

“THE ONES IN RED” PRESENT

Exploring New Credit Union Horizons



Credit Union Services and Products Forum

September 14 – 17, 2009

At Historic Hotel del Coronado in San Diego, California

WHO WILL ATTEND

- Chairmen ■ Directors ■ CEOs
- CFOs ■ Marketing Managers
- Business Development Managers
- Senior Management ■
- Supervisory Committee Members
- Operations Managers ■ Committee Members

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exclusively
Educating the Credit Union Community ^V Since 1979

Exploring New Credit Union Horizons

Credit Union Services
and Products Forum
September 14 – 17, 2009



Competition among financial institutions is tougher than ever. Fortunately, there's an ever-growing array of innovative services and products that credit unions can deploy to retain their members — and attract new ones.

Credit union visionaries know how to keep an eye on the horizon for the very latest tools, trends and technology. And the most expansive outlook is the perspective offered at CU Conferences' **Credit Union Services and Products Forum** at the historic *Hotel del Coronado* in San Diego, California.

Our impressive roster of experts will guide you through an exploration of the latest options to ensure success. And you will return home with a broader view of services and products that your credit union can use to stay ahead of the competition while preserving the friendly, member service-oriented approach that has traditionally characterized the credit union movement.

Register Today & Save!

888-465-6010

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Your Registered Spouse Or Guest
Is Welcome At These (X) Activities.

■ **MONDAY, SEPTEMBER 14, 2009** ■

Tentative Schedule – subject to change.

11:30 a.m. – 1:00 p.m. *Registration*

1:00 – 1:15 p.m. **Introduction**

1:15 – 2:15 p.m.

**Think Young,
Think Different . . . Think Growth**

Karen Morgan, *Senior Vice President
of Marketing & Communications,*

*Credit Union Associations of Colorado and Wyoming
Senior Vice President, Credit Union Strategic Partners*

Keeping credit unions relevant for future generations is going to be a challenge. Is your credit union ready? What's your plan for growth in this new market?

Karen Morgan has more than 30 years experience in marketing and communications, product development, product launches, business planning and business development. Join her for a lively, informative session in which you'll explore potential messaging, new programs and strategies to position your credit unions to take advantage of future growth opportunities in the 18 to 35-year-old market.

Get ready to think outside the box.

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

2:30 – 3:30 p.m.

**Deposit Automation and a Gateway
to New Self-Service Transactions**

Tracy Kitten, *Senior Editor, ATM Marketplace
NetWorld Alliance Self Service Division*

The tightening of economic purse strings is pushing credit unions to find more efficient ways to reach their members and improve their ROI. There's no better time to review new products and services that will help your credit union optimize its branches through the incorporation of more self-service transactions.

The advent of deposit automation is laying the groundwork for a whole host of new services, such as bill payment and automated check cashing. As credit unions continue to implement Check 21 functionality at ATMs, they will be setting the stage for greater self-service options within their branches and beyond.

Because members like self-service, it can improve the user experience. It can also free tellers to focus on more complex services and up-selling.

Tracy Kitten will compare the upfront investment in advanced-function self-service technology versus the long-term savings associated with branch optimization and a reduction in traditional teller function.

3:30 – 3:45 p.m. **Day in Review**

5:00 – 6:00 p.m. ❖ **WELCOME RECEPTION**

■ TUESDAY, SEPTEMBER 15, 2009 ■

8:00 – 9:00 a.m. ❖ SIT-DOWN BREAKFAST

9:00 – 9:15 a.m. Introduction

9:15 – 10:15 a.m.

How Credit Unions Can Achieve IT Innovation and Make it Pay for Itself

Peter Fugaro, *President*, Prymak, LLC

Despite the downturn in the market, technology continues to generate a lot of buzz. In this session, Peter Fugaro, a leading business and technology consultant to the financial services market, will present best practices for how technology searches could—or should—be done differently in a tenuous and competitive market to better meet your credit union's and members' needs.

