



League of Southeastern Credit Unions
Credit Union Development Conference
November 3-5, 2010

Session Descriptions

Wednesday, November 3

1 p.m. – 4 p.m.

Leadership Council Pre-conference Workshops

Troubled Debt Restructuring (TDR's)

Robin Hoag, Doeren Mayhew

In light of the recent economic downturn, troubled debt restructuring has become a “hot” topic. The significant increase in loan modifications made to assist members has altered collection processes, financial reporting and accounting for credit losses. Credit unions need to look at their internal policies and procedures to ensure they properly reflect the current marketplace. This information session will help your credit union’s staff understand what the requirements are. This presentation will leave you with basic understanding of troubled debt restructuring including:

- Awareness of the current economic events that have impacted loan losses.
- Learn the key characteristics of TDR’s and loan modifications, quantification of losses.
- The triggers of these reporting requirements and what that mean for your credit union’s financial position.
- Understand guidance on accounting and regulatory reporting for troubled debt restructurings.
- Insuring your allowance for loan losses is adequately funded considering real estate credit and collateral risk with accelerating delinquencies, TDR’s and modifications.

About the Speaker

Robin D. Hoag, CPA, CMC, is the senior director of the Financial Institutions Group at Doeren Mayhew. During the past 34 years, Robin has developed a national reputation as a credit union expert, working with more than 250 credit unions, ranging in size from \$50 million to more than \$3 billion. He is an audit director, management consultant, and national speaker on credit union issues.

Throughout his career, mergers and consolidations have been a consistent focus, developing his technical, strategic, and operational knowledge with over 30 mergers and acquisitions completed.

Robin’s accounting and compliance experience includes requirements of the NCUA, various state regulations, Office of Thrift Supervision, Office Comptroller of the Currency, and Federal Deposit Insurance Corporation. He is also a nationally-published author on audit systems.

Five Important HR Issues for 2010/ 2011 and the Implications for Employers

Janie Warner

Every day it seems something new is coming out of Washington D.C. that affects how we conduct business. Many (if not all) have important implications on the human resources function in your organization. Whether it is changes to the Family Medical Leave Act, changes in the definition of “dependent” or the many ways the Healthcare Reform Act will change your benefits structure, it’s important that you are kept up to date on what is happening. Using the latest, up to the minute information, this session will explore the top five issues that will have a direct impact on you, your business and your employees in the coming year.

About the Speaker

Janie Warner, a self proclaimed "credit union evangelist" who believes whole heartedly in the credit union philosophy. Janie is also a seasoned business executive with more than 25 years professional experience in senior management and in human resources. She is former VP Human Resources for Arkansas Federal Credit Union and served as Chief Administrative Officer for ABC financial services. She currently serves as an internal consultant for Regions Insurance Group, inc. as well as being a featured speaker for financial services groups all across the United States.

It's time for Credit Unions to Make History!

Kelley Parks, Vice President of Marketing & Business Development for Call FCU

We are at a pivotal moment in time. Consumer frustration with banks and credit card companies is at an all time high, while members are waking back up to the importance of thrift, community and trust. How do we capitalize on this critical juncture to advance the ideals of the credit union movement? Kelley will share some unique and innovative ideas to capitalize on this extraordinary time. Now is the time to amplify the principles behind our movement to propel us forward.

About the Speaker

Kelley Parks is the Vice President of Marketing & Business Development for Call Federal Credit Union. In 2008, Kelley was chosen as the CUNA Marketing & Business Development Council's Marketing Professional of the Year. She is also a member of Filene i3.

3 p.m. – 4 p.m.

Discover ePurchasing

Lori Vary, LSCU Director of ePurchasing

Online auctions, also referred to as ePurchasing, have become the number one outlet for consumers to purchase and sell big and small ticket items. While retail purchasers have been using ePurchasing, this strategy has only recently become a trend within the credit union industry for effective contract management and buying tactics.

Ventelligence ePurchasing is a strategic process which uses a web-based application to assist in the purchase of products and services. Due to the multiple strategies that are available within the software, competing vendors are encouraged to lower their pricing in a live environment and tend to bid more aggressively against their peers. The process results in the ability for credit unions to make an educated and informed decision based on the combination of the collected due diligence information for each vendor and substantially reduced pricing.

