

“The Ones In Red” Present

**40TH ANNUAL
NATIONAL DIRECTORS
ROUNDTABLE CONFERENCE**

**OCTOBER 14 – 18, 2019
SAN DIEGO, CALIFORNIA**

Hotel del Coronado



The Best National Directors Conference for Credit Unions ... Period!

- ▼ *Explore Tough Issues Facing Your Credit Union*
- ▼ *Learn from Experienced, Knowledgeable Presenters*
- ▼ *Share Ideas During a **Roundtable Discussion by Asset Size***
- ▼ *Earn CPE Credits*
- ▼ *Network with Other Credit Union Leaders*
– *Including Board of Directors, CEOs, Supervisory Committee Members & More!*

Plus Special Savings Available!

- ▼ *Register On or Before July 25, 2019 and Save \$150 off the full conference investment*
- ▼ *Register 4 or More from your credit union and Save an **Additional \$150 Per Attendee!***
(Please call 888-465-6010 to receive this special offer)
- ▼ *CEOs Receive Special Pricing*

Maximize Your Educational Conference Experience . . .

PRECONFERENCE WORKSHOP*

*Join Bruce Hoogstraten for an Informative **Optional PreConference Workshop:**
“Board Development and Responsibilities” (*separate fee applies)*



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exclusively
Educating The Credit Union Community Since 1979

*Maximize Your Credit Union Educational Experience
By Choosing To Attend This PreConference Workshop**

Optional **PRE CONFERENCE WORKSHOP*** – *Only \$249*

MONDAY, OCTOBER 14, 2019

Board Development And Responsibilities

Presented By Bruce Hoogstraten, President, Geo-San, Inc.



Join Bruce Hoogstraten for a deep dive into a few critical responsibilities you will encounter as a credit union director. The half-day PreConference will address how to potentially develop and rebuild your board of directors. Gain new insight into managing and evaluating your only employee—the CEO.

11:30 a.m. – 1:00 p.m. *PreConference Workshop Registration*

1:00 – 2:30 p.m. ■ **PART ONE** ■

In the first portion of the PreConference, Bruce will share some thoughts and best practices for developing your board of directors and creating an associate board member program. Is your board complacent? If so, it's probably because some boards *never* change. A well-functioning and properly structured board of directors provides good governance and has never been more important.

Session Highlights:

- Board responsibilities
- Board assessments and evaluations
- Board composition
- Board succession and development
- Associate board member programs
- Recruiting & securing productive board members

2:30 – 2:45 p.m. NETWORKING/REFRESHMENT BREAK

2:45 – 4:15 p.m. ■ **PART TWO** ■

Bruce will offer a comprehensive review of your responsibilities to manage and evaluate the CEO as well as a mock compensation package. Do you have a detailed method to evaluate and compensate your CEO? Is your plan linked directly to your credit union's missions, goals, values, and vision? Do you evaluate your CEO with subjective and objective criteria?

Additional Highlights:

- Benchmarks for CEO pay
- Sample evaluation program
- Evaluation methodology
- Sample incentive pay program

4:15 – 4:30 p.m. PRECONFERENCE WORKSHOP WRAP-UP



*Plus . . . Earn 3.5 CPE Credits For Attending PreConference Workshop
(details on page 7)*

**Separate Fee Applies*

*It's The Perfect Time To Focus On
Your Credit Union's Continued Success!*



40TH ANNUAL NATIONAL DIRECTORS ROUNDTABLE CONFERENCE



Tom Glatt, Jr.



Dr. Neil Goldman



Nicole Harper



Bruce Hoogstraten



Adrian Johnson



Chris Jones



Nicolette Lemmon



Gary Perez



Steven Rick



Randy Romes



James Schenck

CU Conferences' 40th Annual National Directors Roundtable Conference

features experienced advisors that focus on the continued success of credit unions by providing practical ideas and proven strategies that will help you take your credit union to the next level.

