

“The Ones In Red” present a cost-effective way to acquire a comprehensive education on fighting fraud & complying with government regulations related to risk management

DETECTING **FRAUD** AND MANAGING **RISKS** CONFERENCE

For Credit Union Supervisory Committee Members & Directors

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JUNE 20 – 23, 2019

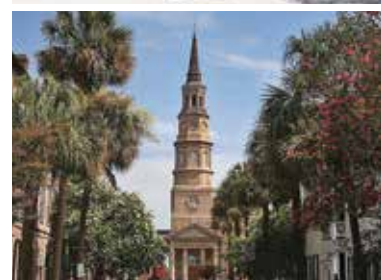
Charleston, South Carolina



CU Conferences brings together top credit union advisors to attack fraud and risk management issues head-on.

Join credit union board of direc-

tors, supervisory committee members, CEOs, auditors, managers and other credit union leaders from across the country as we find solutions to these everyday challenges. *Plus*, earn CPE Credits for attending this important conference.



Exclusively
Educating The Credit Union Community Since 1979

Register Early for Greatest Savings: www.cuconferences.com 888-465-6010

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

DETECTING **FRAUD** AND **MANAGING RISKS CONFERENCE**

For Credit Union Supervisory Committee Members And Directors

CU Conferences brings together top credit union advisors to attack fraud & risk management issues head-on and present real solutions to these everyday challenges

- ✓ Examine up-to-the minute information presented by experienced credit union professionals
- ✓ Earn CPE credits for attending this important conference
- ✓ Exchange ideas with credit union leaders during valuable networking opportunities
- ✓ Share the charm & history of Charleston, South Carolina with a registered guest
- ✓ **Plus** . . . Receive the best conference rate when you register early!

THURSDAY, JUNE 20, 2019

Tentative Schedule - subject to change

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11:30 a.m. – 1:00 p.m. ■ Conference Registration

1:00 – 1:15 p.m.

Opening Remarks

1:15 – 2:15 p.m.

Be Careful What You Post! Making Sense of Social Media Compliance

Ethan Wall, President/CEO, Social Media Law and Order Education, LLC

Marketing professionals must be aware of the new social media compliance risk management guidelines of the Federal Financial Institutions Examinations Council (FFIEC). Ethan Wall will explain federal laws and regulations down to their nuts and bolts and leave you with a complete understanding of the new federal regulations that must be followed if maintaining a social media risk management presence. Learn how to develop a social media risk management compliant program within your credit union.

2:15 – 2:30 p.m.

Networking/Refreshment Break

2:30 – 3:30 p.m.

Fraud in the Digital Age

Ben Hart, Chief Financial Officer, Texas Tech Federal Credit Union

It's amazing what you can learn in an hour with Ben Hart, from current events in the world of cybersecurity, to industry best practices, to the basics of NCUA Part 748 compliance. He'll explore your credit union's responsibility in protecting members from cybersecurity risks, trends in data breaches, trends in debit and credit card losses as a result of cybersecurity risks and how best to educate your credit union's members about this important issue. Ben will also cover the role of the Regional Information Systems Officer (RISO) and explain how a credit union is selected to have a RISO participate.

3:30 – 3:45 p.m.

Day in Review

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

Enjoy cocktails, light dining & great conversation with other credit union leaders from across the nation, their guests and "The Ones in Red" before enjoying your first evening in Charleston.



Registered guests are welcome during these (GP) credit union conference events

FRIDAY, JUNE 21, 2019

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

9:00 – 9:15 a.m. *Opening Remarks*

9:15 – 10:15 a.m. **Bank Secrecy Act & Anti Money Laundering**

Gary Hess, President, RTE Financial Services

Compliance with the Bank Secrecy Act (BSA) continues to be a high priority with regulators.

Gary Hess will look at why this is so, the responsibilities of your board and what constitutes a proper BSA program within your credit union.

In addition to providing a refresher of what is and what is not covered by the BSA, Gary will outline updates on developments impacting the Act.

