

CULC SURVIVAL GUIDE 2023



LEADERSHIP
CONVENTION

JULY 25-28, 2023 CAESARS PALACE

Las Vegas

**DISCOVER.
EXPERIENCE.
GROW.**



Keynote Speaker

Emmitt Smith

**Game On: A Championship
Vision for Credit Unions**

WEDNESDAY,

JULY 26, 2023

9:00 AM – 9:45 AM



**Enjoy an evening of comedy
with stand-up legend,**

Paul Rodriguez

WEDNESDAY,

JULY 26, 2023

7:30 PM – 8:30 PM



Connect with Abrigo at the 2023 CU Leadership Convention



Visit the Abrigo booth 322
for a chance to win a \$200
Amazon gift card.



DAVE KOCH
Abrigo

You will not want to miss our session — **New Shifts in the Foundation of “Banking” and How They Impact Your Credit Union.**

Wednesday, July 26
1:50–2:20^{PM} PT

Abrigo enables more than 2,400 U.S. financial institutions to support their communities through technology and advisory services that grow loans and deposits and optimize risk.

Ready to get started?

Visit www.abrigo.com/l/cu-leadership-convention

Dear Valued Convention Attendee,

Welcome to the 46th CU Leadership Convention in America's most exciting city!

Every year, we strive to make the convention a valuable experience for all CU Leaders – and this is our best yet!

- Here are just a few highlights you can expect...
- **3 NEW pre-conference workshops** on deciphering CU financials, leveraging data analytics and planning for an M&A.
- **50+ solution providers** in our expanded Exhibit Hall.
- An evening of entertainment with **comedy legend Paul Rodriguez**, also on opening day!
- **63 NEW sessions** featuring the country's leading credit union minds.
- Announcement of the inaugural **Neoteric Changemaker Award**.
- **NEW Tech Demo** featuring new products and services from 4 firms so you can see for yourself how they might help you better serve your members.
- 2 new guest experiences: *Day Drinking with Magicians at the Lost Spirits Distillery* and *The Bob Ross Joy of Painting 'n Sipping Experience*.
- **NEW DEI Summit** all-day Thursday, July 27, proudly delivered in partnership with the [African-American Credit Union Coalition](#).
- **NEW Underground Collision** Friday morning, July 28, as our special panel discusses AI and the opportunities and challenges for CUs.

And we will close with the CU Leadership Convention's **All-Time Highest-Rated Speaker, Patrick Adams**, as he reflects on 40 years of change and how CU leaders can prepare for the future in his final presentation.

We sincerely hope that you find this year's convention to be the most rewarding event you have ever attended!



Dennis J. Sullivan
Conference Chairman



LEADERSHIP
CONVENTION
JULY 25-28, 2023 CAESARS PALACE

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Las Vegas

Create a Fintech Revenue Engine

Strategies to Generate New Revenue and Better Compete Against Digital Banks and Fintechs

After a record-setting financial performance in 2021, community financial institutions are now quickly staring down the barrel of a revenue recession in 2022. At the same time, product featurization and great marketing has made digital banks and fintechs more popular than ever versus traditional FIs for every consumer demographic.



In our newest research report, **Ron Shevlin, Cornerstone Advisors**, provides compelling spot-on insights and practical product and pricing solutions that will generate much needed new revenue.

Download today at
strategycorps.com/revenue-engine/

strategycorps 



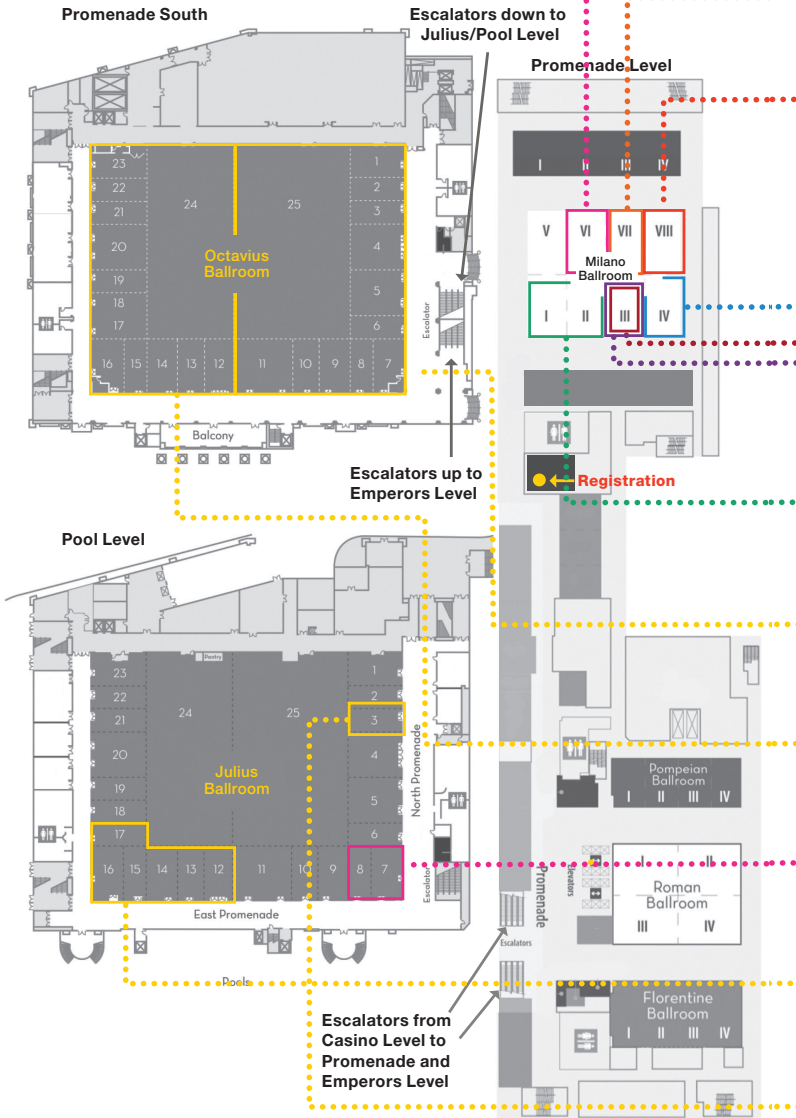
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NETWORK: CAESARS_RESORTS