Lori Vary, LSCU Director of ePurchasing, will define the online auction process by presenting an actual ePurchasing event and will share final results achieved through the online auction process from start to finish.

About the Speaker

As Director of ePurchasing, Lori is responsible for the implementation and management of the LSCU Service Corporation (LEVERAGE) Vendor Management Program, Ventelligence. Her background includes 14 years of financial analysis and multiple years of eSourcing and process improvement experience.

Over the past two years, Lori has assisted numerous credit unions in managing their contracts and due diligence activities through the Ventelligence program. Her understanding of eProcurement and process improvement enables her to advise credit unions in the streamlining of their own systems for greater savings and efficiencies. Additionally, she has generated more than \$262,000 in savings for participating credit unions by building customized ePurchasing programs that drive down pricing for several commodities, including computer software and equipment, ATM machines and maintenance services, Armored Car Services, and more.

Thursday, November 4, 2010

7:30 a.m. – 8:30 a.m.

Credit Union Service Center Network Spotlight
Linda Cencula, CEO of Alabama Telco CU

Join Linda Cencula, CEO of Alabama Telco CU, as she provides her perspective as a participant in the Credit Union Service Center Network. She will also discuss the benefits shared branching provides participating credit unions.

About the Speaker

With prior credit union experience Linda Cencula began with Alabama Telco Credit Union in 1991 as Vice President Credit Union Development. She was responsible for marketing and human resources and eventually assumed the responsibility of collections, branches, and compliance. For a year Linda functioned as Chief Operating Officer, working directly with the CEO in preparation for his retirement in 2001. In August 2001, Linda assumed the role of President/CEO.

Linda has a Bachelor of Arts in Communication and Master of Arts in Organizational Management.

10:15 a.m. - 11:30 a.m.

Concurrent Educational Sessions

Risk-loan, Net Income, & Capital Formation

Robin Hoag, CPA, CMC, Senior Director of the Financial Institutions Group with Doeren Mayhew

Protecting and building regulatory net worth/capital presents a major challenge for directors and executive management. Faced with significant share/savings growth and soft loan demand credit unions must enhance the formal systems used to monitor balance sheet, product yield, and inherent financial risks and develop processes that link governance and monitoring risk to capital affected by diverse local and regional economic and environmental factors. Focus on board level systems and tools that equate capital risk to key economic internal and external leading indicators. Ideas and examples will explore how credit unions can monitor special indices indicating trends in risk to capital and earnings before exhibited in the credit union earnings.

- High Level credit risk index linkage to capital levels
- Collateral profiles linked to balance sheet concentrations and yields
- Real estate leading indications and the incentive to protect capital
- Board level monitoring tools that quantify a credit union risk profile and capital formulation

Explore new thoughts to determine your board's optimal balance between expansion and growth, member value, and capital at risk.

About the Speaker

Robin D. Hoag, CPA, CMC, is the senior director of the Financial Institutions Group at Doeren Mayhew. During the past 34 years, Robin has developed a national reputation as a credit union expert, working with more than 250 credit unions, ranging in size from \$50 million to more than \$3 billion. He is an audit director, management consultant, and national speaker on credit union issues.

Throughout his career, mergers and consolidations have been a consistent focus, developing his technical, strategic, and operational knowledge with over 30 mergers and acquisitions completed.

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Regulatory Hot Pockets

Bill Berg, Vice President of Regulatory Affairs with LSCU

Regulatory changes are everywhere you turn. This session will cover key compliance issues on the credit union front such as: Fair Credit Reporting - New FCRA Policies on Credit Reporting Practices and Risk Based Pricing Disclosure Obligations; 2010 FFIEC Revised: Bank Secrecy Examinations Guide; and many more. Bill will also discuss compliance examinations and priorities, including handling and addressing common examiner compliance problems and issues, and strategies for successful encounters with your examiners.