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

10:30 – 11:30 a.m. **Managing the “L” Component of CAMEL**

Ben Hart, Chief Financial Officer, Texas Tech Federal Credit Union

Get the two-sided perspective regarding the “L” in CAMEL. Ben Hart will draw on 15 years of regulatory experience to share insight on how “L” is rated by your examiner. Further, he’ll give his CFO’s perspective on how to properly mitigate interest rate and liquidity risk. You’ll gain insight into how you can comply with NCUA Rules and Regulations Part 741.12.

11:35 a.m. – 12:35 p.m. **Fraud, Management Override and Regulatory Issues – Controls that All Credit Unions Need to Have**

Jerry Tenbrink, Owner, J. Tenbrink & Associates

*This Two-Part Session
will Continue After the
Sit-Down Luncheon*

PART I – You can have the best system of internal control, a diligent internal auditor, a crack supervisory committee and still have a huge hole in your financial reporting and internal control systems. Why? Because key high-level parties in your organization have the ability to control some if not all of your accounting, financial reporting and regulatory compliance processes.

How can you control this exposure to ensure that the financial information guiding your decisions is reliable? There may not be a silver bullet, but there are key points you can focus on to stay on top of these elusive areas. Jerry will assist you in determining your key exposure points & how to control them.

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

1:35 – 2:35 p.m. **Fraud, Management Override and Regulatory Issues – Controls that All Credit Unions Need to Have**

PART II – Continuing the dialogue that began before lunch, Jerry Tenbrink will assist you in determining your key exposure points in your financial reporting and internal control systems and how to manage these key points.

2:40 – 3:40 p.m. **Preparing for the Disruptive Technologies of Artificial Intelligence Blockchain and the Internet of Things**

Brian Garr, Senior Creative Technologist, Virgin Voyages

During Brian’s session, you will get a working understanding of Artificial Intelligence, and Blockchain, along with multiple examples of potential credit union touch points.

3:40 – 4:00 p.m. *Daily Wrap-Up*



SATURDAY, JUNE 22, 2019

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

9:00 – 9:05 a.m. *Opening Remarks*

9:05 – 10:05 a.m. **Addressing the 7 NCUA Risk Categories**

Gary Hess, President, RTE Financial Services

Review the seven risk categories established by the NCUA during this session led by Gary Hess. You will examine several recent credit union situations “ripped from the headlines,” discuss the risks they presented to the credit union and see how the board should approach those types of activities.

Explore the credit union variables that may cause different credit unions to approach the same situation in a different way. Be ready to participate—we have a lot to learn from each other.

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

10:20 – 11:20 a.m. **Eliminate ATM Fraud**

Mick Fenley, VP of Analytics and Business Intelligence, CommunityAmerica Credit Union

Mick Fenley has a new approach to eliminating ATM fraud. Join him and discover a completely different method of addressing ATM fraud that proactively identifies fraudster activity before it impacts members. In the event that new fraud devices are introduced into the market by fraudsters, this software has machine learning and artificial intelligence capabilities that are trained into the algorithm and can stop the new issues immediately.

11:25 a.m. – 12:25 p.m. **Good Governance and Related Policies**

Bruce Hoogstraten, President, Geo-San, Inc.

Learn what a good governance model looks like and explore the best policies to support it.

- Discover your CEO limitations
- Choose the proper policies to deter fraud
- What is an “Ends Statement”?

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

Spend the Afternoon & Evening Enjoying the Sites of Charleston and Last-Minute Networking With Other Credit Union Leaders!

SUNDAY, JUNE 23, 2019 ■ TRAVEL DAY

Have a Safe Trip Home!

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 Details on Page 6

For Greatest Savings, Remember to Register Early for This Conference!

www.cuconferences.com
888-465-6010

HOTEL ACCOMMODATIONS



387 King Street, Charleston, South Carolina 29403 ■ 877-756-2121

The *Francis Marion Hotel* – located in the heart of downtown Charleston and rising twelve stories above the Historic District – offers spectacular views of Marion Square Park, impressive church steeples, antebellum mansions and Charleston’s famous harbor.



Originally built in 1924, the Francis Marion Hotel was the largest and grandest in the Carolinas. Today the elegant, historic charm and tradition of doorman & bell service blends with modern amenities such as free wireless Internet service, full-service spa and fitness center, and guestroom decor reminiscent of plush 1920’s grandeur.



