



THE ART OF LENDING EXCELLENCE

11TH ANNUAL CUNA LENDING COUNCIL CONFERENCE
NOVEMBER 6-9, 2005 • MIAMI, FLORIDA



DECO DESIGN, AVANT-GARDE ATTITUDE, AND LENDING LEADERS.

They all come together when you head south to art deco Miami and the Loews Miami Beach Hotel for the
11TH ANNUAL CUNA LENDING
COUNCIL CONFERENCE
NOVEMBER 6-9, 2005

PRE-CONFERENCE WORKSHOPS

Workshop I: SBA Lending

Diane Gallion, Waterway Capital Management, The Woodlands, Texas

This session is designed for credit unions interested in establishing an SBA 7(a) loan program. Join Diane Gallion as she provides an introductory overview of the guidelines for participating in SBA's 7(a) loan program. Session participants will learn how to:

- Draft an SBA Department Plan
- Establish Policies and Procedures
- Understand Loan Program Procedures
- Qualify the Borrower (SBA 7(a) Loan Eligibility)

Workshop II: Indirect Auto Lending

Larry Biernacki, President/CEO, Arkansas FCU, Jacksonville, Arkansas and Mike James, VP Lending Services, Credit Union Direct Lending, Rancho Cucamonga, California

Gain insight and learn actual time-tested processes that will help you design a successful and sound indirect lending program. You will also learn how to:

- Decide on an in-house versus outsourced program
- Avoid pitfalls
- Manage the dealer relationship
- Market for success

OPENING GENERAL SESSION

State of the (Credit) Union Address

Dick Ensweiler, President, Texas Credit Union League, Dallas, Texas and Board Chairman, Credit Union National Association

While lenders are busy, there are many non-lending issues and trends facing the credit union movement. Hear CUNA Chairman and Texas League President Dick Ensweiler discuss the issues that impact your credit union today.

Ensweiler started in credit unions with a summer job while going to college. He has been a field consultant for the Michigan Credit Union League, President of both the Minnesota and Illinois Credit Union Leagues and a Senior Vice President at CUNA Mutual Group. Among other accomplishments at CUNA Mutual, he created the Plan America program, now called the Members Financial Services Network.

Dick currently serves as Chairman of the Board of Directors for the Credit Union National Association, Chairman of League InfoSight, LLC, and on the Boards of TNB Card Services, PULSE EFT Association, Inc., and his alma mater, Lakeland College.

He is a Certified Credit Union Executive, a Certified Association Executive and a Credit Union Development Educator.



GENERAL SESSION

Blow the Doors Off Service as Usual

Jackie Freiberg, Owner and Managing Partner, Freibergs.com

Are you worthy of employee and customer loyalty? Discover the GUTSY strategies that create it and sustain it. Great companies have a "people first" philosophy and breed a spirit of service because they see themselves as servants of the people they lead. They have jettisoned the kind of silo-building, turf protection, and tribalism that renders an organization sluggish and unresponsive. Trading it in for a spirit of collaboration, teamwork, and unity that results in a seamless approach to customer service.

Jackie and her husband, Kevin, are authors of a compelling book called, *GUTS! Companies that Blow the Doors Off Business-as-Usual*. Jackie inspires audiences to get gutsy by sharing first-hand business experiences, insights, and strategies. Her messages are based on a series of powerful stories about really cool companies and gutsy leaders. They are loaded with unconventional, yet successful, business best practices from companies like Southwest Airlines, Quad/Graphics, Ernst & Young, and others that are admired for business, people strategies, and leadership.



GENERAL SESSION

The Amish and Technology: A Common Sense Strategy

Mark Adams, President,
EnthusiAdams, Inc., Springboro, Ohio

Mark Adams explores the most profitable farms in America — the Amish dairy and produce farms. They're profitable because they use only the technology that fits their culture and lifestyle. CU lenders can learn much from the Amish as both are forced to consider and use technology, and both are expected to deliver positive results.

The Amish go through a specific four-step process before adapting any new technology which is comparable to your credit union's RFP. First: Will it enhance your culture and belief system? Second: Will it be profitable? Third: Will the technology perform as expected without taking on a life of its own? Fourth: Will the size of the project be manageable? Find out what is behind their success and apply it to your credit union's next lending software or

technology purchase.

Mark Adams will challenge you to combine the positive benefits of technology with the talented people of your credit union team to bring back the personal service levels that members have come to expect. You will learn specific ways to serve members better by coaching your staff on the people skills needed to maximize the new technology.

Adams is one of the most sought after motivational speakers and business educators in America. His background as a former championship college basketball coach and now as a successful businessman and color analyst on ESPN and FoxSportsNet has given him a unique view of what it takes to lead sales, customer service and management/leadership training teams through better communication and coaching strategies.