Choosing the right technology—from the right vendor—can be a challenge. How can you select the right system? How can a successful implementation be done on-time and on-budget? Which technology will get the biggest ROI? Which vendor will make it through the economic downturn to ensure your investment will be protected?

Learn how to build a "Request for Proposal (Information)" that will act as a guide for both credit unions and vendors through the discovery process in an effective manner.

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

10:30 – 11:30 a.m.

Creative Advertising – Created on the Web

Gary Hess, *President*, Gary Hess Consulting

Productivity and cost control have always been important, but never more so than right now. Moving your creative advertising to the web is a logical step in using the web to fulfill its promise, while providing productivity and cost control benefits to the credit union. The web provides both of these to the credit union, while allowing you to maintain quality.

You can create, approve and track your creative advertising from the convenience of your desk. Need compliance approval? Get it via email. Examiners want to see your advertising for the last year? Login and let them view it.

Discover how to produce a high quality advertising piece in a timely manner at a reduced cost. Flyers, email content, school sports support and many other creative pieces are available to you today. Order the printing of the material online as well. No waiting for the advertising agency. No running content over to the printer. Now you can manage the marketing budget from your desk.

11:30 a.m. – 12:30 p.m.

Insurance Agency CUSO – Think BIG!

John Harris, *Vice President*, HUB Financial Services

Interest margins are shrinking and capital is being diluted like no other time in credit union history. It's time to analyze every possible opportunity to grow off balance sheet revenue.

As your credit union looks for additional sources of revenue, insurance is becoming an important product for many organizations. There are several things to consider when choosing an insurance strategy.

11:30 a.m. – 12:30 p.m. *(continued)*

Discover how to maximize efforts and achieve the greatest revenue potential for your credit union with this thought-provoking session, which will address the challenges and opportunities of growing your own insurance initiative. Participants will be provided with a blueprint for successful strategy.

- Insurance strategic planning
- Understanding the financial impact
- How an insurance strategy can impact your credit union
- Economies of scale
- Risk and reward of an insurance initiative

12:30 – 1:30 p.m. ❖ SIT-DOWN LUNCHEON

1:30 – 2:30 p.m.

Multi-Channel Marketing in the New Financial World

Barbara Cure, *Consultant*, NCR eCommerce

As we look at marketing in today's terms, it is not enough to just send out your beautiful mailers. Your members have changed, your ROI is more important than ever and there are myriad new ways to communicate with your members.

Multi-Channel Marketing encompasses the full spectrum of marketing. Do you know about email, banner ads, surveys, call centers and paper communication? How about blogging, tweets, social interaction channels and mobile communication? Think they are not for your members? Think again. The world communicates via so many channels now, that if you are not exploiting them for your use you are missing out.

Employ all channels. Use the great tools that allow one person to run a command center for marketing, regardless of channel.

- Multi-Channel communication
- Various opportunities to interact with your members
- Trends in marketing in the last couple of years

2:30 – 3:30 p.m.

Product Profitability: How I Measure This And Ensure That My Product Line Is Doing The Job?

Rich Weissman, *President*, DMA

How can I be sure that my product line is meeting the needs of the marketplace, priced appropriately, and providing my credit union with the level of net income that we need? To gain better insights into your product line, and to begin to understand how to provide reliable product profitability information, DMA can provide answers to optimal ways to measure products from an integrated and profitability-focused way.

The presentation will elaborate on:

- Specific methods for assessing profitability are discussed, focused on providing practical tools to develop a product line that produces profitability
- Unique concepts that focus on specific pricing strategies with "finesse", and not just responses to competitor pricing
- Examples that discuss these real-world situations, so attendees can learn what to do/what not to do at their institutions

3:30 – 3:45 p.m.

Day in Review

■ WEDNESDAY, SEPTEMBER 16, 2009 ■

8:00 – 9:00 a.m. ❖ SIT-DOWN BREAKFAST

9:00 – 9:05 a.m. Introduction

9:05 – 10:05 a.m.