Who Needs to Attend

- ▼ Board Chairs
- ▼ Board of Directors
- ▼ CEOs
- ▼ Supervisory Committee Members
- ▼ Senior Management
- ▼ Other Credit Union Leaders From Across The Country



*Earn 15.6 CPE Credits
For Attending This
Conference (details on pg. 7)*

Register Early for Greatest Savings

REGISTER ON OR BEFORE JULY 25, 2019
and **SAVE \$150** off the full conference investment

Save Even More

REGISTER 4 OR MORE PARTICIPANTS from your credit union and **SAVE AN ADDITIONAL \$150 PER ATTENDEE!**

(Call 888-465-6010 to receive this special offer)

CELEBRATING



★ FORTY YEARS

Although credit unions continue to get stronger and stronger; *CU Conferences* believes that it is imperative that you receive the highest quality of education to help better yourself and your credit union.

*To Register or for Additional Information
Visit Us Online at www.cuconferences.com
or Call CU Conferences at 888-465-6010*





Conference Agenda ————— **MONDAY, OCTOBER 14, 2019** —————

Tentative Schedule – subject to change

11:30 a.m. – 5:30 p.m. Conference Registration

5:00 – 6:30 p.m. (GP) Welcome Reception – Join *“The Ones In Red,”* and your credit union conference peers from across the country & their guests for cocktails, light dining & great conversation!

TUESDAY, OCTOBER 15, 2019

7:30 – 8:30 a.m. Conference Registration

7:30 – 8:30 a.m. (GP) Sit-Down Breakfast

8:30 – 8:45 a.m. Opening Remarks

8:45 – 10:00 a.m.

Recruiting and Retaining Successful Leaders

Chris Jones, ChFC, CLU, CFP

Executive Benefits Consultant, OM Financial

When a credit union board is able to continuously recruit and retain talented leaders throughout the organization, it truly has an advantage in the marketplace. Of course, the inverse is true as well. If this skill or focus is lacking in any way, then the credit union, employees and membership will suffer.

- ▼ What is the value of a successful leader, and how do you know if you have one?
- ▼ How do you retain your leadership, what are they really looking for to make your credit union their career? (*It's a lot more than just money.*)
- ▼ How do you recruit the right CEO?
- ▼ Once you have the right CEO replacement, how do you ensure a successful transition?

10:00 – 10:20 a.m. Networking/Refreshment Break

10:20 – 11:20 a.m.

Building a Better Organizational Structure

Tom Glatt, Jr., Principal/Strategy Consultant,

Glatt Consulting Group, Inc.

Did you know that misaligned credit union organizational structure is the root cause of poor performance? That's right. If your organizational structure is not built well you will be more likely to have lower growth rates, smaller financial relationships, lower efficiency and higher delinquencies and charge offs than your peers. Organizational structure matters, and it should be of critical concern to you as a credit union leader.

So, what is the right way to align your credit union? In this timely session, long-time credit union consultant Tom Glatt, Jr. will share insight gleaned from a career's worth of study of the organizational alignment and placement of key management and governance disciplines at leading institutions—leaving you with effective new ideas and strategies for reorganizing your credit union for maximum performance and results.

11:25 a.m. – 12:25 p.m.

Cybersecurity from the Dark Side – Ten Ways to Lose Everything

Randy Romes, Principal/Information Security, CliftonLarsonAllen

Organized crime has figured out how to make money through computer hacking & cyber fraud. They are developing and applying “business models” to improve and enhance their techniques and profitability, which have resulted in significant compromises of back end payment systems such as SWIFT, ACH, & credit card processing.

This session will discuss common situations and exceptions (*both known & unknown*) that often lead to intrusions and breaches. We'll explore case studies from publicly acknowledged breaches and penetration testing assessments, describe lessons learned from each event, and highlight key control strategies, and specific critical controls that need to be in place to prevent and/or mitigate these types of breaches.

12:25 – 1:35 p.m. (GP) Sit-Down Luncheon

1:35 – 2:35 p.m.

Attracting and Servicing Student Members in 2019 and Beyond
Gary Perez, President/CEO, USC Credit Union

Serving college students has never been more important—or more challenging—than in the current environment. In this timely presentation, Gary Perez will discuss the importance of forging relationships with young adults and the factors contributing to the alarmingly low credit union penetration rates within this critical segment.

2:40 – 3:40 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”?

