

“THE ONES IN RED” PRESENT

Credit Union Services And Products Conference

September 15 – 18, 2014 ■ *Antlers Hilton* ■ Colorado Springs, Colorado

**A THREE-DAY INTENSIVE EXPLORATION
OF NEW AND PROVEN
CREDIT UNION SERVICES AND PRODUCTS**



ABOUT THIS CREDIT UNION EDUCATIONAL CONFERENCE: Credit unions who offer their members the best products and services available in the financial industry will remain competitive. But what products and services are best for today’s members? CU Conferences® has put together a dynamic agenda highlighting some of the top products and services available to credit unions.

Join fellow board of directors, board chairs, CEOs, supervisory committee members, business development managers, marketing managers and other credit union professionals from across the country for an outstanding conference jam-packed with a wealth of information to bring back to your credit union.



exclusively
Educating The Credit Union Community ✓ **Since 1979**

www.cuconferences.com ■ www.theonesinred.com



Join fellow credit union board of directors, board chairs, CEOs, senior management, supervisory committee members and others from across the country at CU Conferences' *Credit Union Services And Products Conference* where an impressive roster of respected, experienced advisors explore various services & products to meet the needs of your credit union members.

*Register Early
For Best
Conference Savings!*

SEE PAGE SIX FOR DETAILS

Conference Agenda

Tentative Agenda – Subject To Change

■ MONDAY, SEPTEMBER 15, 2014 ■

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

1:00 – 1:15 p.m. *Opening Remarks*

1:15 – 2:15 p.m.

Effective Cross-Selling Techniques

*Sean McDonald, President,
Your Full Potential, LLC*

If we're too focused on "making the cross-sale," we will usually lose the opportunity. In this fast-paced and exciting discussion, you'll learn about techniques for asking probing questions, the art of listening and how to forget about the commission or incentive. Yes—forgetting about these things during the cross-selling process is essential. Join Sean McDonald to find out why.

- Enough with anti-sales attitude in "Credit Union Land"
- Don't be afraid to sell. It's what you do.
- Why it's crucial to have a good working relationship with the member before trying to cross-sell anything
- Methods of ensuring that the member talks himself/herself into the new benefit

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

2:30 – 3:30 p.m.

Cutting-Edge Transaction Analytics: Understanding The Relationship Between Member Transactions and Profitability

Rich Weissman, President/CEO, DMA

Learn how to understand the relationship between member transactions and profitability. Using the "big data" concept, there are new ways to see how transactional activities can be analyzed relative to costs and revenues. Credit unions can now better understand the impact of different member transaction types and different member channel usage on profitability. Engaging in cutting-edge transaction analytics is the next wave of business intelligence for credit unions, as these kinds of analyses can help the credit union manage costs and revenues in altogether new ways, based on member transaction preferences.

3:30 – 3:45 p.m. *Day In Review*

5:00 – 6:00 p.m. **(GP)**

Welcome Reception

Enjoy cocktails, light dining, great conversation and networking with conference participants, guests and . . . *"The Ones In Red"!*

Guest Program: *Registered Guests Are Welcome To Attend These (GP) Events*

■ TUESDAY, SEPTEMBER 16, 2014 ■

8:00 – 9:00 a.m. (GP) *Sit-Down Breakfast*

9:00 – 9:15 a.m. **Opening Remarks**

9:15 – 10:15 a.m.

**Blow Up Your Lending Process:
A Loan Process Redesign Case Study**

Walter Jankowski, *Reinvention Consultant,*
Reinvention, LLC

Crystal Cormier, *Loan Officer, Town & Country FCU*

Lending is a core function for all credit unions. How effective and efficient is your loan process? In this session we will go through a loan process redesign case study that significantly improved the lending process in a credit union. A loan process improvement team was formed, and within six months this credit union experienced . . .

- A 60% increase in the number of loans
- 46% increase in loan dollar amount
- 19% overall loan growth
- 7% increase in interest income
- 51% increase in non-interest income
- 50% decrease in the time & cost required to process a loan

The overall return on investment for the project was 362% – and mostly resulting simply from better use of the existing systems already in place.

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

10:30 – 11:30 a.m.

The Effect Of New Mortgage Banking On The Role of Credit Union Directors And Executives

Peter Fugaro, *CMB, President, Prymak, LLC*

The Dodd-Frank Act was passed in 2009 on the heels of the biggest financial crisis since the Great Depression, sparked by questionable mortgage lending practices by lenders, government regulators and consumers.

In an attempt to prevent future problems in real estate financing, Congress enacted massive legislation that changed the landscape of mortgage banking for all types of lenders. Any serious thoughts of repealing Dodd-Frank ended with the November 2012 elections. Now credit unions need to be prepared for new rules from the Consumer Financial Protection Bureau (CFPB) that will impact how it lends to its members. 2014 is critical for implementation of many new rules and there are more to come.

