

“The Ones In Red” Present

ANNUAL **STRATEGIC LENDING CONFERENCE**

JULY 15 – 18, 2019 • *Hyatt Regency Sonoma Wine Country* • **SANTA ROSA, CA**



Credit unions and lending go hand-in-hand. But is your credit union doing everything it can to strengthen and grow your credit union’s loan portfolio? Join **CU Conferences** for an information-packed conference filled with the tools and guidance you need to take your loan portfolio to the next level.

*Remember to Register Early for
Greatest Conference Savings!*

www.cuconferences.com

In addition to receiving valuable information to take back to your credit union, our **Annual Strategic Lending Conference**, provides ample time to network with fellow lending managers, CEOs, directors, board chairs, supervisory committee members, senior management, committee members and other credit union professionals from across the country.

Plus . . .

Optional **WINE TASTING EXCURSION**

(see details on page 4)



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exclusively
Educating The Credit Union Community Since 1979

ANNUAL STRATEGIC LENDING CONFERENCE

*Tentative Schedule – subject to change
Registered guests are welcome to attend these (GP) events*

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

1:00 – 1:15 p.m. Opening Remarks

**1:15 – 2:15 p.m. How to Stay Relevant
in a Competitive Lending Space**

Don Arkell, Senior Consultant, CU Lending Advice

Lending is becoming a commoditized business. How do you keep lending in your member's mind for a loan while still earning yield? What keeps members coming back to you time and again? If members can get loans anywhere, why come back to you?

In this session, Don Arkell will share the greatest competitive advantages that top performing credit unions have.

- Lending disruptors
- Review of the competitive landscape
- Owning your niche as a local lender
- Specialization
- Staying connected with the borrower
- Why you need to pay for performance

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

2:30 – 3:30 p.m.

How to Partner with Fintechs to Boost Lending

John Dearing, Partner/Managing Director, Capstone

Consumers today expect flexible, fast and seamless service from their financial institutions, and credit unions face steep competition from startup fintechs (*financial technology firms*) and big banking. Fortunately, credit unions hold advantages—access to loyal members and recognition as trusted financial institutions in their respective communities.

Your credit union has a unique opportunity to leverage the technology that can boost lending through partnering with fintechs. Especially when it comes to lending, fintechs have expertise in areas such as big data and online search tools that help drive new members to credit unions. Join this presentation to learn how your credit union can benefit by partnering with fintechs.

- Trends in fintech and lending for credit unions
- Developing your CU's strategy
- Identifying and approaching fintech partners
- Exploring various partnership structures—strategic alliances, CUSO investments, strategic acquisitions and more

3:30 – 3:45 p.m. Day in Review

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

Enjoy cocktails, light dining & valuable networking opportunities with credit union leaders from across the country, their guests and *"The Ones in Red"*!



7:45 – 8:45 a.m. (GP)

Sit-Down Breakfast

8:45 – 8:50 a.m. Opening Remarks

8:50 – 9:50 a.m.

**Get the Monkey Off Your Back!
How to Make Educated Decisions
and Solve Problems**

*John Dearing, Partner/Managing
Director, Capstone*

Are you weighed down by stress from problems you just can't seem to crack? As leaders, we are constantly faced with new challenges that keep us up at night. But it doesn't have to be this way. Learn how to make educated decisions and generate innovative ideas for problem-solving so you can help your credit union grow. Join John Dearing for a lively session and acquire the skills & tools to turn a challenge into an opportunity.

- Gather and analyze relevant information needed
- Use a proven process for effective decision-making
- Apply practical tools
- Use critical thinking to turn ideas into action

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

10:05 – 11:05 a.m.

**Lending by the Numbers and
How to Grow Those Numbers**

*Gary Hess, President,
RTE Financial Services*

As president of RTE Financial Services, Gary Hess is on top of all the trends in major loan categories important to credit unions. In this invaluable presentation he'll not only review them, but discuss methods to retain and grow the loans your credit union is making to its members.

11:10 a.m. – 12:10 p.m.

Where Does Innovation Grow?

*Craig McLaughlin, Co-Founder/CEO,
Extractable*

Change can be unsettling, so it's not surprising that organizations large and small find reasons **not** to innovate.

Large organizations sometimes say they are not small or nimble enough to implement new technologies such as personalization. Small organizations say they don't have the resources or budgets of large

11:10 a.m. – 12:10 p.m. *(continued)*

organizations to implement innovations such as machine learning.

Craig will discuss historic innovations such as ATMs, debit cards, phone tellers and the type of organizations that built and deployed those game changers and examine the type of organizations small & large that are industry innovators today. Learn how innovation comes from organizations of all sorts and sizes with strong innovation driven cultures.

12:10 – 1:10 p.m. *(GP)*

Sit-Down Luncheon

1:10 – 2:10 p.m.

**Of Course We Offer Student Loans!
We're People Helping People**

David Rodriguez, Manager, Strategic Partnerships, Student Choice

David Rodriguez has a pulse on the student loan market, designing programs and delivery for credit unions to successfully break into the private student loan market.

He'll bring his experience and insight to help credit union leaders who partner with schools and universities to understand today's market to best serve students and parents.

David will cover all the hot issues, including student loan refinance and the emergence of fintech players. Student loans are a natural fit for credit unions. Participants will learn what to expect in the coming decade and opportunities for serving schools, universities and students.

2:15 – 3:15 p.m.