Advantages of SBA Lending

Brad Crosley, Senior Associate
J.R. Bruno & Associates

Join 45-year veteran of commercial lending Brad Crosley as he introduces U.S. Small Business Administration (SBA) lending to your credit union. He'll explain the organization structure of SBA lending functions along with Member Business Lending (MBL).

You'll learn the benefits and pitfalls of an SBA and member business loans to a business owner and better understand the loan process. You'll discover the urgency of starting member business and SBA lending in this time of declining trends in the real estate market.

This interactive session will address the diversification of products and protecting their market share and better serving their members—and whatever the participants might want to discuss regarding this subject.

- Transforming from consumer lending to commercial lending
- Small businesses and SBA/MBL lending
- Benefits to credit unions
- Benefits to members
- Kinds of loans and services
- Marketing the program
- Understanding and training

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

10:20 – 11:20 a.m.

Mobile Banking: Serving the "Always On" Member

Scott Burwell, Analyst, Symitar

Adoption of mobile banking is the fastest growing new channel for the financial industry. During this time of economic uncertainty, mobile banking initiatives are managing to survive the cost cutting. Your credit union needs to know what this technology means to your membership and how to effectively deploy it.

10:20 – 11:20 a.m. (continued)

In this timely session, you'll discover how to convert member awareness into usage. Discover what are and what will be the key value-added services and what strategy your credit union should deploy.

- Mobile phones/smart phones in general
- Growth of the mobile banking market
- Adoption rates
- Key market segments
- Market leading vendors
- Current technology
- Future innovations

11:20 a.m. – 12:20 p.m.

The Do's & Don'ts of SkipTracing

Steve Peterson, Executive Director
Collection Training Consultants

Collections are very difficult right now. A good telephone collector must also be very good at skiptracing. Steve Peterson, a 30-year veteran in the collections field, will address the common mistakes individuals make that could prove very costly to your credit union.

If not handled quickly, these mistakes can get out of hand. Discover the right way to perform collections via several different approaches.

You'll leave with dozens of tips on how to locate individuals. But don't expect a lecture. This session is interactive, informational and mixed with humor and fun!

- The art of locating people who may not want to be found
- How to speak to relatives
- How to speak to employers
- How the Internet can help—and hurt

12:20 – 12:30 p.m. Wrap-Up

■ THURSDAY, SEPTEMBER 17 ■

Travel Day.

Have a Safe Trip Home!



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YOU CAN'T MISS US. WE'RE "The Ones in Red."

CREDIT UNION SERVICES AND PRODUCTS FORUM ■ AT-A-GLANCE ■

Three days of intensive exploration of new & proven credit union products and services with ten of the most informed and personable experts in the credit union movement.

- Karen Morgan** *Senior Vice President of Marketing & Communications*
Credit Union Associations of Colorado and Wyoming
Senior Vice President, Credit Union Strategic Partners
- Tracy Kitten** *Senior Editor, ATM Marketplace/*
NetWorld Alliance Self Service Division
- Peter Fugaro** *President, Prymak, LLC*
- Gary Hess** *President, Gary Hess Consulting*
- John Harris** *Vice President, HUB Financial Services*
- Barbara Cure** *Consultant, NCR eCommerce*
- Rich Weissman** *President, DMA*
- Brad Crosley** *Senior Associate, J.R. Bruno & Associates*
- Scott Burwell** *Analyst, Symitar*
- Steve Peterson** *Executive Director, Collection Training Consultants*



WE'RE "THE ONES IN RED"

At CU Conferences® we've been dedicated to educating the credit union community exclusively since 1979. And we're proud to note that many who attend our conferences are loyal, repeat participants.

What sets us apart? A 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 or problems or even if you just want to shoot the breeze – look for a member of our CU Conferences® staff.

