

“THE ONES IN RED” PRESENT



BUSINESS

B	D
M	C

Development & Marketing
CONFERENCE

FEBRUARY 3 – 5, 2014

THE *32nd Annual*
BOTTOM LINE
CONFERENCE

FEBRUARY 5 – 8, 2014

▪ *About These Conferences* ▪

Business Development & Marketing Conference: We are bringing together some of the top experts on addressing the challenges of business development and marketing to your members in today's ever-changing world. You're sure to leave with ideas you can bring back to your credit union and put into place for immediate results.

Join fellow credit union Business Development and Marketing Managers, along with CEOs, Board of Directors, Supervisory Committee Members, Senior Management and others from credit unions across the country as we explore these challenges and opportunities and discover real solutions.



Enjoy the impeccable service & lavish accommodations of Caesars Palace Resort & Casino – in the heart of the Las Vegas Strip!

32nd Annual Bottom Line Conference:

Increasing your credit union's earnings these days can be a challenge. We have once again put together a group of presenters that are sure to guide you in the right direction to help you increase your credit union's earnings.

Unite with fellow Board of Directors, CEOs, Marketing and Business Development Managers, Supervisory Committee Members, and others from credit unions across the country that are responsible for increasing the bottom line of their credit union.

***Attend Both Credit Union Conferences For Best Educational Experience,
Maximum Networking Opportunities And Greatest Savings***

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Educating The Credit Union Community ✓ Since 1979



FEBRUARY 3 – 5, 2014



FEBRUARY 5 – 8, 2014



Attend Both Back-to-Back Credit Union Conferences For Best Educational Experience, Maximum Networking Opportunities And Greatest Savings!

Business Development & Marketing Conference Page 2, 3 & 4
Six experts address the challenges of business development and marketing to your credit union members.

- The Digital World
Building "Surround Sound" Marketing Programs To Drive Membership
Exemplary Community Development
The Future Of Payment Services
Optimizing Your Virtual Impression
Expanding Your Charter for Growth
Member Engagement And The Service Selling Process

32nd Annual Bottom Line Conference – A favorite conference among attendees! Page 5 & 6
Seven presenters guide you in the right direction to help you increase your credit unions earnings.

- Using Technology To Improve The Bottom Line And Increase Membership
Building a Successful Virtual Branch
Focus On Managing Your Costs
Generation Y: How To Attract And Keep This Vital Group At Your Credit Union
Your Focus On Collaborating Was Probably Wrong. Ours Was!
An Economic Outlook: Where Do We Go From Here?
Advanced Business Process Management (BPM) and Mobility

Spouse/Guest Programs – Your registered spouse or guest is welcome at these (S/G) events Page 7

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Educational Session Presenters:

- Kevin Blair President/CEO, NewGround
Dave Colby Chief Economist, CUNA Mutual Group
Jenn Dearnley Marketing Project Coordinator, Lake Michigan Credit Union
Romeo Elias Founder/President/CEO, Interneer Inc.
Peter Fugaro President, Prymak, LLC
Jerald Garner National Field Supervisor/Office of National Examinations and Supervision, NCUA
Tom Glatt, Jr. Executive Consultant/Owner, Glatt Consulting, LLC
George Kings Founder/Principal Consultant, Rethink Process Consulting
Sean McDonald President, Your Full Potential, LLC
Rory Rowland President, Rowland Consulting
Gregg Stockdale CEO, 1st Valley Credit Union

CU CONFERENCES® PRESENTS



FEBRUARY 3 – 5, 2014

MONDAY EVENING ■ FEBRUARY 3, 2014

5:00 – 6:00 p.m. Registration for Business Development and Marketing Conference

5:00 – 6:00 p.m. (S/G) "Welcome to Las Vegas" Reception – Cocktails, light dining & networking with conference participants from across the country and . . . "The Ones in Red."

TUESDAY ■ FEBRUARY 4, 2014

9:00 – 9:15 a.m. Opening Remarks

9:15 – 10:15 a.m.

The Digital World**Kevin Blair**, *President/CEO, NewGround*

A new world is stirring in retail banking—a “digital world” that is wall-less and Omni-channel. Technology has created an empowered consumer. Your CU faces a daunting challenge to stay relevant and develop a unique, personalized member experience.

The race to relevancy won’t be won by technology, but rather how that technology is adopted and deployed. Many organizations get caught up in the “wow” and forget the “why,” which should be centered on an indelible member experience that provides unique value. Failure to take a strategic approach will limit an organization’s ability to break through the conventional walls of financial services—both physically and virtually—and engage members across all channels on their own terms.

