

“THE ONES IN RED” PRESENT

Detecting Fraud And Managing Risks Conference

Anchorage Hilton

June 12 – 16, 2011 Anchorage, Alaska

Conference Includes: In Response to NCUA’s Rule on Board of Director Financial Literacy, Join *Tom Alagna* for an In-depth Two Hour Session –

“Director’s Insight to Understanding and Using Financial Statements.”

Each Participant Will Receive A Certificate Of Completion

REGISTER EARLY FOR BEST RATES!

Who Will Attend:

- Credit Union CEOs
- Internal Auditors
- Supervisory Committee Members
- CFOs
- Board Chairs
- Directors
- Credit Committee Members
- Treasurers
- CIOs

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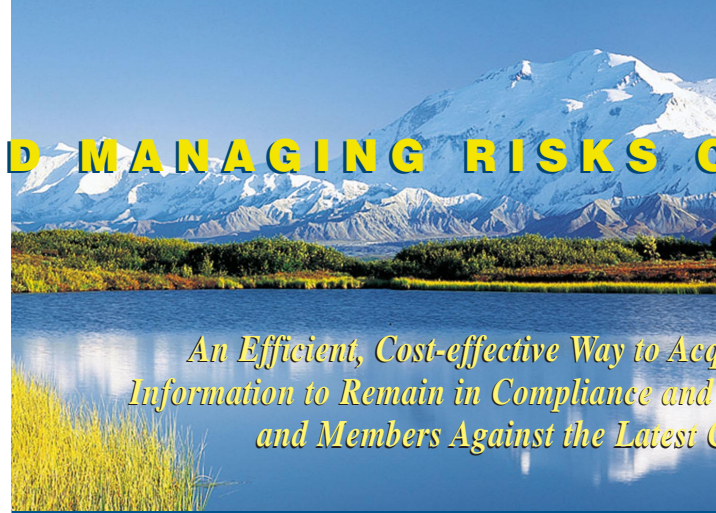
exclusively
Educating the Credit Union Community ^V Since 1979

DETECTING FRAUD AND MANAGING RISKS

Tentative Schedule – subject to change

SUNDAY, JUNE 12, 2011

- 5:00 – 6:00 p.m. *Conference Registration*
- 5:00 – 6:00 p.m. (S/G) WELCOME RECEPTION
Cocktails, Light Dining, & Networking With Your Credit Union Peers and . . . **“The Ones in Red”!**



An Efficient, Cost-effective Way to Acquire Information to Remain in Compliance and Educate Employees and Members Against the Latest C...

Your Registered Spouse Or Guest Is Welcome To Join You

MONDAY, JUNE 13, 2011

- 8:00 – 9:00 a.m. (S/G) SIT-DOWN BREAKFAST
- 9:00 – 9:15 a.m. **Opening Remarks**
- 9:15 – 10:15 a.m. **Be Prepared: How To Develop An Incident Response Program**

Tom DeSot, *Executive Vice President, Vulnerability Research & Regulatory Affairs, Digital Defense*

On a daily basis, organizations face issues that would cause them to activate their incident response program (IRP). It could be a network breach, virus outbreak, or failed system. That’s why it’s vital that your credit union have a well-defined and tested program to address these potential disasters.

Join Tom DeSot for a “been there, done that” overview of the tactics and methods that should be utilized in the development of an enterprise-wide incident response program. You’ll leave with a new understanding of why you need an IRP and discover the five stages of incident response, from preparation through reporting.

- 10:15 – 10:30 a.m. Networking/Refreshment Break
- 10:30 – 11:30 a.m. **By The Time The Gun Is In The Workplace It’s Way Too Late**

Donna Tona, *President, Tona-O’Reilly Associates*

In the beautiful Province of British Columbia, a manager shot and killed two of his co-workers. How could this happen in a country where gun laws are so strict? Were there any warning signs? How could a quiet guy just come unglued? Before any of this happens, we must take a trip back in time to see just where employees get the idea to use lethal force to solve their problems.

During this session, Donna Tona will take a look at where we can stop, intervene, and change policies to have healthy, productive employees. You’ll learn how to make sure that

10:30 – 11:30 a.m. *(continued)*
employees fit the profiles we choose for jobs in our credit unions. If you think credit unions are safe, think again.

- 11:35 a.m. – 12:35 p.m. **Fraud Prevention for Security Professionals**

Dana Turner, *Security Practitioner, Education Systems*

(Part I) Discover the methods used by both internal and external offenders to determine if a credit union is vulnerable to policy and procedural violations—and, as a result, fraud.