Caesars Palace Map



HUMAN RESOURCES SUMMIT

Milano 6

TRENDING SUMMIT

Milano 7

FINANCIAL SUMMIT

Milano 8

LENDING SUMMIT

Milano 4

FINTECH SUMMIT

DEI SUMMIT

Milano 3

LEADERSHIP SUMMIT

Milano 1-2

EXHIBIT HALL

Octavius 1-11 & 25

GENERAL SESSION

Octavius 12-24

**MARKETING &
BRANDING SUMMIT**

Julius 7-8

BREAKFAST OF CHAMPIONS

Julius 12-17

CU CONNECT MEETINGS

Julius 3

Caesars Palace Map

Pre-Conference Workshops

HOT TOPIC #1

MERGERS & ACQUISITIONS

Milano I

HOT TOPIC #2

SHIFT HAPPENS

Milano II

HOT TOPIC #3

FINANCIAL MANAGEMENT

Milano III



THE MIRAGE

SAVE THE DATE!
AT THE MIRAGE LAS VEGAS



LEADERSHIP
CONVENTION
JULY 30-AUGUST 2, 2024 THE MIRAGE

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SAVE UP TO \$400 PER PERSON FOR 2024!

DETAILS ON BACK COVER

Guest Experience Packages

Thursday, July 27, 2023

- Enjoy an evening of comedy with stand-up legend, Paul Rodriguez
- One admittance to a Guest Experience
- Access to ALL refreshment breaks, plated luncheons & dessert socials.
- All conference breakfasts (not including Breakfast of Champions).

GUEST EXPERIENCE PACKAGES ARE LIMITED TO PAID GUESTS.

1 THE BOB ROSS JOY OF PAINTING SIPPING EXPERIENCE

Paint a mountain retreat or a meadow lake with a Certified Bob Ross instructor as you create your happy little masterpiece while enjoying your favorite beverage to keep the creative juices flowing.

BOB ROSS TOUR AGENDA:

Thursday, July 27, 2023
2:00pm-4:30pm

Caesars Palace: Julius 21-23



2 DAY DRINKING WITH MAGICIANS AT THE LOST SPIRITS DISTILLERY

Experience a distiller tour, a rum tasting and a magic show all at once at the Lost Spirits Distillery where you are transported to a different time and place. Fun for drinkers and non-drinkers alike.

DISTILLERY AGENDA:

Thursday, July 27, 2023
1:30pm-4:30pm

Caesars Palace: Meet at the Convention Registration Desk at 1:30pm for Transportation to Distillery

2:00pm-4:00pm: Lost Spirits Distillery

4:30pm: Arrive back at Hotel





LEADERSHIP CONVENTION

JULY 25-28, 2023 CAESARS PALACE

Las Vegas

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strategycorps



TruStageTM

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DIGITAL ONBOARDING

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Enhance Relationships. Build Revenue.



**INTEGRATED
FINANCIAL
TECHNOLOGIES**

interface

KASASA



KELLMOORE

LUSE GORMAN

OpenLending

PSCU

renofi

Trellance

Exhibit hall opens at 7:00 am

TUESDAY,
JULY 25, 2023

Pre-Conference

AGENDA AT A GLANCE

10:00 am - 5:00 pm..... Registration

1:00 - 4:00 pm..... **Pre-Conference Workshops**

1:00 - 4:00 pm Deep-Dive Hot Topic Workshop #1 – Mergers & Acquisitions: Opportunities & Pitfalls Every CU Should Know

PETE DUFFY, Managing Director, Piper Sandler;
Glenn Christensen, President, CEO Advisory Group

1:00 - 4:00 pm Deep-Dive Hot Topic Workshop #2 – Shift Happens: 4 Trends That are Shaping How CUs Do Business & How to Leverage Data Analytics

ANNE LEGG, Founder & President,
Thrive Strategic Services

1:00 - 4:00 pm Deep-Dive Hot Topic Workshop #3 – Financial Management: Deciphering the Numbers for Better Decision-Making

TIM HARRINGTON, CPA, President, TEAM Resources

WEDNESDAY,
JULY 26, 2023

Day 1

7:00 am - 5:00 pm..... Registration

7:00 - 8:45 am..... Exhibit Hall Grand Opening & Continental Breakfast (Sponsored by Econocheck)

9:00 - 9:45 am Opening Keynote – Game On: A Championship Vision for Credit Unions

EMMITT SMITH, 3x Super Bowl Champion, NFL HOF,
Author & Entrepreneur

9:45 - 10:30 am Turning Vision into Reality: How 3 Credit Union CEOs are Forging Ahead in a New Era

VAL MINDAK, President & CEO, Park City CU; **JOHN FELTON**, CEO, Southern Chautauqua FCU; **TY MUSE**, President & CEO Visions FCU

