

“The Ones In Red” Present . . .

NATIONAL CREDIT UNION DIRECTORS CONFERENCE

AUGUST 21 – 25, 2019 ■ MAUI, HAWAII



Experienced speakers present outstanding educational sessions that focus on the key issues necessary for your credit union’s continued growth. Exchange ideas during an always lively roundtable discussion. Return to your credit union refreshed, inspired & informed!

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Guest Program* and *Optional Luau** experience.

** separate fee applies*

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NATIONAL CREDIT UNION DIRECTORS CONFERENCE

What Every Director Needs To Know



E Komo Mai (Welcome)

WEDNESDAY, AUGUST 21, 2019

Tentative Schedule – subject to change

Registered Guests are Welcome to Join You During These (GP) Events (details on page 5)

4:00 – 5:00 p.m. CONFERENCE REGISTRATION

5:00 – 6:00 p.m. (GP)

Welcome Reception ~ Ho'olu Komo La Kaua

Ho'olu Komo La Kaua (please join us) for cocktails, light dining and a valuable networking opportunity with fellow directors, board chairs, supervisory committee members, CEOs, senior management, committee members, other credit union leaders from across the country and . . . *“The Ones In Red”*

AUGUST 21 – 25, 2019

**Marriott Wailea Beach Resort & Spa
MAUI, HAWAII**



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THURSDAY, AUGUST 22, 2019

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

8:45 – 9:00 a.m. Opening Remarks

9:00 – 10:00 a.m.

Fraud is Ugly and Embarrassing (Deter, Detect, Prevent)

Stephen Kwock, Principal, Kwock & Company CPAs

While many fraud stories at other financial institutions may not result in a total failure, the fraud becomes the talk of the town and results in a huge reputation risk. Stephen Kwock will review fraud that took place at credit unions and discuss what needs to be established to deter, detect and prevent fraud, which can ultimately mitigate the reputation risk it may cause.

10:00 – 10:15 a.m. Networking/Refreshment Break

10:15 – 11:15 a.m.

C & D Paper Grades and the Bottom Line

**Sheilah Montgomery, Strategic Management Consultant,
Proactive Impact, LLC**

Credit unions are the preferred financial institutions because of the personal relationships developed with their members. Lending is one of the services that members request the most, but it is also the riskiest of the credit union services. There is always the probability of a members' failure to meet the obligations in accordance with the agreed loan terms. Credit scores have been used as a tool to mitigate those risks.

10:15 – 11:15 a.m. (continued)

Credit scores are also used to grade risk by assigning paper grades with A being the best paper grade and E being the worst. The higher credit score coincides with the best paper grade and the lowest interest rate.

Join strategic management consultant Sheilah Montgomery for an exploration of how C and D paper may provide a better return on assets despite inherent risks. She'll also review risk-based pricing rules and how to analyze risk in order to reduce losses. Your credit union should not shy away from helping members with less than stellar credit. It's in business to help members at all economic levels.

11:20 a.m. – 12:20 p.m.

SERPS 101

Chris Jones, CHFC, CLU, CFP

Executive Benefits Consultant, OM Financial

SERPs 101 provides an overview of Supplemental Executive Retirement Plans (SERPs) including the following:

- Why credit unions offer SERPs
- What options are available
- How the two credit union SERP alternatives (457(f) & Split Dollar) work
- Their impact to the credit union and to the executive, from both an income and tax perspective

12:20 – 12:30 p.m. Daily Wrap-Up

■ **FRIDAY, AUGUST 23, 2019**

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

8:45 – 8:50 a.m. Opening Remarks

8:50 – 9:50 a.m.

**Change Management and
How it Can Impact Your Credit Union**

**Dr. Julia Cronin-Gilmore, Director of Marketing Degrees/
Professor, College of Business, Bellevue University**

Confronted with at times profound & rapid changes in business, individuals are entering into a “permanence of change.” As such, credit union boards and leadership are required to develop their understanding of and skills necessary to lead and/or facilitate complex organizational change.

This session is designed to help credit union leaders explore the basics of organizational change theory, learn about research on the multiple perspectives of and elements of change, understand how change can promote a learning organization and practically apply what they have learned regarding organizational structure and decision-making within and across their credit union.

- The eight-step process to change
- Why most efforts to change fail
- Transformational leadership
- The nature of Organizational change
- Organizational culture change
- Leading organizational change

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

10:05 – 11:05 a.m.

Beyond Financial Literacy

Stephen Kwock, Principal, Kwock & Company CPAs

Each CU Director has the duty to possess familiarity with basic finance and accounting practices, including the ability to read and understand the balance sheet and income statement in accordance with NCUA Rules and Regulation 701.4(b).

Stephen Kwock’s presentation will go beyond the required financial literacy courses and explores key CAMEL ratios (*capital adequacy, quality of assets, quality of management, earnings, liquidity, and sensitivity to market*) and other key financial statement accounts that facilitate your understanding of the credit union’s financial condition.