About the Speaker

Bill Berg is the vice president, Regulatory Affairs for the LSCU. He has been with the League since 1988. Bill answers technical/regulatory questions for member credit unions, provides customized training and facilitates planning sessions for credit unions and chapters throughout the Southeast. Bill was one of the principal authors of League InfoSight and provides a column for Signal (the LSCU quarterly magazine).

Understanding Interchange and Maximizing Profitability

Efren Garza, National Relationship Manager, CO-OP Financial Services
William Kealing, Regional Sales Manager, CO-OP Financial Services

This is a hot topic within the financial services industry and understanding the complexities is critical. This session will provide a definition of interchange and give examples of interchange income and expense. Case studies will be used to illustrate how credit unions can maximize interchange income. There will be ideas on driving and maximizing Signature Debit activity.

About the Speakers

Efren Garza is a National Relations Manager for CO-OP Financial Services. He has been in the Financial Service Industry for 12 years and has extensive knowledge of the ATM networks and the EFT industry.

William Kealing is a Regional Sales Manager for CO-OP Financial Services. In his 31 years in the financial Service industry William has held various sales and sales management positions. William holds a Bachelor of Science in Business Administration and a MBA.

1 p.m. – 2:15 p.m.

Concurrent Educational Sessions

Understanding the Roles, Responsibility, and Accountability of Volunteer Boards

Janie Warner, Internal Consultant, Regions Insurance Group

Legislation could be on its way in 2011 that will impact volunteers who serve on credit union boards and committees. Not all credit union board members are well-versed in exactly what is expected of them once they take a seat at their first board meeting. Understanding what roles they should and should not take on can be confusing. This session will explore the traditional roles of volunteer boards and how understanding their roles will make for a successful collaboration as well as explore ways in which each individual director can use their knowledge, skills, education, and experiences in ways that will maximize their value to the team and effectiveness of the board.

About the Speaker

Janie Warner, a self proclaimed "credit union evangelist" who believes whole heartedly in the credit union philosophy. Janie is also a seasoned business executive with more than 25 years professional experience in senior management and in human resources. She is former VP Human Resources for Arkansas Federal Credit Union and served as Chief Administrative Officer for ABC financial services. She currently serves as an internal consultant for Regions Insurance Group, inc. as well as being a featured speaker for financial services groups all across the United States.

Brand Camp: A Workshop for Small Credit Unions to Differentiate, Build a Community & Get Ahead

Kelley Parks, Vice President of Marketing & Business Development for Call FCU

Branding includes all the emotions that people have about your credit union. Unfortunately, if you do not actively create and reinforce your brand image, your members will craft one for you. Smaller credit unions have extra challenges from a limited staff, budgets, and resources. Having the discipline to stop being all things to all people, but instead being amazing things to just the right people is the focus of this idea lab. You'll walk away with some implementable ideas for your credit union on how to connect, engage, and build the right community for your members.

About the Speaker

Kelley Parks is the Vice President of Marketing & Business Development for Call Federal Credit Union. In 2008, Kelley was chosen as the CUNA Marketing & Business Development Council's Marketing Professional of the Year. She is also a member of Filene i3.

Protecting Member Information and Your Money

Barry Kouns, Vice President of Information Security Risk Assessment for Southeast Corporate

Learn about the realities of data theft and the latest cyber attacks and fraud schemes designed to steal your members' information and your money. Learn what keeps security professionals up at night and what actions we can take to prevent becoming a victim.

About the Speaker

Barry Kouns is Vice President of Information Security Risk Assessment and principal consultant for MemberGuard services at Southeast Corporate. He has more than 25 years of experience in information security consulting, risk assessment, and quality management. In his position, Barry is responsible for developing, implementing, and managing Southeast's information security risk assessment program and service delivery for MemberGuard consulting services.

Prior to joining Southeast Corporate, Barry formed and operated SQM-Advisors, an information security, IT service management, and quality systems consultancy. He led SQM-Advisors' pre-certification consulting and training services in the areas of ISO 27001, ISO 20000 and quality management systems. He has served as a trainer for British Standards Institute (BSI) and has earned the CISSP designation. He is an ISO/IEC/27001 Certified Auditor & ISMS Implementer and is ITIL Foundation Certified.