10:30 - 11:15 am..... Networking Break in Exhibit Hall

11:15 - noon 6 x 6 – 6 Speakers Share Their ONE Best Idea that Will Have the BIGGEST Impact on CUs Today

TIM HARRINGTON, CPA, President, TEAM Resources; **MILTON HUNT**, President, MiltonHunt.net; **JILL NOWACKI**, President & CEO, Humanidei; **GABE KRAJICEK**, CEO, Kasasa; **APRIL RICHARDSON, ESQ.**, Poet, Entrepreneur & former FDIC legal counsel; **THOMAS JAMES STEWART**, Credit Union Strategic Consultant, Solutions Metrix

Noon - 12:45 pm..... Networking Luncheon

12:45 - 1:15 pm..... Networking/Dessert in Exhibit Hall

1:15 - 1:40 pm..... **Concurrent Breakouts**



Thriving in the Epic Funding Crisis

GABE KRAJICEK, CEO, Kasasa (Sponsored by Kasasa)



Branding Tactics that Can Generate 10x ROI

JAMES ROBERT LAY, CEO, Digital Growth Institute



CUs & Fintechs – A Brand New World of Opportunity

JOHN JANCLAES, President & CEO, NYMBUS CUSO



3 Innovative & Profitable Lending Tactics to Better Serve Your Members & Your CU (Session repeats Thursday, 11:45 – 12:30 pm)

BRIAN BONE, President & CEO, American Partners FCU



The Future of Work: How to Compete for the Best & Brightest at Your CU

JILL NOWACKI, President & CEO, Humanidei



Next Best Action: Data and AI Establish Roots for Lifelong Membership

MAGGIE CHOP, Sales Specialist, **STEF LUCK**, VP of Sales, Trellance (Sponsored by Trellance)



Panel Discussion: Innovative Solutions to Today's Toughest Financial Challenges

PETE DUFFY, Managing Director, Piper Sandler (moderator); **JANICE HOLLAR**, CFO, Achieva CU; **SARA DOLAN**, CFO, MSU FSCU

1:40 - 1:50 pm..... Transitional Break

1:50 - 2:20 pm..... **Concurrent Breakouts Resume**



New Shifts in the Foundation of "Banking" and How They Impact Your CU

DAVE KOCH, Director, Advisory Services, Abrigo
(Sponsored by Abrigo)



Capturing the Hearts, Minds and Wallets of Consumers Under 25

JOHN LANZA, Chief Mammal, The Art of Allowance Project



Cryptocurrency and its Impact on CUs

LAMONT BLACK, Associate Professor of Finance, DePaul University



Managing Risk in Unprecedented Times

ANCIN COOLEY, CIA, CISA, Founder & Principal, Synergy Credit Union Consulting, Inc



6 Components of Emotional Intelligence and Why it Matters

ROGER WOLKOFF, Chief Authenticity & Relationship Expert, RogerWolkoff.com



Reversing the Tide: From Caretaking to Rebuilding Credit Unions

TIM HARRINGTON, CPA, President, TEAM Resources



M&A Panel Discussion: How to Determine What's Best for You, Your CU and Your Members

PETE DUFFY, Managing Director, Piper Sandler;
GLENN CHRISTENSEN, President, CEO Advisory Group; **JEFF CARDONE**, Partner, Luse Gorman, PC
(Sponsored by Luse Gorman)

2:20 - 2:30 pm..... Transitional Break

2:30 - 3:00 pm..... **Concurrent Breakouts Resume**



Best Practices for Transformational Leadership

MILTON HUNT, President, MiltonHunt.net



Top 3 Growth Marketing Strategies Every CU Should Leverage

MARK ARNOLD, Founder & CEO, On the Mark Strategies



Managing Your Internal and External Cyber Security Teams Effectively

ANDREW HAY, Lares Consulting



Hidden Opportunities for Profitable and Sustainable Growth

PABLO DEFILLIPI, Executive VP, Executive Vice President; **VICKY GARCIA**, CEO, Latino Community CU



CUs Are Made to Impact: Building Thriving Communities Starts with Your Own, But Can't Stop There!

MIKE SCHEID, Executive Director, Community Impact Fund; **DANIEL BEDNAR**, Chief Strategy Officer, CBC FCU



Meeting Mastery: Secrets of High Performing Boards

KEITH & REBECCA KLEIN SCOTT, Co-founders and co-owners, TALLsmall Productions, LLC



Data Driven Approaches to Understanding Member Behavior

JANICE HOLLAR, CFO, Achieva CU

3:00 - 4:00 pm..... Happy Hour in Exhibit Hall

7:30 - 8:30 pm..... Paul Rodriguez (Doors open at 7:00 pm)

THURSDAY,
JULY 27, 2023

Day 2

7:30 - 8:45 am..... Breakfast of Champions (Note: All participants must have RSVP'd in advance to access this idea-exchange.)