Learn how financial institutions and other retailers are adjusting to and thriving in this new digital world.

- Understand what’s led to our current digital world
- Define the new role of the branch
- Identify Omni-channel trends in retail
- Explore new channel management strategies
- View case studies of service providers worldwide

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

10:30 – 11:30 a.m.

Building “Surround Sound” Marketing Programs To Drive Membership**Peter Fugaro**, *President, Prymak, LLC*

The way consumers learn about services has changed dramatically in the last several years – new advertising channels have been opened up by the widespread use of social media, marketing initiatives can be effectively deployed thanks to the rise of product review websites where customers discuss services, and new advertising opportunities have been created through the myriad ways that we now access news, watch TV and listen to music. Consequently, a complete “surround sound” marketing plan needs to be the cornerstone of every credit union’s growth strategy.

In this session, Peter Fugaro will discuss what a contemporary marketing plan and strategy looks like. He’ll take you through the latest business development tactics and how technology can be used to pinpoint opportunities and enhance success.

You’ll take away a new understanding of the role senior managers and board members need to play to ensure a thorough and successful execution of your credit union’s marketing and business development strategy.

11:35 a.m. – 12:35 p.m.

Exemplary Community Development■ *Part I* ■**Sean McDonald**, *President, Your Full Potential, LLC*

It’s time for your credit union to bust out of its comfort zone. If it’s going to sustain its relevance, you must create more awareness and opportunities in the community. And one of the most effective ways to do so is through a marketing strategy that engages the most influential leaders within your community.

This comprehensive two-part session will provide participants with action steps that they can use to build relationships with local “centers of influence,” i.e., to identify the “players” and get to the point where those individuals or entities become your credit union’s advocates.

12:35 – 1:35 p.m. (S/G) *Sit-Down Luncheon*

1:35 – 2:35 p.m.

Exemplary Community Development■ *Part II* ■

Delve further into ways to identify key influencers in your community and the best methods to inspire them to create positive awareness of your credit union in the conclusion of Sean McDonald’s timely two-part session.

2:40 – 3:40 p.m.

The Future of Payment Services**Jerald Garner**, *National Field Supervisor/Office of National Examinations and Supervision, NCUA*

Explore the rapid modernization of payment solutions with Jerald Garner of the NCUA.

- Mobile payment solutions
- Digital currency
- EMV

Jerald will discuss the players and technology in this overview of the most up-to-date consumer options regarding payment services. You’ll examine the challenges of each of the options and perceived security issues, plus business and consumer privacy issues, business impact, and the risks and liabilities of the solutions. Learn the policy and procedural items that may be used to deal with potential issues as well as the controls that should be in place to protect the business and consumer.

Takeaways:

- Understanding of multiple payment solutions pros & cons
- An overview of the challenges to a financial institution
- How a financial organization may mitigate potential exposure
- A list of questions your credit union should ask before selecting modern payment solutions for its members

3:40 – 4:00 p.m.

Daily Wrap-Up*(conference continues on page four)*

WEDNESDAY ■ FEBRUARY 5, 2014

8:00 – 9:00 a.m. (S/G) *Sit-Down Breakfast*9:00 – 9:05 a.m. **Opening Remarks**

9:05 – 10:05 a.m.

Optimizing Your Virtual Impression**Jenn Dearnley**, *Marketing Project Coordinator,*
Lake Michigan Credit Union

Today's tech-savvy consumers are perpetually shifting how they view their media, search for companies and transact business. From websites to social media to mobile apps, your credit union is constantly communicating to its members, whether intentionally or not. Information is at your members' fingertips day and night, 365 days a year . . . is your credit union sending the right message?

Join communication specialist Jenn Dearnley for a session in which you will learn more about how to improve and take control of your credit union's online presence. From giving insights on the importance of keeping your website up to date, monitoring your credit union's online reviews, directing members to your website using Search Engine Optimization (*SEO*) to using Google Analytics to track your success, you will learn exciting techniques and processes that will give your credit union a competitive edge.

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

10:20 – 11:20 a.m.

Expanding Your Charter for Growth**Tom Glatt, Jr.**, *Executive Consultant/Owner,*
Glatt Consulting, LLC

Healthy growth is the lifeblood of businesses. Credit unions are no different in this regard, but many credit unions are limited by certain restrictions to growth. One restriction in particular is the credit union charter. Charters define the markets, or field of membership, available to any given credit union. And for many credit unions the designated charter offers very few prospects for sustainable growth. But charters can, and often should, be changed to ensure continued opportunity to deliver economic value to members.