Known for its award-winning Shrimp & Grits, the on-site *Swamp Fox Restaurant & Bar* presents artfully-prepared “Old South” cuisine, live jazz piano music and is the perfect setting to enjoy a cocktail while networking with your conference peers from across the country.

Reserve Your Room Early!

Register online via a special link at www.cuconferences.com or call the *Francis Marion Hotel* directly at 877-756-2121. Please mention CU Conferences to receive special rates starting at \$249.

HOTEL PARKING: [Ⓜ]

Valet Parking: \$25+tax per day (charged automatically to your room bill)
Self-Parking: \$20 per 24 hour period in the City Garage located next door to the Francis Marion Hotel (payable to the garage attendant by MasterCard, Visa, or cash)

[Ⓜ] Parking Rates are Per-Night and Subject to Change



www.cuconferences.com
888-465-6010

GUEST PROGRAM (GP):

CU Conferences’ **Detecting Fraud & Managing Risks Conference Guest Program** enables your registered guest(s) to join you during the following conference events:

Only \$199

- **Thursday’s**
Welcome Reception
- **Friday’s**
Sit-Down Breakfast
- **Friday’s**
Sit-Down Luncheon
- **Saturday’s**
Sit-Down Breakfast

Plus . . . you & your registered guests(s) get to experience the charm & history of Charleston, the luxury of the *Francis Marion* hotel & the social interaction with other attendees and guests from across the country.

TRAVEL INFORMATION: ^{**}

Transportation from/to airport:
Charleston International Airport (CHS) is approximately 20 minutes from the *Francis Marion Hotel*.

Shuttle for downtown Charleston is \$15 per passenger and departs within 15 minutes of request. (The shuttle is a shared ride and may make other stops downtown, depending on the number of passengers).

Taxi fare from airport to *Francis Marion Hotel* (12 miles) is approximately \$30. Additional passengers are an extra fee.

^{**} All rates listed are subject to change and are estimates. Please check rates with the ground transportation taxi and shuttle booth prior to departure.

Airfare & Car Rental Assistance:

Altair Travel & Cruises: 800-264-3316
Mon. – Fri.: 8:30 a.m. – 5 p.m. CST
(Nominal Service Fee Applies)

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For Credit Union Supervisory Committee Members & Directors

JUNE 20 – 23, 2019

Francis Marion Hotel
Charleston, South Carolina

CELEBRATING



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★ FORTY YEARS

1ST PARTICIPANT:

Name _____	<i>Register Early & Save!</i>	
Title _____	On or Before April 18, 2019	<input type="checkbox"/> \$1095
Nickname for ID Badge _____	April 19 Through May 16, 2019	<input type="checkbox"/> \$1145
<i>Please Provide Your Email Address To Receive Conference Materials And Updates</i>	May 17, 2019 and Beyond	<input type="checkbox"/> \$1195
	<i>Guest Program (GP)</i>	<input type="checkbox"/> \$199
<i>Email Address</i> _____		
Spouse/Guest Name _____	<i>1st Participant Subtotal: \$ _____</i>	
Spouse/Guest Nickname for ID Badge _____	<i>(Based on selected registration deadline date and guest program)</i>	

2ND PARTICIPANT:

Name _____	On or Before April 18, 2019	<input type="checkbox"/> \$1095
Title _____	April 19 Through May 16, 2019	<input type="checkbox"/> \$1145
Nickname for ID Badge _____	May 17, 2019 and Beyond	<input type="checkbox"/> \$1195
<i>Email Address</i> _____	<i>Guest Program (GP)</i>	<input type="checkbox"/> \$199
Spouse/Guest Name _____	<i>2nd Participant Subtotal: \$ _____</i>	
Spouse/Guest Nickname for ID Badge _____	<i>(Based on selected registration deadline date and guest program)</i>	
<i>Register Additional Conference Attendees & Guests On Separate Sheet Or Call CU Conferences At 888-465-6010</i>		
<i>Total Amount Due: \$ _____</i>		

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: \$ _____

YOU CAN'T MISS US . . .

"WE'RE THE ONES IN RED"

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 Rd., 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

Upcoming Credit Union Educational Conference:

Annual Strategic Lending Conference



July 15 – 18, 2019
Santa Rosa (Sonoma), California

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're here to do whatever it takes to make your conference experience a cut above the rest.



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