An appropriate risk assessment methodology and device is essential for security managers, auditors, directors, supervisory committee members, and examiners, to use in determining a credit union’s vulnerability to the most common types of fraud losses: by criminal acts, mistakes and misunderstandings.

This determination requires a combined effort within every business unit, and Dana Turner can introduce you to a plan that’s designed to help your credit union personnel evaluate organizational health before potential issues become significant problems.

Your credit union’s board of directors and supervisory committee may not fully understand the loss potential associated with both security and fraud-related risks, particularly the concept of “foreseeability.” But failure to evaluate, plan for or respond to recognizable security-related risks may leave an executive or Director open to legal actions related to their liability.

- 12:35 – 1:35 p.m. (S/G) SIT-DOWN LUNCHEON

- 1:35 – 2:35 p.m. **Fraud Prevention for Security Professionals**

Dana Turner, *Security Practitioner, Education Systems*

(Part II) Join Dana Turner after lunch for more food for thought during the continuation of a timely presentation focusing on the most cost-and time-effective methods for assessing and addressing fraud-related risks.

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CONFERENCE

Acquire the Most Current
Protect Your Credit Union
Crime Techniques

At These (S/G) Conference Events

2:40 – 3:40 p.m.

How Credit Unions Can Detect and Prevent Mortgage Fraud

Peter Fugaro, *President,*
Prymak, LLC

As home values in most real estate markets have deteriorated over the last several years, credit unions are experiencing the negative effects from mortgage fraud. Costly fraudulent activities in a real estate financing transaction can come from a variety of sources including your members, real estate professionals, third party service providers and even your own employees. Mortgage fraud has become so prevalent that the Justice department and banking regulators are finding new ways to combat it and parts of the Dodd-Frank Wall Street Reform and Consumer Protection Act are designed to help decrease the practice.

In this session, you will learn how mortgage fraud is committed, details of the different schemes currently affecting credit unions and the latest methods on how to detect and prevent fraudulent activities. We will explore the red flags that credit unions need to recognize to reduce risk and exposure. You will hear about the latest prevention efforts being implemented by regulators and how technology is helping in the reduction of mortgage fraud risk by helping in early detection and prevention.

3:40 – 4:00 p.m.

The Day In Review

TUESDAY, JUNE 14, 2011

10:00 – 10:05 a.m.

Opening Remarks

10:05 – 11:00 a.m.

Measuring Interest Rate Risk Properly So That It Can Be Managed

Kent Westerbeck, *President,* Westerbeck Management

A credit union's business typically produces a natural interest rate risk position that is both expensive to maintain and represents a material amount of risk. Properly measuring and managing interest rate risk from that typical level to a safer position frequently increases income materially. Experience indicates that removing the risk produced by normal member products usually increases return on equity from three percent to five percent. This session will focus on:

- Where the risk comes from
- How to measure it so that it can be understood, and communicated to others
- How to manage it successfully by reducing risk and increasing earnings

11:00 – 11:15 a.m.

Networking Refreshment Break

11:15 a.m. – 12:15 p.m.

When Fraud Attacks! Predictable Times For Predictable Crimes

Dana Turner, *Security Practitioner,* Education Systems

Defining fraud is easier than preventing or investigating it. "Fraud" is simply using deception to gain an unfair financial advantage. But did you know that many fraud "cycles" exist that make preventing fraud possible?

Times of the year, days of the week, opening procedures, position descriptions, significant community events, unique victims—even the CU's own marketing techniques—can present unique opportunities for offenders to commit frauds of all kinds.

With limited resources to combat and investigate fraud, your CU must focus on preventing the most frequent and high-dollar losses that take the most time to investigate, prosecute and enable the recovery of lost money and property. This presentation reveals the types of fraud-related crimes that may cost your credit union and its members the most time and resources but that are easily targeted as part of your credit union's security strategy.

12:15 – 1:15 p.m. (S/G) SIT-DOWN LUNCHEON

1:15 – 2:15 p.m.

ID Theft: Protecting Yourself And Your Members

Claudine Oriani, *Chief Creative Officer,* As If Productions, Developing Human Capital

ID theft and fraud continues to be a growing concern. Despite the best credit union efforts, ID thieves continue to wreak havoc on the financial well-being of credit union members and associates. Claudine Oriani will reveal what is being done by thieves and how your credit union can thwart their attempts in order to protect its own and its members' identities and financial affairs. She'll also provide helpful information regarding the steps to take in order to recover from this crime.

- ID Theft: The who, what, where, and how of this growing issue
- Ways to protect your identify
- Ways to protect your members

2:20 – 3:20 p.m.