Join Tom Glatt, Jr. for a detailed look at credit union charters, discussing the types of charters available to credit unions, identifying the risks and rewards of each and defining which is best for driving your credit union's growth and expansion.

11:25 a.m. – 12:25 p.m.

Member Engagement and The Service Selling Process**Rory Rowland**, *President,* Rowland Consulting

Does your credit union take orders, or does it truly sell based on your members' needs? In today's competitive financial services industry, serving your members means offering—and selling them on—products and services that meet their specific needs. If your credit union is just taking orders, then it's missing huge opportunities.

Join Rory Rowland, a leading credit union consultant, for a comprehensive session on creating a sales culture that works.

- How to plan for and create a sales culture—not just a sales team—to increase relationships
- How to make relationships work in more profitable ways
- How to differentiate yourself in five words or less and have more profitable conversations
- How to convert a member relationship system from a “glorified Rolodex” to a productive sales and marketing system
- How to get frontline staff to sell even if they've had very little training
- Common pitfalls to avoid

12:25 – 12:45 p.m. **Conference Wrap-Up**5:00 – 6:00 p.m. (S/G) *Closing Reception*

Wrap up your *CU Conferences'* **Business Development & Marketing Conference** participation with cocktails, light dining and last minute networking with your credit union peers from across the country and *“The Ones In Red”*.

For those of you not continuing your educational experience at the **32nd Annual Bottom Line Conference**, we wish you a safe trip home!

Follow Us On:

WEDNESDAY ■ FEBRUARY 5, 2014

FEBRUARY 5 – 8, 2014

5:00 – 6:00 p.m. Registration for the 32nd Annual Bottom Line Conference

5:00 – 6:00 p.m. (S/G) “Welcome to Las Vegas” Reception
Enjoy cocktails, light dining, great conversation & networking with conference participants from across the country, their guests and . . . **“The Ones in Red.”**

THURSDAY ■ FEBRUARY 6, 2014

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.

**Using Technology To Improve The Bottom Line
And Increase Membership**

Peter Fugaro, President, Prymak, LLC

The face of financial services is changing rapidly with greater challenges through regulatory reform and changing expectations of consumers. What is the most effective way to maintain membership? Find new—and younger—members, curb expenditures and increase earnings through the wise use of technology.

In this session, Peter Fugaro, a leading business and technology consultant to the financial services industry, will discuss new technologies that can directly affect your credit union’s bottom line while also increasing membership through offering solutions.

Learn how these technologies have a positive return-on-investment while discovering the right way to choose new technology—and from the right vendors. Gain a new understanding of how senior managers and board members can be vital participants in the process and ensure that the right technology decisions are being made by your credit union.

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

10:30 – 11:30 a.m.

Building a Successful Virtual Branch

**Tom Glatt, Jr., Executive Consultant/Owner,
Glatt Consulting, LLC**

For many, if not most credit unions, a future will exist where members never step foot in a branch facility. Such members will conduct all of their financial transactions, from account opening to transaction processing, online via computer and/or mobile devices. There are a few credit unions for which this future exists today. For every other credit union, it’s time to prepare.

10:30 – 11:30 a.m. (continued)

In this session you will go beyond the discussion of why online services are important, pushing instead into an exploration of the building blocks of a powerful virtual branch to include the functions, features and costs required to drive member interest and engagement in an online world.

11:35 a.m. – 12:35 p.m.

Focus On Managing Your Costs

■ **Part I** ■

Rory Rowland, President, Rowland Consulting

Get ready for an exciting and informative session explaining how your credit union can be high performing while still managing its costs and inspiring a roster of positive and productive employees. Using tools to measure and manage, you’ll learn some key steps to operating more efficiently.

This detailed, two-part discussion will cover 20 cost-management areas that have been successfully developed and employed at other credit unions. Examples will be drawn from Rory’s background as a credit union CEO as well as the successful record of \$1.1 billion Pacific Service Credit Union, which consistently maintained a 1.7% operating expense-to-asset ratio.

12:35 – 1:35 p.m. (S/G) Sit-Down Luncheon

1:35 – 2:30 p.m.

Focus On Managing Your Costs

■ **Part II** ■

Rory Rowland, President, Rowland Consulting

Continue this crucial educational session on how to identify and eliminate unnecessary performance issues, products and misspent efforts regarding cost management. You’ll learn highly effective ways to take control of your budgeting process and receive sample forms, reports, policies and formulas that you can use to control your costs without sacrificing member or employee satisfaction.