11:10 a.m. – 12:10 p.m.

The Importance of Gratitude in the Workplace

Nancy Lewis, President, Progressive Techniques, Inc.

Gratitude: the quality of being thankful; readiness to show appreciation for and to return kindness. Research on gratitude has increased significantly over the last two decades, but it’s not a concept studied in most business schools. Still, with workplaces facing increasing uncertainty, the need for embracing gratitude is more important than ever.

We know that progressive and strong leaders in an organization must find ways to build a positive work environment which

11:10 a.m. – 12:10 p.m. (continued)

improves productivity and performance. One of the ways to do that is by expressing gratitude with sincerity. When gratitude is practiced it contributes to creating an environment of connectivity and authenticity.

Gratitude in the workplace has been linked to more positive emotions, less stress and fewer health complaints, greater achievement of goals, fewer sick days, improved relationships and more job satisfaction. Join Nancy Lewis for a fresh look at the role gratitude can play at your credit union.

- Define and understand why gratitude & appreciation are so important
- Identify four keys to gratitude at work
- Cultivate strategies to shape a culture of gratitude
- Demonstrate ways to show gratitude without spending money

12:10 – 1:10 p.m. (GP) *Sit-Down Luncheon*

1:10 – 2:10 p.m.

Strategic Planning: Areas and Methods to Consider

Bruce Hoogstraten, President, Geo-San, Inc.

Do you have a formal strategic session? Everyone probably does—but is it effective, and does it address the real issues? Is it tied directly to your credit union’s goals, vision and mission? Bruce will share some thoughts & best practices for:

- The strategic process
- Areas of focus
- A case study
- Areas to consider for strategic planning

2:15 – 3:15 p.m.

Business Ethics

**Sheilah Montgomery, Strategic Management Consultant,
Proactive Impact, LLC**

CU governance is growing ever more litigious. It’s crucial for board members and senior management to take stock in areas of exposure to minimize reputational risk and financial disruption.

Business, or corporate, ethics is a form of applied ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of individuals and entire organizations. Join Sheilah Montgomery and learn more about the components of business ethics including:

- Diversity and inclusion
- Social media
- Performance evaluations

While there are many areas that can be covered, the areas listed above will assist with identifying your organization culture as well as your appetite for growth and change.

3:15 – 3:30 p.m. Daily Wrap-Up

4:30 p.m.* OPTIONAL CONFERENCE EVENT:

 **TE AU MOANA HAWAIIAN LUAU** 

*Separate Fee Applies – Luau & Buffet Details on Page 5

■ SATURDAY, AUGUST 24, 2019

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

8:45 – 8:50 a.m. **Opening Remarks**

8:50 – 9:50 a.m. **The Art of a Productive Meeting**

Bruce Hoogstraten, President, Geo-San, Inc.

Do you spend more time during your board meetings “in the weeds” on operational matters—or do you focus on big picture strategic issues? We have “precious little” time in our meetings. Are you employing the most effective use of your time?

In this session, you will learn some thoughts and best practices for:

- Planning better board meetings
- Meeting format
- Board agendas
- Strategic planning in board meetings
- Metrics and scorecards
- Annual board calendars

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

10:05 – 11:05 a.m. **Leadership Trends in the Workplace**

Nancy Lewis, President, Progressive Techniques, Inc.

In every organization, human capital is its greatest asset and one of the keys to achieving business goals. Yet, leaders often struggle to understand how to better manage or leverage human capital in the competition for top talent. Leaders are looking for ways to better prepare current and future leaders to be agile and creative to meet the oncoming obstacles as they work to capitalize on opportunities.

The ability to develop leadership skills for the changing times we work in is critical to the success of the organization. Nancy Lewis is ready to share her insights and expertise.

- Explore strategies an organization can use to address key changes
- Develop and understand the importance of a culture of learning
- Create pathways to develop future leaders

11:10 a.m. – 12:10 p.m.

● **ROUNDTABLE DISCUSSION** ●

Exchange ideas with fellow participants during a lively discussion.

This roundtable will allow time for discussion on key topics followed by representatives from each table sharing thoughts and ideas discussed at their particular table.

12:10 – 12:20 p.m. **Conference Wrap-Up**



Enjoy the afternoon & evening exploring Magnificent Maui!



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■ SUNDAY, AUGUST 25, 2019

TRAVEL DAY – Have A Safe Trip Home!

SESSION LEADERS



Dr. Julia Cronin-Gilmore,
*Director of Marketing Degrees/
Professor, College of Business,
Bellevue University*



Bruce Hoogstraten,
President, Geo-San, Inc.



Chris Jones, *Executive Benefits
Consultant, OM Financial*



Stephen Kwock, *Principal,
Kwock & Company CPAs*



Nancy Lewis, *President,
Progressive Techniques, Inc.*



Sheilah Montgomery, *Strategic
Management Consultant,
Proactive Impact, LLC*


Marriott Wailea Beach Resort & Spa – Rates As Low As \$299!