Allow Peter Fugaro, a certified mortgage banker, to take you through the current state of mortgage lending.

- Explore new rules that have been and are being enacted
- Discover the wide range of oversight the CFPB possesses

10:30 – 11:30 a.m. *(continued)*

- Learn the new responsibilities that credit union executives and directors need to be aware of
- Take home suggestions for creating a compliant, member-friendly and financially sound mortgage lending practice in this changing environment

11:35 a.m. – 12:35 p.m.

State-Of-The-Art Efficiency Analytics

Rich Weissman, *President/CEO, DMA*

Join Rich Weissman as he shows you how employing the “big data” concept will allow you to assess the quality of your credit union’s operations based on innovative efficiency measures that focus on new metrics.

There are new concepts and tools available for establishing profitability as a foundation for understanding optimal operating efficiency. These state-of-the-art measures allow for more sophisticated strategies for maximizing capacity and productivity, all with the goal of providing the most efficient operation for providing the highest level of member value.

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

1:35 – 2:35 p.m.

Mobile Matters: Adjusting To The Digital Age

Sean McDonald, *President, Your Full Potential, LLC*

Research clearly shows that consumers are flocking to the digital space to conduct their business—and that includes their financial business. Your credit union must adapt to this “new world order.” Sean McDonald will provide background and tactics needed to help credit unions adopt, use, market, promote, engage, and develop business in the digital space.

2:40 – 3:40 p.m.

How Gamification Is Changing Financial Services And Can Positively Impact Your CU

Brian Scott, *Vice President of Sales, The Members Group*

Many of today’s leading companies are using gamification techniques to reach more consumers, retain customers and grow revenue. These gamification strategies are now starting to be used in the financial services space too. Learn how banks and credit unions are using games to help their members and customers reach financial goals while building profitability for the financial institution at the same time.

Join Brian Scott as he shows you real life examples of gamification at work in everyday life and in credit unions, complete with real-life results and ROI. This session guarantees to be entertaining, enlightening and packed full of ideas to take back to your credit union!

3:40 – 3:50 p.m.

Day In Review

■ WEDNESDAY, SEPTEMBER 17, 2014 ■

8:00 – 9:00 a.m. (GP) *Sit-Down Breakfast*

9:00 – 9:05 a.m. **Opening Remarks**

9:05 – 10:05 a.m.

Technology Selection: Management Due Diligence for CU Executives & Board Members

Peter Fugaro, CMB, President, Prymak, LLC

Most credit union transactions can be made easily by members through automation, with little paper or human interaction. But the technology world is constantly innovating and offering improvements to our technology experiences. Choosing the right technology — from the right vendor — can be a challenge for your IT team. And, as the primary fiduciaries, it is up to you to make sure that your CU is staying on the leading edge of technology and ensuring that new systems provide a positive return-on-investment & a positive return-on-member experience.

- Understand how your credit union should go about selecting the right system
- Learn the process your teams should be going through to ensure new technology will meet the credit union goals
- Explore how your teams should be building a proper Request for Proposal (RFP)
- Discover how to build a successful implementation plan to ensure systems meet budget, time and regulatory requirements
- Gain new knowledge regarding vendor management, due diligence and how to ensure that your technology providers are good partners for the long haul

And, most importantly, learn how executives and board members can ensure that the CU is making the right choices and that the business and IT teams have planned out the budget and timeline to maximize success.

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

10:20 – 11:20 a.m.

Payments In A Digital Age

Fran Duggan, Chief Strategist, Payveris

Your credit union is competing in an ever-evolving marketplace and facing more and more challenges from non-traditional players as well as from the banks and

10:20 – 11:20 a.m. *(continued)*

Megabanks doing business right in your backyard. In a rapidly changing payments environment, credit unions with the right payment technology solutions at their disposal have a number of strengths and are well positioned to thrive and remain at the very center of payments.

Fran Duggan's session will explore financial industry insights and offer new perspectives on the threats and opportunities involving the payments space and how your credit union can respond.

- Understand the trends and what emerging technologies your credit union should be pursuing to provide better service and remain competitive in a changing landscape
- Learn how to leverage your credit union's strengths and attributes to remain at the center of commerce
- Discover the proper strategies that should be considered to remain at the forefront of payment and relevant in the eyes of your members
- Maximize your success: Stop playing defense and start playing offense, when it comes to payments and technology

11:25 a.m. – 12:25 p.m.

R U Ready For The Millennials?

Walter Jankowski, Reinvention Consultant, Reinvention, LLC

Boomers, Gen X, Gen Y... and now the Millennial Generation. How prepared is your credit union to attract this next wave of members and employees?

This interactive session explores the motivating factors of the Millennials, those born between 1982 and 2000. What drives their loyalties? What are they looking for in products and services? How can you attract them to your credit union, both as employees and as members?