CLOSING GENERAL SESSION

Failure is Not Final

Scott Waddle,
Acclaimed Naval Officer
and Leadership Expert

An inspirational leader with uncompromising ethical standards, Scott Waddle graduated at the top of his class at Annapolis. With 20 years of experience and at the age of 38, he was handpicked from a highly competitive field of 250 naval officers to command the improved Los Angeles class Fast Attack nuclear submarine *USS Greeneville*.

The challenges Scott faced were staggering with extremely low morale and unacceptably high turnover. The solution was a system of beliefs that Scott calls Deck Plate Leadership, a process of replacing command and control with commitment and cohesion, by engaging the hearts, minds, and loyalties of workers — a belief that Scott achieves with conviction and humility.

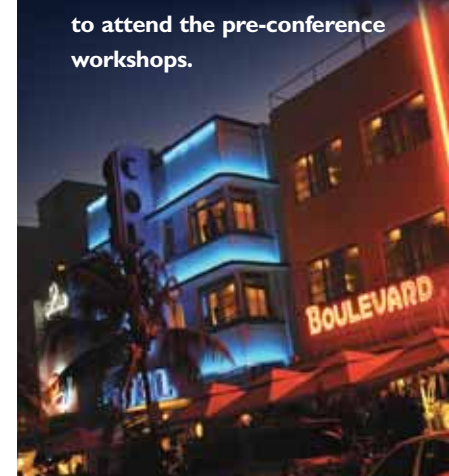
The ultimate test for Scott and his shipmates followed a tragic accident when the *Greeneville*, while at sea performed an emergency surface maneuver and collided with a Japanese fishing training vessel and killed nine onboard. Scott took sole responsibility for his actions and the actions of his crew. In a time where CEOs and corporate executives have been quick to blame others within their organizations for their shortcomings and failures, Scott demonstrated uncommon strength of character and integrity. Through his candid and direct delivery, Scott connects with the audience and delivers a powerful message that is worthy of reflection



GOLF OUTING

PSCU Financial Service, Inc., United Guaranty, and Mortgagebot, LLC co-sponsor the golf outing on Sunday, November 6th. Transportation will be provided to the Miami Beach Golf Club, a short distance from the hotel, where a Continental breakfast will be served. Club rentals are available by calling the club pro at 305-532-3350. For more details about the course, go to www.miamibeachgolfclub.com. Register for the golf outing with your conference registration. There is a charge of \$85 for Council members and \$190 for guests. Following the outing, we will return to the hotel in time to attend the pre-conference workshops.

Visit cunalandingcouncil.org for the full agenda.



CONFERENCE AGENDA

SUNDAY, NOVEMBER 6

Pre-Conference Workshops

- **Workshop I**
SBA Lending
- **Workshop II**
Indirect Auto Lending

MONDAY, NOVEMBER 7

Opening General Session State of the "Credit" Union Address

Dick Ensweiler, President, Texas
Credit Union League, Dallas, TX

Breakout Sessions Pay Day Lending – The Credit Union Way

- Credit union benefits
- Member benefits
- Industry standards
- Some program examples
- Possible pitfalls

Portfolio Stratego – Strategies for Mortgage Asset Management

- The basics of mortgage portfolio structuring
- Strategies for dynamically managing mortgage portfolios
- Practical approaches to mortgage portfolio management
- Matching mortgage products with balance sheet strategy

Providing Business Services – Build it or Buy it?

- How to offer business services while maximizing revenue and minimizing risk
- Resources available for the different program components

- How to weigh pros and cons to make the best strategies
- The critical checkpoints to determine whether to build or outsource

The Pendulum Swings Back: A Lender's Guide to the new Bankruptcy Act

- Familiarize yourself with the most sweeping changes to the Bankruptcy Code in 21 years
- See how chapter 7 filings will change and the effect on consumer and commercial lending
- Identify key aspects to the new code such as "means testing" and tools to mitigate loan losses

Effectively Managing Default Risks

- Serving underserved members
- How to increase loan approvals
- Enhancing lending profitability
- The role of default insurance
- Individual applications versus entire portfolios

Mortgage Market Update

The mortgage industry is evolving at an ever-faster pace. Are you interested in learning how you can take advantage of the latest economic, demographic, and mortgage product trends to give your members top-notch service while improving your bottom line? Come hear Freddie Mac discuss where the market is going and how you can take advantage of hot opportunities in the industry today.