(conference continues on page six)

THURSDAY ■ FEBRUARY 6, 2014 *(continued)*
2:35 – 3:35 p.m.
Generation Y: How To Attract And Keep This Vital Group At Your Credit Union
Jenn Dearnley, *Marketing Project Coordinator, Lake Michigan Credit Union*

Why is Generation Y so important? Consider this: every day for the next 15 years 10,000 baby boomers will be turning 65 and heading towards retirement. Replacing them in the workforce will be Generation Y (*defined as those born roughly between the late '70s and 2000*), the largest, most diverse generation yet.

This growing market segment is extremely tech savvy, fast paced and confident. Unfortunately, it is largely unaware of the many benefits of credit union membership.

2:35 – 3:35 p.m. *(continued)*

But these potential new members are not too old to learn and develop a lifelong loyalty.

Join Jenn Dearnley, a professional in the Generation Y segment, for this revealing session. Learn more about the characteristics of this up-and-coming generation, why it's so important to your CU's health and how to craft marketing campaigns that will resonant with this new generation.

Dearnley is the marketing project coordinator for one of the top-performing credit unions in the nation, Lake Michigan Credit Union, a \$2.9 billion in assets, 32 branches, credit union headquartered in Grand Rapids.

3:35 – 3:45 p.m. Daily Wrap-Up
FRIDAY ■ FEBRUARY 7, 2014
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.
Your Focus On Collaborating Was Probably Wrong. Ours Was!
Gregg Stockdale, *CEO, 1st Valley Credit Union*

Collaboration is much talked about, but many credit unions have mixed results.

Examine the roadblocks and opportunities of collaboration. Find out the better way to collaborate for improved results regardless of your asset size. Participants will leave with a new understanding of the outcomes they should expect from collaboration and the direction of their collaborative efforts. If you're looking for better outcomes when it comes to collaboration—and who isn't?—this session is for you.

10:15 – 10:30 a.m. Networking/Refreshment Break
10:30 – 11:30 a.m.
An Economic Outlook: Where Do We Go From Here?
Dave Colby, *Chief Economist, CUNA Mutual Group*

The U.S. economy has finally built a small amount of positive momentum, but will it be enough? CUNA Mutual Group's Chief Economist, Dave Colby, will share his expert insights on the economic recovery and the forecast through 2017.

Forces beyond the economic cycle are impacting the world of consumer finance and your credit union's role in this dynamic marketplace.

10:30 – 11:30 a.m. (continued)

Dave will highlight key trends in demographics, competition and payment systems. These all-important forces will ultimately determine future winners and losers. Benefit from his informed summary of the long-term credit union forecast and an incisive discussion of its implications.

11:35 a.m. – 12:35 p.m.
Advanced Business Process Management (BPM) And Mobility
George Kings, *Founder/Principal Consultant, Rethink Process Consulting*
Romeo Elias, *Founder/President/CEO, Interneer Inc.*

There is an unmet need within credit unions to streamline internal operational processes that deliver service to their membership. Even with today's technology alternatives, paper-based processes still exist and cause unnecessary obstacles to providing exceptional member service.

The mobile revolution is now, and anything done in the office can now be done in the field. In 2013, more people accessed the Internet using a mobile device than a PC, and the number of mobile connected devices will exceed the world's population this year – more than 7 billion & counting.

- Learn how to empower your remote workforce with mobile apps designed for business
- Discover how mobile apps that interface with the latest generation BPM can increase the efficiency of your CU
- Learn how one innovative credit union is using business process management (BPM) software to create efficiencies in their operations and help serve their members

12:35 – 12:45 p.m. Conference Wrap Up
SATURDAY, FEBRUARY 8, 2014 ■ TRAVEL DAY – *Have a safe trip home!*

SPOUSE/GUEST PROGRAMS

(Separate Registration Required)

CU Conferences® **Spouse/Guest Program (S/G)** enables your registered guest to join you at the following conference events:

Business Development & Marketing Conference

FEBRUARY 3 – 5, 2014

- Welcome Reception
- Sit-Down Breakfast & Luncheon
- Closing Reception

(S/G) ————— **\$199**

32nd Annual Bottom Line Conference

FEBRUARY 5 – 8, 2014

- Welcome Reception
- Two Sit-Down Breakfasts
- Sit-Down Luncheon

(S/G) ————— **\$199**

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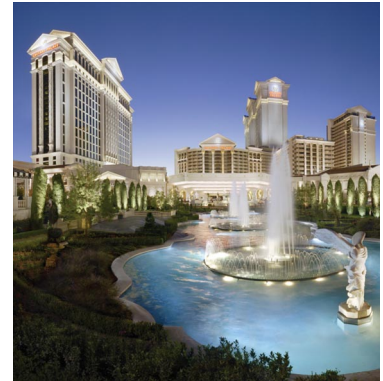
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Your guestroom provides sophisticated comfort and an unmatched level of elegance elevated by exclusive amenities, attentive staff and a serene ambiance for a restful evening.