7:30 - 9:00 am..... Exhibit Hall Open & Continental Breakfast

9:00 - 9:40 am Opening Keynote: The Leadership Journey & Road Ahead for Credit Unions - Insights from NCUA Chairman Todd Harper

TODD HARPER, Chairman, NCUA

9:40 - 9:50 am 2023 Neoteric Leadership Award Ceremony

AACUC's Renée Sattiewhite named winner of the credit union movement's inaugural Neoteric Changemaker Award

9:50 - 10:00 am 2-Minute Spotlight: 4 Speakers Have Just 2 Minutes to Share One BIG Idea in this Theatrical Presentation

MARK ARNOLD, Founder & CEO, On the Mark Strategies;
JULI LEWIS, Chief Relationship Officer, Michael Walters Advertising; **SCOTT YOUNG**, MVP, Innovation and Emerging Services, PSCU; **ANNE LEGG**, Founder & President, Thrive Strategic Services

10:00 - 10:15 am..... Transitional Break

10:15 - 11:00 am..... **Concurrent Breakouts Resume**



The Power of Instant

SCOTT YOUNG, MVP, Innovation and Emerging Services, PSCU (Sponsored by PSCU)



Attracting & Engaging Younger Members Against a Growing Pool of Competitors

JULI LEWIS, Chief Relationship Officer, Michael Walters Advertising; **JIM LAKE**, Managing Partner, Michael Walters Advertising



Building Bridges: Practical Strategies to Solve the Diversity Challenge at CUs of All Sizes

LASONYA BERRY, CEO, McPherson, Berry & Associates



Less Risk, More Reward: The Untapped Opportunity for Auto Lenders

MATT ROE, SVP, Open Lending (Sponsored by Open Lending)



Today's Most Effective Recruiting & Hiring Practices from the World's Top CEOs

BRANDI STANKOVIC, Principal, Strategic Advisory



Fintech Transformers: Rise of Primacy - How Fintech is transforming Primary Financial Institution to Primary Financial Interactions

DAVE DEFAZIO, Partner, Strategy Corps (Sponsored by Strategy Corps)



ALM: A Directors' Perspective on Risk Management & Examiner Focus in a Post SVB Environment (session repeats at 11:45 am)

EMILY HOLLIS, CEO, ALM First Financial Advisors

10:15 - 11:00 amCU Connect Meeting: The Dark Side of Executive Benefits and How to Avoid It (invitation only)

MARIA KELL, Principal; **TYLER MOORE**, Principal,
KellMoore & Associates, LLC (Sponsored by KellMoore)

11:00 - 11:45 am..... Networking Break in Exhibit Hall

11:45 am - 12:30 pm.... **Concurrent Breakouts Resume**



Go Underground and Get Sh!t Done

SUSAN MITCHELL, CEO, **ZACH CHRISTENSEN**, Director,
DEI & Digital Services, Mitchell, Stankovic & Associates



Tech Demo: 4 Solutions Providers Unveil their Newest Innovations, LIVE!

TED BROWN, Co-founder & CEO, Digital Onboarding;
KYLEE TALIADOROS, Account Executive, Abrigo; **MATT ROE**, SVP, Open Lending; **SRINIVAS NJAY**, Founder & CEO, Inteface.ai (Sponsored by Digital Onboarding, Abrigo, Open Lending and Interface.ai)



Let's Get Real: What It Takes to Make a Commitment as a Change Leader

RENEE SATTIEWHITE, CEO, African-American Credit Union Coalition (moderator); **TY MUSE**, President & CEO, Visions FCU; **DELANA HULING**, President & CEO, Baylor Health Care Systems FCU; **LIZ PONDER**, Executive Vice President/Chief Retail Officer, SRP FCU (Produced in partnership with AACUC)



3 Innovative & Profitable Lending Tactics to Better Serve Your Members & Your CU (session repeated)

BRIAN BONE, President & CEO, American Partners FCU



"SmartSourcing:" Strategies That Drive Revenue, Enhance Member Loyalty and Reduce Overhead

MARK SWEENEY, Vice President, IFT (Sponsored by IFT)



How a "No-Code Approach" Can Help CUs Embrace a Digital Future

ANDIE DOVGAN, Chief Growth Officer, Creatio;
MATTHEW PINCOSKI, Director of Engagement Systems, Ent Credit Union (Sponsored by Creatio)



ALM: A Directors' Perspective on Risk Management & Examiner Focus in a Post SVB Environment (session repeated)

EMILY HOLLIS, CEO, ALM First Financial Advisors

11:45 am - 12:30 pm.. CU Connect Meeting: How to Be the Amazon Prime of Checking (invitation only)

DAVE DEFAZIO, Partner, Strategy Corps
(Sponsored by Strategy Corps)

12:30 - 1:15 pm..... Networking Luncheon

1:15- 1:45 pm..... Networking/Dessert & Exhibit Hall Finale

1:30 - 4:30 pm Guest Experience – Day Drinking with Magicians at the Lost Spirits Distillery

2:00 - 4:30 pm..... Guest Experience – The Bob Ross Joy of Painting 'n Sipping Experience

1:45 - 2:15 pm..... Concurrent Breakouts Resume



Are You Living in Ground Hog Day or The Matrix? (session repeats at 2:30 pm)

VAL MINDAK, President & CEO, Park City Credit Union



How to Reverse Declining Member Satisfaction

MARK GALAUNER, Program Director, American Customer Satisfaction Index/CFI Group USA L.L.C.