**Generating Solid Loan Growth
in Tough Times**

Lynn Giuliani, President, Progressions, Inc.

Join Lynn Giuliani as she shares lessons learned from past challenges and ways to position your credit union for solid loan growth in the future.

She'll explore new strategies in lending and marketing initiatives, along with proven training programs. Your credit union's campaign opens the door, but it will be its people who secure new business and retain existing members.

Your representatives **are** your credit union. Learn how to develop the business, the relationship for cross-selling opportunities & member retention.

3:15 – 3:30 p.m.

Day in Review

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

8:45 – 9:00 a.m. Opening Remarks

9:00 – 10:00 a.m. **Building a Sustainable Multi-Channel Lending Program**

Walt Agius, CEO, Lendsys, LLC

Understand how implementing a multi-channel lending program can accomplish your strategic, as well as annual tactical lending goals, year after year.

Walt Agius will provide an actual, literal guarantee that you can always meet your lending goals. Learn how you can cost-effectively develop and implement a well-rounded lending program that consistently generates the loans you want, month after month and year after year. Discover how to improve and maintain a quality loan portfolio and loan-to-share ratios to your exact specifications, regardless of your asset size or field of membership.

There's no big mystery here, folks. Walt is talking common sense, practical and easily implementable strategies and processes.

10:05 – 11:05 a.m. **Lending Disruptors**

Don Arkell, Senior Consultant, CU Lending Advice

Non-traditional lenders, like LendingClub®, Uber® and Prosper®, are threatening to turn traditional lenders upside down. Innovation in the lending space is happening at a rapid pace. In Don Arkell's session you'll get an overview of the competitive lending landscape and how credit unions are meeting the challenge head on.

- P2P, FinTech, alternative platforms
- The role of the branch in lending
- Lean and mean is the future
- Leverage your lending expertise
- Which loan delivery channel you should be using exclusively

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

11:20 a.m. – 12:20 p.m. **The Ultimate Digital Marketing Score Card: 5 Key Data Points**

Mark Ryan, Chief Data Strategist, 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 21st century.

Extractable's Chief Analytics Officer, Mark Ryan, has reviewed the performance data on 100 financial websites and using this experience will demonstrate the five key data points that can be used to gauge the proficiency of your credit union in the digital world.

This highly useful presentation 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.

Return to your credit union with a better understanding of its digital performance and how it can increase loan performance.

12:20 – 12:30 p.m. Conference Wrap-Up

WEDNESDAY: 1:30 – 5 p.m. *Optional Wine Tasting Excursion **



Visit **Kendall Jackson Winery** for an afternoon of wine tasting and the opportunity to explore the winery.

*(See page 4 for additional information *Separate Fee Applies)*

THURSDAY, JULY 18, 2019 – TRAVEL DAY

Have A Safe Trip Home!



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★ FORTY YEARS

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Two Easy Ways to Register

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Register Early & Save \$100
 Register On or
 Before May 9, 2019 \$1095

Register Early & Save \$50
 Register May 10
 through June 13, 2019 \$1145

Conference 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

**YOU CAN'T MISS US –
 “WE'RE THE ONES IN RED”**

At CU Conferences® we have been dedicated to educating the credit union community exclusively for 40 years. 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 Credit Union Directors Conference
 AUGUST 21 – 25, 2019
 Marriott Wailea Beach Resort
 MAUI, HAWAII

FOR MORE INFORMATION VISIT:
www.cuconferences.com

HOTEL ACCOMMODATIONS:

Hyatt Regency Sonoma Wine Country

Hyatt Regency Sonoma Wine Country is a AAA-Rated Four Diamond hotel with first-class amenities and exceptional service.



Nestled among landscaped lawns and gardens, this upscale, Tuscan-inspired hotel – centrally located in Santa Rosa – is only minutes from over 425 wineries, the Charles M. Schulz Museum & Research Center, a casino and Railroad Square– an exciting shopping & dining venue. Network with conference attendees by the fire pit, stroll the sculpture garden, or relax in the outdoor pool.

Reserve Your Room Now by visiting our special link at www.cuconferences.com or by calling **Hyatt Regency Sonoma Wine Country Hotel** at 707-284-1234. Please mention **CU Conferences** to receive special rates starting at \$269 per night.

Hyatt Sonoma Wine Country
 ■ 170 Railroad Street ■
 Santa Rosa, California 95401
 ■ 707-284-1234 ■

Special Rates are per-night and subject to change
Self-Park: \$10 per night Valet Parking: \$15 per night
Both parking options include in & out privileges

GUEST PROGRAM (GP): only \$225*

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

**Separate Fee Applies*

TRAVEL INFORMATION:

Santa Rosa County Airport (STS):
 Approximately 15 minutes from the hotel
 San Francisco Airport (SFO):
 Approximately 1 hour from the hotel

Optional GROUP OUTING* 1:30 – 5:00 P.M.

Wine Tasting Excursion
Transportation Included

For over 35 years *Kendall Jackson Winery* has welcomed visitors from all over the world to sample their award winning wines. Join fellow conference goers for an exciting afternoon as we visit the *Kendall Jackson Winery*.

*Spend an Afternoon
 Touring & Tasting
 Wines in Beautiful
 Sonoma Wine Country!*

Our group will have the opportunity to taste a variety of wines and spend time exploring the beautiful winery grounds. And of course . . . have the opportunity to bring home some of their tasty wines at a 10% discount!

Only \$60 Per Person *
Separate Fee Applies