Indirect Lending – Indirect Lending Risk: An Examiner and CU Perspective

- How to survive an examination
- Common problems and how to avoid them
- How to structure a safe and sound program from a credit union perspective

Mortgage Automation: No More Paper, No More Chase

- How automation assists process re-engineering
- How you can shorten time-to-close by weeks
- Understand the inter-relation between people, process and technology

Gifts from Congress – A Regulatory Update

- FACT Act update – Hot topics and current status
- Truth in Lending changes in the Bankruptcy Reform Act
- Business lending – Avoiding the common problems
- Overdraft Protection – Current issues and possible Reg. Z coverage
- HMDA reporting for CUs – Tips and traps

TUESDAY, NOVEMBER 8

General Session Blow the Doors Off

Service as Usual,
Jackie Freiberg, Freibergs.com

Breakout Sessions

- **Credit Cards – Grow or Sell?**
 - Identify and analyze the pros and cons of selling versus keeping

- Decide what solution is best for your credit union
- Learn from real case studies

Strategic Issues in Lending and Mortgage Lending to Members of Modest Means

- Current economic trends affecting lenders
- Economic outlook for 2006 and beyond
- Offering mortgages to members of modest means

Pre-Approvals Using Pre-Screening – What You Don't Know Can WOW You!

- Using credit bureau pre-screen programs
- Understand your options
- How to structure a program with multiple offers in one
- Understand the data and results

Fraud – ZTTF (Zero Tolerance to Fraud)

- Why you need to develop a ZERO tolerance to fraud
- How to use the Social Security Administration
- Risk assessment for new members (CIP)
- How to identify fraudulent loan applications
- Current trends in fraud

Ramp Up Your Open-end Lending Program

- Building loan volume and member satisfaction
- Assessing your paperwork and procedures
- Delivering fast service
- Marketing and promotion techniques
- Review case studies

Home Equity Marketing and Revitalization

- Falling asleep at the wheel – Product development and innovation
- How far can you go? – Alternative property value and title opportunity
- Comparing apples and oranges – Marketing direction
- Sleeping with the enemy – Competing with other lenders

Getting to "Yes" in an Electronic Age

- How you can design and develop an E-Lending strategy
- Identify where lenders are going in the future (back to the future?)
- Internal e-issues for lenders (e.g., e-commitments)
- Regulatory basics (e.g., CIP, E-Sign 101(c))
- Regulatory update (e.g., identity theft)

New Perspectives on Manufactured Housing:

- Manufactured/modular as an affordable housing alternative
- Community models that are working
- Lending models to consider

WEDNESDAY, NOVEMBER 9

The Amish and Technology, A Common Sense Strategy

Mark Adams,
EnthusiAdams, Inc.

Closing General Session Failure is Not Final

Scott Waddle, Acclaimed Naval
Officer and Leadership Expert

HOTEL INFORMATION

Loews Miami Beach Hotel
1601 Collins Avenue
Miami Beach, FL 33139
Reservations:
877-604-1601
Fax: 305-604-3999
www.loewshotels.com/hotels/miamibeach/default.asp

Hotel Reservations

You will need to make your hotel reservations directly with the Loews Miami Beach Hotel by calling 877-604-1601 by Wednesday, October 5, 2005 to guarantee a room.

Room rates for the conference are \$189 single/double, plus applicable taxes. Remember, to guarantee a room, you must make your reservation directly with the hotel.



CONFERENCE INFORMATION

Transportation

The Miami International Airport is approximately 25 minutes from the Loews Miami Beach Hotel. Transportation to and from the hotel is available via shuttle and taxi service. Please check in the baggage claim area of the airport.

Airline Discounts

Discounted airfare is available for conference participants through United Airlines. Contact United at 800-521-4041 and provide discount code 553SF.

Climate

Average climate for November in Miami is daytime highs in the upper 70s, cooling to around 69 degrees in the evening.

Conference Attire

Attire for the conference is business casual.

Refund Policy

Cancellations received in writing (via fax 608-231-4327) more than 30 days before the start of the conference are eligible for

a refund of the amount paid minus a \$75 administrative fee. No refunds will be granted if cancellation is received thirty days or less before the conference begins. Substitutions are accepted anytime prior to the start of the conference at no additional cost. Simply fax an updated registration form, listing the new participant and who they will be replacing.

Non-members who are substitutes for members will be charged the non-member registration fee.

Tax Exemption Information

Federal credit unions may or may not receive an exemption from state and local sales taxes on their hotel rooms. Contact the hotel directly for more information.

Miami Area Sights

If you would like more information on the Miami area, visit www.gmcvb.com.

Please be advised that CUNA Councils reserve the right to photograph any and all program attendees and guests during program activities and meetings and reprint such photographs, in whole or in part, for future CUNA Council promotional uses.

FOR MORE INFORMATION

Registration Information

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Register Online:

www.cunalendingcouncil.org

Program Information

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Save with Council Membership!

Current members of the CUNA Lending Council and those that join prior to the 2005 CUNA Lending Council Conference will receive a discount on the already low registration fees. Members who register by the early bird deadline of October 4, 2005, will pay just \$699 (non-members pay \$949). Member registrations postmarked by October 4, 2005 will pay a pre-conference workshop fee of just \$119 (non-members pay \$139).



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