Leading Change: How Inspiring Leaders Empower Those Around Them to Achieve More

DOHNIA DORMAN, Chief Experience Officer, African-American Credit Union Coalition



Leveraging Embedded Finance for a Superior Member Experience

CORRIN MAIER, VP, Lending Consumer Experience, TruStage (Sponsored by TruStage)



Recruit, Retain, Mentor, Motivate in this Crazy Job Market

SHARI STORM, CEO, Category 6 Consulting



Leveraging Data to 10x your MX

ANNE LEGG, Founder & President, Thrive Strategic Services



Updating your Revenue Toolkit: Perspectives from a CFO (repeats at 2:30 pm)

SARA DOLAN, CFO, MSU FSCU

2:15 - 2:30 pm..... Transitional Break

2:30 - 3:00 pm **Concurrent Breakouts Resume**



Are You Living in Ground Hog Day or The Matrix? (session repeated)

VAL MINDAK, President & CEO, Park City Credit Union



How to Dominate Member Satisfaction - Solutions from the Front Lines

HEATHER PIZZALA, VP of Marketing, Genisys Credit Union



It Begins at the Top: Creating a Culture of Diversity, Equality and Inclusion in the Boardroom

MAURICE SMITH, ESQ., CEO (RET.), Local Government FCU, M Smith Law, PLC



Love it or List It: The Growing Trend of Home Renovations and Credit Union's Important Role

AUSTIN J. WENTZLAFF, Business Development Executive, RenoFi (Sponsored by RenoFi)



Second Chance Hiring: Sourcing Overlooked and Untapped Talent

TY REED, Career Coach, Recovery Career Services



From NFL Hopeful to Paraplegic: An Inspirational Story of Believing What is Possible

TIMOTHY "TA" ALEXANDER, Emmy Award Winner & Founder, InspiredbyTA.com



Updating your Revenue Toolkit: Perspectives from a CFO (session repeated)

SARA DOLAN, CFO, MSU FSCU

FRIDAY,
JULY 28, 2023

Day 3

7:30 - 9:00 am..... Buffet Breakfast

9:00 - 9:50 am Keynote: Underground Collision - The Power of Generative AI: The Good, The Bad and The Ugly

SUSAN MITCHELL, CEO, Mitchell, Stankovic & Associates, President; **AMBER HARSIN**, CEO, CU Prodigy; **GEORGE ESTRADA**, Principal Strategic Advisor, Amazon Web Services; **ED CHUANG**, EVP & CIO, Logix FCU; **BECKY REED**, CEO, Lone Star CU (retired), Owner, Becky Reed as a Service

9:50 - 10:00 am General Session: Turning Ideas into Action: What's Ahead for You and Your CU?

DENNIS SULLIVAN, Conference Chairman

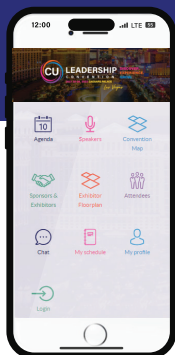
10:00 - 10:15 am Pathway to Safety: How CU Leaders Can Help Ukrainian Refugees

SUSAN MITCHELL, Board Member, Via Stella Foundation (Presented in partnership with Via Stella Foundation)

10:15 - 11:00 am Closing Keynote: The Last Lecture: Lessons Learned From 40+ Years in the Movement

PATRICK ADAMS, Strategic Advisor (ret.), St. Louis Community CU

11:00 am..... Adjourn



Mobile App

Stay Connected with CU Leadership App

Download our event app to get the most up-to-date information on the agenda, speakers and more! It's easy!

Go to the app store on your phone and search "CU Leadership Convention." Login information was sent out prior to the event via email from noreply@eventscase.com. Once you enter your email and password, you will have full access to our event app and all its features.

If you have any questions or need assistance logging in, please visit us at the registration desk.



GROW

your business.

And your relationships.

As a business, you want to grow the bottom line—for you as well as for your members. At TruStage™, we can help. With nearly a century of strength and expertise, our insurance, investment and technology solutions will help you generate new revenue streams. And grow beyond.

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Pre-Conference Workshops

TUESDAY | JULY 25, 2023

10:00 am - 5:00 pm

REGISTRATION

1:00 – 4:00 pm

MILANO I— III

Pre-Conference Workshops

DEEP-DIVE HOT TOPIC WORKSHOP #1

MILANO I



Mergers & Acquisitions: Opportunities & Pitfalls Every CU Should Know

PETE DUFFY, MANAGING DIRECTOR, PIPER SANDLER; **GLENN CHRISTENSEN**, PRESIDENT, CEO ADVISORY GROUP



Hardly a week goes by without hearing about another CU merger or acquisition. Since the pandemic, the CU industry has been averaging at least 2 mergers or bank acquisitions

every week due mostly to the challenges of remaining competitive in the market without scale. M&A is top of mind in just about every CU boardroom. Join us in this deep-dive workshop as we explore the top 8 opportunities and pitfalls to consider so you can determine whether a merger makes sense for your credit union. Learn how to:

- Determine if a merger or acquisition could play a role in your strategic plan, whether you are leading the merger or the one being merged.
- Assess potential merger targets and whether they are a strategic fit.
- Conduct a comprehensive financial analysis of the target CU to assess the risks and liabilities.

- Evaluate the cultural compatibility of potential targets.
- Navigate the regulatory and legal compliance challenges to ensure a smooth transition.
- Review the operational integration including the core processing, staffing and branch network.
- Develop a robust communication strategy to keep all stakeholders engaged.
- Apply best practices post-merger to ensure your integration plan addresses cultural and systems integration, employee retention, member retention and brand positioning.

DEEP-DIVE HOT TOPIC WORKSHOP #2

MILANO II



Shift Happens: 4 Trends That are Shaping How CUs Do Business & How to Leverage Data Analytics

ANNE LEGG, FOUNDER & PRESIDENT, THRIVE STRATEGIC SERVICES

There are 4 key trends that are having a dramatic impact on your members and on credit unions that are shaping the world of business. Trends include:

- The digital revolution;
- Shifts in member purchase behavior;
- A focus on financial wellness;
- And the introduction of Artificial Intelligence.