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PLEASE NOTE:*

 **Resort rates are per-night and based on availability**


 **A discounted resort fee of \$15 per night (normally \$35) is additional**

 **Porterage gratuities of \$12 per person roundtrip is additional**

Resort Parking:

Self-Parking: \$30 per night
Valet Parking: \$40 per night

*Prices do not include taxes and are subject to change

For Reservations, please call **Marriott Wailea Beach Resort & Spa** at 877-622-3140. Mention **CU Conferences** to receive special rates as low as \$299.  You may also register via a special link: www.cuconferences.com.

Plus!

Optional CONFERENCE EVENT: LUAU & BUFFET*

“TE AU MOANA” HAWAIIAN LUAU & BUFFET

FRIDAY, AUGUST 23  4:30 p.m.

A constant among the vast generations of Hawaiians & Polynesians is the ocean tide. The tide linking all of Oceania, Te Au Moana; shares the ancestral storytelling of the people of Maui and the Pacific through lavish songs & dances.

We invite you to enjoy an extraordinary Luau experience like no other. The Polynesians held great knowledge of the earth and its life giving elements. Their expert skills of fishing, gathering, gift giving, romance; tapa making (bark cloth) are brilliantly demonstrated and shared at Maui's newest luau experience.

PLEASE NOTE:

Luau tickets may NOT be available for purchase at conference - please purchase early!



OPTIONAL EVENT:

(*Separate Fee Applies)

Adults (13+) \$115

Children 5–12 years: \$65
(4 yrs. or younger are free)



CU Conferences' Only Guest Program (GP) enables your registered guests to join you during the following events:

- **Wednesday's Welcome Reception**
- **Thursday's Sit-Down Breakfast**
- **Friday's Sit-Down Breakfast & Luncheon**
- **Saturday's Sit-Down Breakfast**



Don't Forget to Register Your Guests for the Optional Hawaiian Luau!*



TRAVEL INFORMATION:**

- **Kahului/Maui Airport (OGG)** is approximately 16 minutes from **Marriott Wailea Beach Resort & Spa**
- **Taxi** service is approx. \$60 each way from airport to resort
- **SpeediShuttle** provides shared-ride service between Kahului/Maui Airport and resort for \$24.70 one-way/ \$46.93 roundtrip. **Reservations Required** – book via special link at www.cuconferences.com
- **Airfare & Car Rental Assistance:** 
Altair Travel
800-264-3316
M – F 8:30 a.m. – 5 p.m. (CST)
(Nominal Service Fee Applies)

** All rates listed are estimates and subject to change – please check current rates with transportation providers

NATIONAL CREDIT UNION
 DIRECTORS CONFERENCE — *What Every Director Needs To Know*

AUGUST 21 – 25, 2019  **Marriott Wailea Beach Resort & Spa**  **MAUI, HAWAII**

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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1ST PARTICIPANT NAME: _____

Title _____
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 Guest Nickname for ID Badge _____

On or Before June 20, 2019	<input type="checkbox"/> \$1095
June 21 through July 18, 2019	<input type="checkbox"/> \$1145
July 19, 2019 And Beyond	<input type="checkbox"/> \$1195
Guest Program	<input type="checkbox"/> \$ 245

OPTIONAL CONFERENCE EVENT:

“TE AU MOANA” HAWAIIAN LUAU & BUFFET

Number of Adults (13 yrs.+) _____ x \$115 Per Ticket = \$ _____
 Number of Children (5–12 yrs.) _____ x \$65 Per Ticket = \$ _____
 (Children 4 yrs. & under are Free)

1ST Participant Subtotal: \$ _____

2ND PARTICIPANT NAME: _____

Title _____
 Nickname for ID Badge _____
 Email Address _____
 Guest Name _____
 Guest Nickname for ID Badge _____

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June 21 through July 18, 2019	<input type="checkbox"/> \$1145
July 19, 2019 And Beyond	<input type="checkbox"/> \$1195
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 (Children 4 yrs. & under are Free)

2ND Participant Subtotal: \$ _____

3RD PARTICIPANT NAME: _____

Title _____
 Nickname for ID Badge _____
 Email Address _____
 Guest Name _____
 Guest Nickname for ID Badge _____

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July 19, 2019 And Beyond	<input type="checkbox"/> \$1195
Guest Program	<input type="checkbox"/> \$ 245

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 Number of Children (5–12 yrs.) _____ x \$65 Per Ticket = \$ _____
 (Children 4 yrs. & under are Free)

3RD Participant Subtotal: \$ _____

Please Register Additional Conference Participants And Guests
 On Separate Sheet Or By Calling 888-465-6010.

TOTAL AMOUNT DUE: \$ _____
 (Based on registration date, guest program & luau tickets)

CREDIT UNION INFORMATION:

Credit Union Name _____ Asset Size _____
 Contact Person _____ Contact Person's E-mail _____
 Street Address _____ City _____ State _____ Zip _____
 Phone Number (_____) _____ Fax Number (_____) _____

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