Walter Jankowski, a seasoned trainer and facilitator, will also introduce you to best practices of other organizations that have successfully targeted their messages to this next generation.

12:25 – 12:40 p.m. Conference Wrap-Up

■ THURSDAY, SEPTEMBER 18, 2014 ■

Travel Day – *Have A Safe Trip Home!*

Credit Union Services And Products Conference

■ *Antlers Hilton Colorado Springs* ■

September 15 – 18, 2014 ■ Colorado Springs, Colorado

Are you offering your members the products and services that they want?
Are you properly delivering those products and services?

These informative conference sessions will help to ensure that you stay ahead of the competition while preserving the friendly, member-service approach that characterizes the credit union movement.

- **Effective Cross-Selling Techniques**
- **Cutting-Edge Transaction Analytics: Understanding The Relationship Between Member Transactions and Profitability**
- **Blow Up Your Lending Process: A Loan Process Redesign Case Study**
- **The Effect Of New Mortgage Banking On The Role Of Credit Union Directors And Executives**
- **State-Of-The-Art Efficiency Analytics: Measuring The Credit Union Based On The Efficiency Of Its Operation**
- **Mobile Matters: Adjusting To The Digital Age**
- **How Gamification Is Changing Financial Services And Can Positively Impact Your Credit Union**
- **Technology Selection: Management Due Diligence For CU Executives & Board Members**
- **Payments In A Digital Age**
- **R U Ready For The Millennials?**

GUEST PROGRAM (GP) – Only \$199!*

CU Conferences® Credit Union Services & Products Conference Guest Program enables your registered guest to attend **Monday's Welcome Reception, Tuesday's Sit-Down Breakfast & Luncheon, and Wednesday's Sit-Down Breakfast.**

** Separate Registration Required*

PRESENTED BY _____

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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.

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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.

GUEST PROGRAM (GP):* Only \$199

CU Conferences' Guest Program enables your registered guest to join you during Monday's **Welcome Reception**, Tuesday's **Sit-Down Breakfast & Luncheon**, and Wednesday's **Sit-Down Breakfast**.

* Separate Registration Required

FOR COMPLETE TRAVEL ASSISTANCE:



Altair Travel & Cruises: 800-264-3316

Mon. - Fri. 8:30 a.m. - 5:00 p.m. CST.
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UPCOMING CREDIT UNION EDUCATIONAL CONFERENCE:

NATIONAL DIRECTORS ROUNDTABLE CONFERENCE®



See You At "The Del"!

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OCTOBER 13 - 17, 2014
 Hotel del Coronado
 SAN DIEGO, CALIFORNIA

For Additional Information Please Visit www.cuconferences.com

FOR HOTEL RESERVATIONS:

Antlers Hilton Colorado Springs

Rates As Low As \$149

Nestled in the shadows of majestic Pikes Peak, Antlers Hilton Hotel provides comfort & convenience in the heart of downtown Colorado Springs, Colorado.

Spectacular views of Pikes Peak and the Rocky Mountains can be enjoyed from your modern, elegant guest room as well as from the fully equipped health club's indoor pool and whirlpool.

Network with conference attendees over a cocktail in Colorado Springs original Tap House, enjoy a meal in the full-service restaurant or head out for a short walk to numerous downtown restaurants, shops, museums and clubs.

For reservations call **Antlers Hilton Colorado Springs** at **866-299-4602**. Mention **CU Conferences** to receive special rates starting at \$149 or visit our special link at www.cuconferences.com.



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Underground/Covered Parking Rates:

Self-Park: \$10 per day Valet: \$22 per day

Special Rates Are Based On Availability - Register Early!

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Register Early For Greatest Savings!

1ST PARTICIPANT NAME

Title _____	On or Before July 15, 2014	<input type="checkbox"/> \$ 925
Nickname for ID Badge _____	July 16 through August 13, 2014	<input type="checkbox"/> \$ 975
Email Address _____	August 14, 2014 And Beyond	<input type="checkbox"/> \$1025
Guest Name _____	Guest Program	<input type="checkbox"/> \$ 199
Spouse/Guest Nickname for ID Badge _____	1st Participant Subtotal:	\$ _____

2ND PARTICIPANT NAME

Title _____	On or Before July 15, 2014	<input type="checkbox"/> \$ 925
Nickname for ID Badge _____	July 16 through August 13, 2014	<input type="checkbox"/> \$ 975
Email Address _____	August 14, 2014 And Beyond	<input type="checkbox"/> \$1025
Guest Name _____	Guest Program	<input type="checkbox"/> \$ 199
Spouse/Guest Nickname for ID Badge _____	2nd Participant Subtotal:	\$ _____

Please Register Additional Conference Participants And Guests On Separate Sheet.

TOTAL AMOUNT DUE: \$ _____
 (based on conference registration date selected and 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: _____
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ENCLOSED is my CHECK made payable to CU Conferences in the amount of: \$ _____