After The Robbery . . . "How are You Feeling?" Just Isn't Enough

Donna Tona, *President,* Tona-O'Reilly Associates

After a traumatic event at your credit union we often feel like we haven't done enough. This session will assist you in what to say, what not to say, how to help, what to look for and the aftercare needed to ensure your employees' longevity with your credit union. Donna Tona will discuss the dynamics surrounding the after-effects of robbery and go over the common myths regarding how to behave toward your employees. Real-life examples will be used to illustrate what works and what doesn't. Donna will also demonstrate the "Robbery Quik-Kit." Credit unions that use this tool experience far less stress in the immediate aftermath of a robbery. You'll learn that understanding human resilience is the key to getting employees the right help.

3:20 – 3:30 p.m.

The Day In Review

WEDNESDAY, JUNE 15, 2011



7:30 – 8:30 a.m. (S/G) **SIT-DOWN BREAKFAST**

8:30 – 8:35 a.m. **Opening Remarks**

8:35 – 9:35 a.m. **Protecting Your Credit Union Against ROI – “Risk of Ignoring” Opportunites for Growth And CU Sustainability**
Claudine Oriani, Chief Creative Officer, As If Productions

Although credit unions are faced with daily challenges regarding fraud and security, there is a more subversive but real threat that many credit unions are still ignoring ~ the threat of not aggressively seeking out growth and market penetration opportunities. Don't let your credit union risk losing your full growth potential; join Claudine Oriani as she details numerous opportunities even during these complicated times.

- Developing what you have – the power of WOM
- Building a foundation for a stronger, sustainable future
- Leveraging external opportunities

9:35 – 9:50 a.m. Networking/Refreshment Break

Join Tom Alagna for an informative and practical in-depth session!

EACH PARTICIPANT RECEIVES A CERTIFICATE OF COMPLETION

Special In-Depth Session – Part I

9:50 – 10:50 a.m. **Director's Insight To Understanding & Using Financial Statements**
Tom Alagna, CPA, MBA Treasurer & Governance Committee Chairman, TruStone Financial FCU; Chairman, TruStone Foundation

The level of knowledge needed by your credit union's Board of Directors has never been so great—and it's increasing exponentially under challenging economic conditions.

We're in a period of time when accountability for operating results must be addressed. Members expect the most efficient operations available, and, as a Director, you are liable for that oversight. NCUA and state regulators are ever-interested in the financial understanding capacity of the volunteer Director, and NCUA has issued a regulation to mandate specific skill sets for Board members to ensure safety and soundness.

Tom Alagna has designed a two-part session meant to educate new Board members, existing Board members and those senior management individuals who are not responsible for the actual preparation of the financial statements. You'll learn how financial statements work, how to read them and whether you need to make decisions to improve efficiency and/or profitability.

Your members expect your leadership to ensure continuity of services without interruption or failure. This session is designed to add that significant tool to your tool box. Tom will assist you in the management of your credit union. You'll improve your understanding of the financial information presented in your board packages, the budget and 5300 reports.

- Financial statement basics
- Financial statement review
- Key performance ratios and what they mean
- How you can utilize branch accounting in your credit union – and what does it mean
- Final words on your role and review of the annual budget

NCUA's New Regulation:

701.4 “Paragraph (b)(3) requires that each Board of Director be financially literate. The Directors must have a working familiarity with basic finance and accounting practices, (including the ability to understand the credit union's balance sheet and income statement and to ask, as appropriate, substantive questions of management and the internal and external auditors) or become financially literate within a reasonable time, not to exceed six months, after his or her election or appointment to the Board of Directors.”

Special In-Depth Session – Part II

10:55 a.m. – 11:40 a.m. **Director's Insight To Understanding & Using Financial Statements**
Tom Alagna, CPA, MBA Treasurer & Governance Committee Chairman, TruStone Financial FCU; Chairman, TruStone Foundation

Now that Tom Alagna has given you in-depth information on how to understand and use financial statements, this session allows you to put into action what you've learned. **EACH PARTICIPANT RECEIVES A CERTIFICATE OF COMPLETION**

11:40 – 11:50 a.m. **Conference Wrap-Up**

12:00 – 6:00 p.m. **Optional Portage Glacier Scenic Tour**
Separate Registration Required – See Page 5 For More Details



THURSDAY, JUNE 16, 2011 **Travel Day – Have a Safe Trip Home!**

DETECTING FRAUD AND MANAGING RISKS CONFERENCE

JUNE 12 – 16, 2011 ▪ *Anchorage Hilton* ▪ **ANCHORAGE, ALASKA**

Internet, text messaging, telephone, even impersonating armored carriers . . . it seems there is no avenue that scam artists won't use to perpetrate theft and fraud against your credit union. Attending this conference is not only an efficient, cost effective way to acquire the most current information you need to remain in compliance, you'll also get our experts' advice on how to protect your credit union and its members against the latest crime techniques.