Discover how to leverage your data analytics to leverage these and other trends as they evolve so can identify new revenue sources, reduce member friction and uncover emerging opportunities. Get the same tactics other CUs are using to harness their data that have generated \$1.7 million in new loan balances, increased ROA to 0.92% from 0.65%, and decreased net charge-offs to 0.41% from 0.625%.

Using a hands-on, small-group roundtable format, participants will get an opportunity to take home their own playbook they can begin to put to work right away.

TAKE HOME: EVERY ATTENDEE ALSO GETS ANNE LEGG'S *THRIVE AI READINESS ASSESSMENT*, *MEMBER FRICTION RESOLUTION* AND *MEMBER COMPETITION ANALYSIS*.

DEEP-DIVE HOT TOPIC WORKSHOP #3

MILANO III



Financial Management: Deciphering the Numbers for Better Decision-Making

TIM HARRINGTON, CPA, PRESIDENT,
TEAM RESOURCES

It's safe to say that many credit union leaders have not seen an economy like today. Interest rates are the highest they have been in two decades ... inflation is at a 40-year high ... unemployment is at a 50-year low ... liquidity is now a hot button issue for many credit unions and we are now entering what some experts are calling a "discretionary recession."

Deciphering the credit union financials quickly and confidently is now more important than ever. Join us in this deep-dive, plain-English workshop as Tim Harrington, one of the CU Leadership Convention's All-Time, Highest-Rated Speakers, helps you decode your CU's financials as he reveals:

- The 12 critical ratios that matter most so you can decode them in just seconds!
- Evaluation techniques to determine what each metric means to your CU.
- Real-world benchmarking data you can use to gauge your CU's performance.
- 5 little-known, but very powerful metrics you can use to give your CU an edge.

TAKE HOME: Every attendee gets Tim Harrington's *Financial De-Coding Manual* to take back to your CU to begin deciphering your CU's most important financial figures.



Unlock a \$270 Billion Market Opportunity With Automotive Lending Enablement Solutions

- Meet and Exceed ROA Targets
- Reach Near-Prime Borrowers
- Go Beyond FICO



Explore the
**Lending Enablement
Benchmark Study**

Day 1

WEDNESDAY | JULY 26, 2023

7:00 am – 5:00 pm

PROMENADE LEVEL

Registration

7:00 – 8:45 am

OCTAVIUS

Exhibit Hall Grand Opening & Continental Breakfast

Exhibit Hall opens at 7:00 am

SPONSORED BY: **ECONOCHECK**
Enhance Relationships. Build Revenue.

9:00 – 9:45 am

OCTAVIUS



Emmitt Smith, 3x Super Bowl Champion, NFL HOF, Author & Entrepreneur

EMMITT SMITH, 3X SUPER BOWL CHAMPION, NFL HOF, AUTHOR & ENTREPRENEUR

#1 Leading Rusher in NFL History, 3 Time Super Bowl Champion, Bestselling Author

A respected entrepreneur, bestselling author, and one of the most valuable personal brands in the sports-entertainment field — these are just a few of the ways to describe Emmitt Smith. His illustrious football career includes three Super Bowl championships as a member of the Dallas Cowboys and the honor of being the only player to have won a Super Bowl MVP, NFL MVP, and NFL Rushing Crown in the same season. Join Emmitt as he talks about adapting to change and overcoming obstacles, achieving goals, leadership and teamwork – while highlighting his journey as a football player, businessman, and even “Dancing with the Stars” champion.

9:45 – 10:30 am

OCTAVIUS

Turning Vision into Reality: How 3 Credit Union CEOs are Forging Ahead in a New Era

VAL MINDAK, PRESIDENT & CEO, PARK CITY CU; **JOHN FELTON**, CEO, SOUTHERN CHAUTAUQUA FCU; **TY MUSE**, PRESIDENT & CEO VISIONS FCU



Credit union leaders are dealing with unprecedented challenges. The labor market continues to be the tightest in decades as the unemployment rate hits a 50-year low, inflation is at a 40-year high, consumer confidence is plummeting, and many economists are anticipating a recession. Discover how some of the country's most innovative credit union leaders are navigating these historical challenges and uncovering new opportunities in this lively panel discussion.

10:30 – 11:15 am

OCTAVIUS

Networking Break in Exhibit Hall

11:15 am – 12:00 pm

OCTAVIUS

6 x 6 – 6 Speakers Share Their ONE Best Idea that Will Have the BIGGEST Impact on CUs Today

TIM HARRINGTON, CPA, PRESIDENT, TEAM RESOURCES; **MILTON HUNT**, PRESIDENT, MILTONHUNT.NET; **JILL NOWACKI**, PRESIDENT & CEO, HUMANIDEI; **GABE KRAJICEK**, CEO, KASASA; **APRIL RICHARDSON, ESQ.**, POET, ENTREPRENEUR & FORMER FDIC LEGAL COUNSEL; **THOMAS JAMES STEWART**, CREDIT UNION STRATEGIC CONSULTANT, SOLUTIONS METRIX



12:00 – 12:45 pm

JULIUS

Networking Luncheon

12:45 – 1:15 pm

OCTAVIUS

Networking/Dessert in Exhibit Hall

1:15 – 1:40 pm

SEE SESSIONS

Concurrent Breakouts

LEADERSHIP SUMMIT

MILANO 1 & 2



Thriving in the Epic Funding Crisis

GABE KRAJICEK, CEO, KASASA

SPONSORED BY: **KASASA®**

\$211B in deposits has left the banking system — and \$1T of all industry deposits have shifted from demand deposit accounts to hot CD money. The urgent need for liquidity has created an ever-growing funding gap and dramatic margin compression where the delta between what credit unions are paying on deposits and what's available in the market is the widest in modern banking history. Discover how credit unions have partnered with Kasasa to drive high-quality, low-cost core deposits.

