TRAVEL DAY

*Have a Safe Trip Home!*



## HOTEL ACCOMMODATIONS: ☒

# Omni La Mansión del Río Hotel

☒ Due to the popularity of this conference and *Fiesta San Antonio* taking place during the conference, there is a good chance the *Omni La Mansión del Río Hotel* will sell out.

**It Is Highly Recommended That You Book Your Room Early!**

The *Omni La Mansión del Río* is nestled along the historic Riverwalk in downtown San Antonio. Blending Spanish colonial architecture & European style, the four-diamond hotel embodies the grace and charm of a grand hacienda.

Built on three levels that descend to San Antonio's festive Riverwalk, it is a haven of impeccable service, tranquil surroundings and is within easy walking distance of the fabled Alamo, El Mercado, La Villita District, Spanish Governors Palace and much more.

### **Reserve Your Room Now!**

Reserve your room online via a special link at our website at [www.cuconferences.com](http://www.cuconferences.com). or by calling the *Omni La Mansión del Río Hotel* at **210-518-1000**. Mention CU Conferences® for special rates\* starting at \$225 per night.



Omni La Mansión del Río Hotel • 112 College Street • San Antonio, TX 78205 • 210-518-1000

\* Special room rates include FREE in-room Internet access and use of the fitness facility. Offer applies ONLY to reservations made within CU Conferences' reserved room block.

## GUEST PROGRAM: Only \$255\*\*

CU Conferences® *Credit Union Mergers And Acquisitions Conference Guest Program (GP)* enables your registered guest to join you during **Tuesday's Welcome Reception, Wednesday's Sit-Down Breakfast & Luncheon, and Thursday's Sit-Down Breakfast & Luncheon.**

\*\* Separate Registration Required

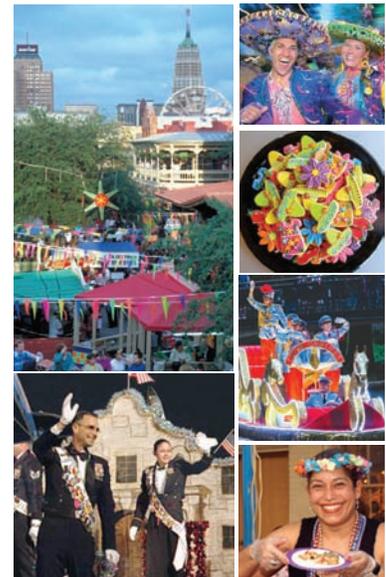
## TRAVEL INFORMATION:

- The San Antonio International Airport (SAT) is approximately 20 minutes from *Omni La Mansión del Río Hotel*
- Taxi ride is approximately \$30 from the airport to the hotel
- Uber ride is approximately \$20 from the airport to the hotel
- Valet parking is \$39 a night with in and out privileges
- Public self-parking across the street is \$10 daily with no in & out privileges



**"The Party With A Purpose"**  
**April 18 – 28, 2019**

**Credit Union Mergers And Acquisitions Conference** is held during *Fiesta San Antonio*. The celebration has grown from a one-parade event in 1891 honoring the heroes of the Alamo and the Battle of San Jacinto into one of the nation's premier festivals with over 100 unique events sponsored by nonprofit organizations – **And More Than Half Of The Events Are Free!**



Parades include *Battle of Flowers* – the oldest, largest (2nd in size only to the *Rose Bowl Tournament of Roses® Parade*) and only parade in the U.S. produced entirely by women; *Flambeau Parade* – a spectacular evening parade; and the *Texas Cavaliers River Parade* where floats actually float down the Riverwalk! Sprinkled among San Antonio's many attractions you will find art fairs, culinary delights and musical events to suit every taste.

***Celebrate San Antonio's Rich History And Diverse Cultures!***



Follow Us On:



#cuconferences

Please Provide Your Email Address To Receive Conference Materials And Updates

**FOUR EASY WAYS TO REGISTER:**

1. **Online:** www.cuconferences.com
2. **Fax:** 888-328-2047
3. **Call:** 888-465-6010
4. **Mail** registration *and* payment to:  
**CU Conferences**  
 8711 Watson Road, Ste 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, 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

**FOR HOTEL RESERVATIONS:**

**Please Note:** Due to the popularity of this conference and Fiesta San Antonio taking place during the conference, there is a good chance the Omni La Mansión del Rio Hotel will sell out. **It Is Highly Recommended That You Book Your Hotel Room Early!**

Reserve your room early by calling **Omni La Mansión del Rio Hotel** directly at **210-518-1000** or reserve online via a special link at our website: **www.cuconferences.com**. Please mention CU Conferences to receive special rates as low as **\$225\***

\* Special room rates include **FREE** in-room Internet access and use of the fitness facility. Offer applies **ONLY** to reservations made within CU Conferences' reserved room block.

**FOR TRAVEL ASSISTANCE:**

**Altair Travel & Cruises:**  
800-264-3316

M - F 8:30 a.m. - 5 p.m. CST.  
(Nominal Service Fee Applies)



**UPCOMING CREDIT UNION EDUCATIONAL CONFERENCE:**

**National Credit Union Conference For Directors And Senior Management**

**Omni Royal Orleans  
May 16 - 19, 2019  
New Orleans, Louisiana**

**CU CONFERENCES®**

**CREDIT UNION MERGERS AND ACQUISITIONS CONFERENCE**  
 APRIL 23 - 26, 2019 ▼ Explore The "If's, Why's & How's" ▼ SAN ANTONIO, TEXAS

Experience the luxury of *Omni La Mansión del Rio Hotel*, the enchantment of *The Riverwalk*, the thrill of *Fiesta San Antonio*.

**Register Early And Receive The Best Conference Rate!**

**1ST PARTICIPANT:**

Name _____	On or Before February 21, 2019 <input type="checkbox"/> \$1095
Title _____	February 22 through March 21, 2019 <input type="checkbox"/> \$1145
Nickname for ID Badge _____	March 22, 2019 And Beyond <input type="checkbox"/> \$1195
Email _____	<b>Guest Program</b> <input type="checkbox"/> \$ 255
Address _____	
Guest Name _____	
Spouse/Guest Nickname for ID Badge _____	<b>1st Participant Subtotal:</b> \$ _____

**2ND PARTICIPANT:**

Name _____	On or Before February 21, 2019 <input type="checkbox"/> \$1095
Title _____	February 22 through March 21, 2019 <input type="checkbox"/> \$1145
Nickname for ID Badge _____	March 22, 2019 And Beyond <input type="checkbox"/> \$1195
Email _____	<b>Guest Program</b> <input type="checkbox"/> \$ 255
Address _____	
Guest Name _____	
Spouse/Guest Nickname for ID Badge _____	<b>2nd Participant Subtotal:</b> \$ _____

**3RD PARTICIPANT:**

Name _____	On or Before February 21, 2019 <input type="checkbox"/> \$1095
Title _____	February 22 through March 21, 2019 <input type="checkbox"/> \$1145
Nickname for ID Badge _____	March 22, 2019 And Beyond <input type="checkbox"/> \$1195
Email _____	<b>Guest Program</b> <input type="checkbox"/> \$ 255
Address _____	
Guest Name _____	
Spouse/Guest Nickname for ID Badge _____	<b>3rd Participant Subtotal:</b> \$ _____

*Please Register Additional Conference Participants And Guests On Separate Sheet.*

**TOTAL AMOUNT DUE:** (Based On Registration Date Selected & 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:**

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: \$ \_\_\_\_\_