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Reserve Your Room Early! Book your room via a special link at www.cuconferences.com or call *Caesars Palace Las Vegas* directly at **866-227-5944** to receive special rates  starting at \$199. Sunday, prior to the conference, rates start at \$219.

 Rates based on availability. **Please Note:** CU Conferences has negotiated for the resort fee to be waived for all participants who book through our room block. Additionally, you'll receive complimentary in-room Internet access.

PRESENTED BY CU CONFERENCES®

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? 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 are 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 are here to do whatever it takes to make your conference experience a cut above the rest.

Attend Both Back-to-Back Credit Union
Conferences For Best Educational Experience,
Maximum Networking Opportunities
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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.

For Hotel Reservations:

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Rates based on availability. **Please Note:** CU Conferences has negotiated for the resort fee to be waived for all participants who book through our room block. Additionally, you will receive complimentary in-room Internet access.

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Please Check Conference(s) You Will Attend
And Amount Based on Registration Deadline Date Selected

1ST PARTICIPANT:	Both Conferences	Business Development & Marketing Conference	32 nd Annual Bottom Line Conference
Name _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title _____	<input type="checkbox"/> \$1495	On or Before December 4, 2013	<input type="checkbox"/> \$925
Nickname for ID Badge _____	<input type="checkbox"/> \$1545	December 5, 2013 Through January 8, 2014	<input type="checkbox"/> \$975
Email Address _____	<input type="checkbox"/> \$1595	January 9, 2014 and Beyond	<input type="checkbox"/> \$1025
Spouse/Guest Name _____	<input type="checkbox"/> \$ 369	Spouse/Guest Program	<input type="checkbox"/> \$199
Spouse/Guest Nickname for ID Badge _____	1st Participant & Guest Subtotal: \$ _____		
2ND PARTICIPANT:	Both Conferences	Business Development & Marketing Conference	32 nd Annual Bottom Line Conference
Name _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title _____	<input type="checkbox"/> \$1495	On or Before December 4, 2013	<input type="checkbox"/> \$925
Nickname for ID Badge _____	<input type="checkbox"/> \$1545	December 5, 2013 Through January 8, 2014	<input type="checkbox"/> \$975
Email Address _____	<input type="checkbox"/> \$1595	January 9, 2014 and Beyond	<input type="checkbox"/> \$1025
Spouse/Guest Name _____	<input type="checkbox"/> \$ 369	Spouse/Guest Program	<input type="checkbox"/> \$199
Spouse/Guest Nickname for ID Badge _____	2nd Participant & Guest Subtotal: \$ _____		
3RD PARTICIPANT:	Both Conferences	Business Development & Marketing Conference	32 nd Annual Bottom Line Conference
Name _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title _____	<input type="checkbox"/> \$1495	On or Before December 4, 2013	<input type="checkbox"/> \$925
Nickname for ID Badge _____	<input type="checkbox"/> \$1545	December 5, 2013 Through January 8, 2014	<input type="checkbox"/> \$975
Email Address _____	<input type="checkbox"/> \$1595	January 9, 2014 and Beyond	<input type="checkbox"/> \$1025
Spouse/Guest Name _____	<input type="checkbox"/> \$ 369	Spouse/Guest Program	<input type="checkbox"/> \$199
Spouse/Guest Nickname for ID Badge _____	3rd Participant & Guest Subtotal: \$ _____		
Please Register Additional Conference Participants and Guests on Separate Sheet.			
Total Amount Due: \$ _____ <i>(Based on Conference(s) Registration Date Selected & Spouse/Guest Program)</i>			

CREDIT UNION INFORMATION:

Credit Union Name: _____ Asset Size: _____

Contact Person: _____ Contact Person's E-mail: _____

Street Address: _____ City: _____ State: _____ Zip: _____

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METHOD OF PAYMENT/CREDIT CARD AUTHORIZATION:

CU Conferences® is authorized to CHARGE my MASTERCARD VISA in the amount of: \$ _____

Credit Card Number: _____ / _____ / _____ / _____ Expiration Date: _____ / _____ CSV Code: _____
3-Digit Code on Card Back

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

ENCLOSED is my CHECK made payable to CU Conferences in the amount of: \$ _____