MARKETING & BRANDING SUMMIT

JULIUS 7-8



Branding Tactics that Can Generate 10x ROI

JAMES ROBERT LAY, CEO, DIGITAL GROWTH INSTITUTE

Consumers are drowning in a sea of financial chaos. That uncertainty is creating confusion, complexity and conflict that leads to lack of trust. Today, ONLY 8% of millennials trust financial institutions with guidance. Find out how some of the country's leading credit unions are building trust in a digital world and guide your members beyond the chaos. These are the same tactics other CUs are using to build their brand and generate 10x ROI.



CUs & Fintechs - A Brand New World of Opportunity

JOHN JANCLAES, PRESIDENT & CEO,
NYMBUS CUSO

The shift to online banking along with billion-dollar investments into digital solutions by the Big Banks has left CUs more vulnerable than ever. The solution: Don't go at it alone. CU's model of collaboration can turn transactional and impersonal vendors into partners to create a competitive advantage by increasing operational speed 4x faster ... deploying resources more efficiently ... and improving communication across stakeholders. Find out how to create healthy partnerships with the "right" vendors and determine cultural "must-haves" to better serve your members for years to come.



3 Innovative & Profitable Lending Tactics to Better Serve Your Members & Your CU

BRIAN BONE, PRESIDENT & CEO,
AMERICAN PARTNERS FCU

For many, lending is tougher than ever. Rates are at the highest point in 16 years. Yields continue to be squeezed. And non-interest loan income is declining. For others, such as American Partners FCU, they are finding unique ways to beat the competition without sacrificing rates. Find out how President/CEO Brian Bone is competing using 3 key tactics by offering real estate loan participations, partnering with other lenders, and structuring his loans for better yields.

SESSION REPEATS THURSDAY, 11:45 AM – 12:30 PM.

HUMAN RESOURCES SUMMIT

MILANO 6



The Future of Work: How to Compete for the Best & Brightest at Your CU

JILL NOWACKI, PRESIDENT & CEO, HUMANIDEI

As organizations aspire to be “Best Places to Work,” while balancing the bottom line, integrating DEI, and continuing to maintain relevance in hyper-competitive markets, they may overlook one key to helping them achieve all their goals while preparing for the future: Career path planning and internal employee development. In this 25-minute session, Jill Nowacki, President/CEO of Humanidei, will inspire you to look at your relationship with employee development and succession planning in a new way. She will leave you with practical ideas for improving employee engagement and leveraging talent in a way that prepares your organization for the future, positioning you as a workplace of choice in an ever-changing world.

TRENDING SUMMIT

MILANO 7



Next Best Action: Data and AI Establish Roots for Lifelong Membership

MAGGIE CHOP, SALES SPECIALIST, **STEF LUCK**,
VP OF SALES, TRELLANCE



SPONSORED BY:  **Trellance**

Whether it's a garden or a business, growth only happens when two things are in place: a nimble plan and the infrastructure to pull it off. Join technology experts Stef Luck and

Maggie Chopp of Trellance for an exploration of the evolving infrastructure required to nurture a membership base in

today's volatile landscape. Learn what it takes to not only predict change, but also identify the best courses of action to weather that change. With data harvested from your "field" of membership, your credit union can deliver the kind of personalized, predictive guidance that establishes roots for lifelong relationships.

FINANCIAL SUMMIT**MILANO 8**

Panel Discussion: Innovative Solutions to Today's Toughest Financial Challenges

PETE DUFFY, MANAGING DIRECTOR, PIPER SANDLER (MODERATOR); **JANICE HOLLAR**, CFO, ACHIEVA CU; **SARA DOLAN**, CFO, MSU FSCU



The role of CFO is evolving dramatically. Find out how some of the country's leading CFOs are playing critical roles in driving strategic growth, managing liquidity, tapping into non-interest revenue sources, managing M&A planning, negotiating a more complex regulatory framework, balancing the demands of members, managers and directors, and leveraging technology to better manage

their CUs. This fast-fast paced and insightful discussion will reveal some of the innovative solutions emerging among CFOs today that you can apply in your CU.

1:40 - 1:50 pm

Transitional Break

1:50 - 2:20 pm

Concurrent Breakouts Resume

LEADERSHIP SUMMIT

MILANO 1 & 2



New Shifts in the Foundation of “Banking” and How They Impact Your CU

DAVE KOCH, DIRECTOR, ADVISORY SERVICES, ABRIGO

SPONSORED BY:



abrigoTM
make big things happen.

It's been two decades since we have seen a real cycle of inflation and high interest rates. Overall deposit market share in community financial institutions has been shrinking, interest costs are rising, long-time depositors are getting older, and the competition for future depositors is fierce. What does the future of deposit funding look like for your credit union? Find out as we explore how the sudden shift in monetary policy has caused cracks in the “banking” foundation and discuss new shifts in the business of “banking.”