3:40 – 4:00 p.m. Daily Wrap-Up

WEDNESDAY, OCTOBER 16, 2019

7:30 – 8:30 a.m. (GP) *Sit-Down Breakfast*

8:30 – 8:45 a.m. **Opening Remarks**

8:45 – 9:45 a.m.

U.S. Economic Outlook & Its Impact on CUs

Steven Rick, *Chief Economist, CUNA Mutual Group*

Economist Steven Rick will discuss how the global economy, the overall financial sector and the labor market will affect the U.S. economy, U.S. interest rates and ultimately your credit union balance sheet and earnings performance.

Join him as he analyzes and establishes standards against which your CU's own performance can be measured. He'll also identify trends of savings and loan activity, and weigh the influence of future economic events on growth patterns out into 2020.

9:45 – 10:05 a.m. **Networking/Refreshment Break**

10:05 – 11:05 a.m.

Roundtable Discussion By Asset Size

One of the most valuable aspects of attending a conference is the opportunity to network with other credit union professionals from across the country. Networking with those from credit unions of similar asset size is even a greater benefit. Join fellow attendees for a roundtable session to discuss the pressing issues facing credit unions.

11:05 a.m. – 12:05 p.m.

The Critical Culture Connection

Dr. Neil Goldman, *Senior Partner,*
Goldman Consulting & Strategy (GCS), Inc.

– PART ONE –

Dr. Peter Drucker famously wrote, “Culture eats strategy for breakfast.”

This session continues after sit-down luncheon

In truth, Culture *also eats vision and values—for lunch and dinner, too.* In short, the vast majority of credit unions currently operate with a legacy belief system determined decades ago. Yet today's rules and requirements for success are indeed very different. In fact, long-time, inherited behavior drivers more often serve as anchors impeding our collective futures, rather than essential innovation-drivers positioning us for positive change. The message: Manage and overturn your culture, or it may manage and overturn you.

As an outgrowth of his doctoral studies, and over two decades of credit union consulting experience, Dr. Goldman will help

11:05 a.m. – 12:05 p.m. (continued)

you gain insights into the importance of understanding your credit union's corporate culture.

- ▼ Culture's powerful connection—to strategy, value and vision attainment as well as employee engagement
- ▼ The *SPECS* model, a framework for understanding the expectations and mindset of today's consumer
- ▼ Ways to assess culture – how to understand and identify what is currently “correct” at your organization, and whether this underlying belief system is an impediment or impetus for your success
- ▼ The 10 most common cultural inhibitors limiting credit unions nationally

12:05 – 1:15 p.m. (GP) *Sit-Down Luncheon*

1:15 – 2:15 p.m.

The Critical Culture Connection

– PART TWO –

Dr. Goldman picks up where he left off, including . . .

- ▼ Strategies and tools to escalate your credit unions culture, focus and achievement.
- ▼ Why acceptance of mediocrity is a death-knell to your credit union, and adherence to accountability will accelerate your credit union's ascent.
- ▼ Why so many positive initiatives with great thinking behind them fail, and why your culture, not your leadership, may be to blame.

2:20 – 3:20 p.m.

ADA Compliance

Nicole Harper, *Sr. Strategic Initiatives Analyst,*
Jack Henry & Associates, Inc.

Your marketing website plays an integral role in your credit union's digital presence. But do you know how the Americans with Disabilities Act (*ADA*) impacts your website? Do you understand “WCAG”? If this acronym is new to you, this ‘session will provide some answers.

Predatory *ADA* website accessibility lawsuits across the country are capturing headlines, so credit unions must arm themselves with information and take proactive action.

Session participants will walk away with a better understanding of what “website accessibility” means as well as the risks of non-compliance. Nicole Harper will share important considerations, recommendations and helpful resources to ensure that your credit union delivers a digital experience that serves all members well through digital inclusion.

3:20 – 3:30 p.m. **Daily Wrap-Up**

THURSDAY, OCTOBER 17, 2019

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7:30 – 8:30 a.m. (GP) *Sit-Down Breakfast*

8:30 – 8:40 a.m. **Opening Remarks**

8:40 – 9:40 a.m.