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Only \$195*

CU Conferences® Credit Union Products and Services Forum Spouse/Guest Program enables your registered guest to join you during the following activities:

- ❖ Monday's **Welcome Reception**
- ❖ Tuesday's **Sit-Down Breakfast**
- ❖ Tuesday's **Sit-Down Luncheon**
- ❖ Wednesday's **Sit-Down Breakfast**

* Separate Registration Required

ACCOMMODATIONS

Hotel del Coronado, affectionately known as "The Del," offers travelers classic, contemporary luxury in an enchanting Victorian atmosphere. Rising from water's edge on the quaint island of Coronado in San Diego, it is considered one of America's most beautiful beach resorts.

A classic historic hotel, The Del was built in 1888 and designated a National Historic Landmark in 1977. Today, Hotel del Coronado offers travelers contemporary luxury in an enchanting Victorian atmosphere. Add to this the resort's beachfront location, and it's no wonder *USA Today* calls The Del "one of the top ten resorts in the world."

For room reservations call The Del directly at **800-582-2595**. Be sure to mention CU Conferences for special rates starting at just \$245* per night. You can also reserve online via a special link at our website: www.cuconferences.com.

*A resort fee of \$18 per day/per room is additional.



You can't miss us. We're "The Ones in Red."

We appreciate your participation, and we are here to do whatever it takes to make your conference experience a cut above the rest.

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Registration is **NOT** guaranteed until payment is received

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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, a refund for the full amount will be given to you. There are no refunds for cancellations made less than 10 business days prior to the conference date. However, your credit union may apply the registration fee paid 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 and sessions for exclusive use in marketing materials.

For Hotel Reservations:

You may book your room online via our website, www.cuconferences.com. Or call Hotel del Coronado at 800-582-2595.

Mention CU Conferences to receive special rates starting at \$245. A resort fee of \$18 per day/per room is additional.

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UPCOMING CREDIT UNION EDUCATION CONFERENCE:

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Paris Las Vegas

October 14 - 18, 2009

CU CONFERENCES®

Credit Union Services and Products Forum

Hotel del Coronado ■ September 14-17, 2009 ■ San Diego, California

Register Early & Save!

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Name _____	On or Before July 14, 2009 <input type="checkbox"/> \$845
Title _____	July 15 Through August 14, 2009 <input type="checkbox"/> \$895
Nickname for ID Badge _____	After August 14, 2009 <input type="checkbox"/> \$945
Email Address _____	SPOUSE/GUEST PROGRAM <input type="checkbox"/> \$195
Spouse/Guest Name _____	1st Participant & Guest Subtotal: \$ _____
Spouse/Guest Nickname for ID Badge _____	
2 nd PARTICIPANT:	
Name _____	On or Before July 14, 2009 <input type="checkbox"/> \$845
Title _____	July 15 Through August 14, 2009 <input type="checkbox"/> \$895
Nickname for ID Badge _____	After August 14, 2009 <input type="checkbox"/> \$945
Email Address _____	SPOUSE/GUEST PROGRAM <input type="checkbox"/> \$195
Spouse/Guest Name _____	2nd Participant & Guest Subtotal: \$ _____
Spouse/Guest Nickname for ID Badge _____	
3 rd PARTICIPANT:	
Name _____	On or Before July 14, 2009 <input type="checkbox"/> \$845
Title _____	July 15 Through August 14, 2009 <input type="checkbox"/> \$895
Nickname for ID Badge _____	After August 14, 2009 <input type="checkbox"/> \$945
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Spouse/Guest Name _____	3rd Participant & Guest Subtotal: \$ _____
Spouse/Guest Nickname for ID Badge _____	
<i>Please Register Additional Credit Union Services and Products Forum Participants and Guests on Separate Sheet.</i>	
<i>Total Amount Due:</i> \$ _____ <small>(Based on Conference Registration Date Selected)</small>	

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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Credit Card Number: _____ / _____ / _____ Expiration Date: _____ / _____

Print Name (as appears on card) _____ Signature (required to process charge) _____

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