EXAMINE TOPICS VITAL TO YOUR CREDIT UNION

- **Be Prepared: How to Develop An Incident Response Program**
- **By The Time The Gun Is In The Workplace It's Way Too Late**
- **Fraud Prevention for Security Professionals**
- **How Credit Unions Can Detect And Prevent Mortgage Fraud**
- **Measuring Interest Rate Risk Properly So That It Can Be Managed**
- **When Fraud Attacks! Predictable Times For Predictable Crimes**
- **ID Theft: Protecting Yourself And Your Members**
- **After The Robbery . . . "How are You Feeling?" Just Isn't Enough**
- **Protecting Your Credit Union Against ROI – "Risk of Ignoring" Opportunitites for Growth And CU Sustainability**

Plus Tom Alagna's Informative & Practical In-Depth Session!

- **A Director's Insight Into Understanding & Using Financial Statements**
EACH PARTICIPANT RECEIVES A CERTIFICATE OF COMPLETION

PRESENTED BY THE EXPERTS

- **Tom DeSot, Executive Vice President,**
Vulnerability Research & Regulatory Affairs, Digital Defense
- **Peter Fugaro, President,** Prymak, LLC
- **Claudine Oriani, Chief Creative Officer,** As If Productions, Developing Human Capital
- **Donna Tona, President,** Tona-O'Reilly Associates
- **Dana Turner, Security Practitioner,** Education Systems
- **Kent Westerbeck, President,** Westerbeck Management

Optional Portage Glacier Scenic Tour — Only \$89! *Separate Registration Required*
WEDNESDAY, JUNE 15, 2011 ~ 12:00 – 6:00 P.M. ~ *Box Lunch Provided* ~

Grab your camera and hit the road to Portage aboard a comfortable, deluxe motor-coach. Enjoy a delicious box lunch, chat with credit union peers and gaze at amazing Alaska wildlife and scenery. Visit a wildlife preserve and take an unforgettable one-hour cruise across iceberg-dotted Portage Lake before arriving back at the Anchorage Hilton.

SPOUSE/GUEST PROGRAM (S/G) — Only \$199!



CU Conferences® **2011 DETECTING FRAUD AND MANAGING RISKS CONFERENCE Spouse/Guest Program** enables your registered guest to join you during Sunday's Welcome Reception, Monday's Sit-Down Breakfast and Luncheon, Tuesday's Sit-Down Luncheon and Wednesday's Sit-Down Breakfast.



HOTEL ACCOMMODATIONS — Rates As Low As \$240!

Anchorage Hilton is located in the heart of scenic downtown Anchorage. Enjoy sumptuous seafood in the *Top of the World Restaurant*, cocktails in *Bruin's Bar* or light dining in open-air *Hoopers Bay Cafe*. Take a self-guided walking tour through the extensive Alaskan art collection, a dip in the pool or just relax in your richly jewel-toned and generously appointed guestroom (complete with the luxurious "Bed by Hilton").



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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, 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.

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Anchorage Hilton: 907-272-7411
Mention CU Conferences' Code (CUC) to receive special rates as low as \$240.

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Monday - Friday 8:30 a.m. - 5:00 p.m. CST.

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Three Credit Union Educational Conferences . . .

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JULY 26 - 28, 2011

Annual Strategic Lending Conference

JULY 28 - 31, 2011

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JULY 28 - 31, 2011

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Anchorage, Alaska



1st Participant:

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Title _____

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Spouse/Guest Name _____

Spouse/Guest Nickname for ID Badge _____

On or Before April 12, 2011 \$845

April 13 Through May 12, 2011 \$895

After May 12, 2011 \$945

Spouse/Guest Program \$199

Portage Glacier Tour
\$89 per person X number of tickets = \$ _____

1st Participant and Spouse/Guest Subtotal: \$ _____

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Portage Glacier Tour
\$89 per person X number of tickets = \$ _____

2nd Participant and Spouse/Guest Subtotal: \$ _____

3rd Participant:

Name _____

Title _____

Nickname for ID Badge _____

Email Address _____

Spouse/Guest Name _____

Spouse/Guest Nickname for ID Badge _____

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After May 12, 2011 \$945

Spouse/Guest Program \$199

Portage Glacier Tour
\$89 per person X number of tickets = \$ _____

3rd Participant and Spouse/Guest Subtotal: \$ _____

Please Register Additional Detecting Fraud and Managing Risks Conference Participants and Guests on Separate Sheet.

Total Amount Due: \$ _____

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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