How the Investment Portfolio Can Help Your Credit Union Meet Its Financial Goals

Adrian Johnson, *Senior Vice President, MECU of Baltimore*

Depending on the needs of the balance sheet, the investment portfolio can be a major contributor if positioned correctly.

In this session, you will learn how the investment portfolio can contribute to income, liquidity, and/or simply mitigate interest rate risk.

9:40 – 10:00 a.m. **Networking/Refreshment Break**

10:00 – 11:00 a.m.

What the Future Holds – Strategies to Redefine Your Credit Union

Nicolette Lemmon, *President, LemmonTree Marketing Group*

There have been fundamental shifts in the relationships between the member and credit union, customer and business, employer and employee, and company and vendor.

Technology has pushed the financial arena into new competitive areas, and the global economy has given consumers more choices than ever before. This market demands the development of new strategies to meet the challenges of attracting and retaining members.

Making decisions about the future when participating in strategic planning can be easier when applying questions around three strategies. Your credit union can thrive when you develop solutions that fit your brand using these strategies

10:00 – 11:00 a.m. (continued)

▼ **Hybrid Business Model.**

Creating a system that embraces the new financial behaviors of the generations from Z to Boomer

▼ **Own the Member.**

Engaging and serving members seamlessly from mobile to website to branch, capturing and keeping their business

▼ **Competitive Brand Story.**

Personalizing the credit union to members as a trusted financial partner starting with the staff, management, and volunteers

Nicolette will take you on a tour of how the landscape is changing for financial services and the ideas to consider when planning for your credit union’s success.

11:05 a.m. – 12:05 p.m.

Winning the War for Talent

James Schenck, *President/CEO, PenFed Credit Union*

With over 10,000 other financial firms and America’s Fortune 500 companies constantly increasing their scale, competition for talent is fierce. PenFed President and CEO James Schenck, leader of America’s second-largest federal credit union, will offer his advice on how credit unions can win the war for talent. James will share five qualities the most talented candidates will be looking for in their employers. And he will give you five challenging questions to help your credit union attract, inspire and retain top talent.

12:05 – 12:15 p.m. **Conference Wrap-Up**

FRIDAY, OCTOBER 18, 2019

Travel Day – Have A Safe Trip Home!

Remember To Register Early For Greatest Savings! Plus, Save Even More . . .



REGISTER 4 OR MORE PARTICIPANTS from your credit union and **SAVE AN ADDITIONAL \$150 PER ATTENDEE!**

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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:

PreConference and Conference: 19.1

Method of Presentation:

(GROUP & LIVE)

Lectures And Workshops

Cancellation Policy:

See Details On Page 8



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Hotel Accommodations:



On the edge of the Pacific, where powdery white sands sparkle like gold, the legendary **Hotel del Coronado**, Curio Collection by Hilton, offers a magical beachfront experience unrivaled on the West Coast. An iconic presence since 1888, *Hotel del Coronado* combines majestic Victorian architecture, modern luxuries and beachfront recreation for a resort experience that's uniquely Southern California.



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Book your accommodations online via a special link: www.cuconferences.com or by calling *Hotel del Coronado*: **800-582-2595**. Mention CU Conferences to receive special rates starting at \$270.



- Please Note:** ■ **Resort fee** of \$30 per night is **waived** when you book your room through CU Conferences' room block. You will still enjoy all the amenities covered by the resort fee
- **Special room rates** are per-night & based on availability – **Reserve Early!**
- **Overnight Guest Parking:** \$50 guest valet parking per vehicle per night

Guest Program (GP): Only \$299**

CU Conferences' **Guest Program** enables your registered guest(s) to join you during the following conference events:

- Monday's **Welcome Reception**
- Tuesday's **Sit-Down Breakfast & Luncheon**
- Wednesday's . . . **Sit-Down Breakfast & Luncheon**
- Thursday's **Sit-Down Breakfast**

** *Separate Fee Applies*



Travel Information:

- The San Diego Airport (SAN) is only 15 minutes from the **Hotel del Coronado**
- Taxi ride is approximately \$30 from the airport to the hotel
- Uber is approximately \$15 – \$20 from the airport to the hotel
- For airfare & car rental assistance please call **Altair Travel & Cruises: 800-264-3316**; Monday – Friday; 8:30 a.m. – 5 p.m. (CST)

40TH ANNUAL NATIONAL DIRECTORS ROUNDTABLE CONFERENCE ▼ OCTOBER 14 – 18, 2019

Join "The Ones In Red"
 at Hotel del Coronado
 in San Diego, California

Please Provide Your Email
 Address To Receive Conference
 Materials And Updates

FOUR EASY WAYS TO REGISTER:

1. **Online:** www.cuconferences.com
2. **Call:** 888-465-6010
3. **Fax:** 888-328-2047
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

**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.

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 EDUCATIONAL CONFERENCE:**

**REACHING YOUR MEMBERS
 IN THE 21ST CENTURY
 CONFERENCE**

Scottsdale Plaza Resort
 NOVEMBER 11 – 14, 2019
 SCOTTSDALE, ARIZONA

FOR MORE INFORMATION VISIT:
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Yes, our CEO will attend this conference at the special rate!

▼ **CEO NAME** _____
 Title _____
 Nickname for ID Badge _____
 Email Address _____
 Guest Name _____
 Guest Nickname for ID Badge _____

PreConference Workshop	<input type="checkbox"/> \$249
National Directors Roundtable Conference	
Before July 25, 2019	<input type="checkbox"/> \$745
July 26 Through September 12, 2019	<input type="checkbox"/> \$795
September 13, 2019 And Beyond	<input type="checkbox"/> \$895
Guest Program (GP)	<input type="checkbox"/> \$299
CEO Subtotal: \$ _____	

Register On or Before July 25th And Save \$150

1ST PARTICIPANT
 ▼ **NAME** _____
 Title _____
 Nickname for ID Badge _____
 Email Address _____
 Guest Name _____
 Guest Nickname for ID Badge _____

PreConference Workshop	<input type="checkbox"/> \$249
National Directors Roundtable Conference	
Before July 25, 2019	<input type="checkbox"/> \$1095
July 26 Through September 12, 2019	<input type="checkbox"/> \$1145
September 13, 2019 And Beyond	<input type="checkbox"/> \$1245
Guest Program (GP)	<input type="checkbox"/> \$299
1 ST Participant Subtotal: \$ _____	

2ND PARTICIPANT
 ▼ **NAME** _____
 Title _____
 Nickname for ID Badge _____
 Email Address _____
 Guest Name _____
 Guest Nickname for ID Badge _____

PreConference Workshop	<input type="checkbox"/> \$249
National Directors Roundtable Conference	
Before July 25, 2019	<input type="checkbox"/> \$1095
July 26 Through September 12, 2019	<input type="checkbox"/> \$1145
September 13, 2019 And Beyond	<input type="checkbox"/> \$1245
Guest Program (GP)	<input type="checkbox"/> \$299
2 ND Participant Subtotal: \$ _____	

3RD PARTICIPANT
 ▼ **NAME** _____
 Title _____
 Nickname for ID Badge _____
 Email Address _____
 Guest Name _____
 Guest Nickname for ID Badge _____

PreConference Workshop	<input type="checkbox"/> \$249
National Directors Roundtable Conference	
Before July 25, 2019	<input type="checkbox"/> \$1095
July 26 Through September 12, 2019	<input type="checkbox"/> \$1145
September 13, 2019 And Beyond	<input type="checkbox"/> \$1245
Guest Program (GP)	<input type="checkbox"/> \$299
3 RD Participant Subtotal: \$ _____	

Save Even More! . . .

**Register 4 or More Participants From Your Credit Union And Save an
 Additional \$150 Per Attendee! Call 888-465-6010 To Receive This Special Offer**

Total Amount Due: (Based On PreConference, Conference 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/CREDIT CARD AUTHORIZATION:**

CU Conferences® is authorized to CHARGE my VISA MASTERCARD in the amount of: \$ _____
 Credit Card #: _____ / _____ / _____ Expiration Date: _____ / _____ CSV Code: _____
(3-digit code on back of card)

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