MARKETING & BRANDING SUMMIT

JULIUS 7-8



Capturing the Hearts, Minds and Wallets of Consumers Under 25

JOHN LANZA, CHIEF MAMMAL, THE ART OF ALLOWANCE PROJECT

Every financial institution wants to be there when a young person is ready to open her first credit card or get his first car loan. Consumers in the early stages of adulthood can be extremely profitable and presumably result in many more years of relational business.

Early affinity to a brand can lead to a lifelong relationship.

Consumers under the age of 25 present a host of opportunities for credit unions and banks both now and well into the future. Is your FI doing enough to attract this market? Learn the top ten things you can start today.

FINTECH SUMMIT

MILANO 3



Cryptocurrency and its Impact on CUs

LAMONT BLACK, ASSOCIATE PROFESSOR
OF FINANCE, DEPAUL UNIVERSITY

The rise of cryptocurrency is challenging many to re-think the role of money and why it has value. But instead of thinking about the risk and volatility around digital currency, Lamont Black says the real value of crypto currency is in the technology. The blockchain technology underlying cryptocurrency may ultimately reshape the payments ecosystem and financial institutions' digital transformation strategy. Find out how CUs are responding to deposit outflows to crypto exchanges ... the role of digital wallets ... and what role crypto assets can play in their members' financial well-being.

LENDING SUMMIT

MILANO 4



Managing Risk in Unprecedented Times

ANCIN COOLEY, CIA, CISA, FOUNDER
& PRINCIPAL, SYNERGY CREDIT UNION
CONSULTING, INC

Take advantage of Ancin Cooley's unique insights as a former examiner and now advisor to credit unions on one of the hottest topics today: risk management. As examiners shift their focus in the wake of the recent banking crisis, Ancin Cooley reveals how to mitigate risk while also preparing for your next exam review.

HUMAN RESOURCES SUMMIT

MILANO 6



6 Components of Emotional Intelligence and Why it Matters

ROGER WOLKOFF, CHIEF AUTHENTICITY & RELATIONSHIP EXPERT, ROGERWOLKOFF.COM

The most effective leaders share one critical skill: emotional intelligence (EQ). It is the one thing that is proven to help leaders recognize and solve problems among their teams. EQ is so important that a leaders' IQ, technical and communication skills are virtually useless without it. Discover the 6 components (empathy is only one!) of EQ in Leadership that are needed more than ever to incite innovation, job satisfaction, and a positive culture within your credit union.

TRENDING SUMMIT

MILANO 7



Reversing the Tide: From Caretaking to Rebuilding Credit Unions

TIM HARRINGTON, CPA, PRESIDENT, TEAM RESOURCES

Credit unions are losing the reputation battle to banks and FinTechs. To compete, CUs cannot continue to rely on “the same old things” in a digital-first, service-now, on-demand environment. Find out how to meet consumers in-person or virtually when they need you most and create an intuitive, seamless experience ... increase loan turnarounds ... convert your branches into service and sales centers (not cash centers) ... and reach more members “in the margins.” Discover how some of the country’s leading CUs are planning differently for 2023 and beyond as they rebuild their services so they are more relevant to tomorrow’s members.

M&A Panel Discussion: How to Determine What's Best for You, Your CU and Your Members

PETE DUFFY, MANAGING DIRECTOR, PIPER SANDLER; **GLENN CHRISTENSEN**, PRESIDENT, CEO ADVISORY GROUP; **JEFF CARDONE**, PARTNER, LUSE GORMAN, PC



SPONSORED BY: **LUSE GORMAN**

The topic of mergers and acquisitions is on the table in just about every CU boardroom across the country. NCUA even recommends boards to consider mergers as part of its strategic planning process. Join us for a lively panel discussion with some of the key players who have been involved in numerous credit union and bank deals to discuss the “if’s, why’s and how’s” of M&As. Get answers to your toughest questions including:

- What are the drivers of M&As since the pandemic?
- What are the most important factors in an effective merger partnership?
- What are the key legal and regulatory considerations that can either make or break a deal?
- What should be the principal focus for a successful merger?
- How do bank acquisitions fit into a CU’s M&A strategy? What strategies can a CU employ to acquire a bank?
- What can be done to enforce the provisions of a merger agreement when one CU no longer exists?
- What should you consider if you are a “buyer” or “seller”?

2:20 - 2:30 pm

Transitional Break

2:30 - 3:00 pm

Concurrent Breakouts Resume

LEADERSHIP SUMMIT

MILANO 1 & 2



Best Practices for Transformational Leadership

MILTON HUNT, PRESIDENT, MILTONHUNT.NET

Known among CU leaders as an “educator” for delivering powerful and

proven ideas in captivating presentations, Milton Hunt is prepared to equip directors and C-suite executives with the skills and mindset needed to lead your team and achieve exceptional results. Discover how to:

- Inspire and motivate by creating a compelling vision and communicate it effectively.
- Develop strong relationships with your team members based on trust, respect, and open communication.
- Lead by example as a transformational leader.
- Encourage innovation and creativity using proven techniques you can use right away with your team.
- Develop leadership agility to help you navigate complexity, embrace ambiguity, and make informed decisions in dynamic environments.

The secret is HOW to make these things happen in your credit union day-to-day. Find out the techniques that are working with some of the most effective transformational leaders today and begin to apply them with your CU.



Top 3 Growth Marketing Strategies Every CU Should Leverage

MARK ARNOLD, FOUNDER & CEO,
ON THE MARK STRATEGIES

The secret to growing in a challenging economic environment is to focus on how consumers are feeling. Growth starts with you and your CU, and how you can turn those challenges into positive solutions for your members and prospects. What you say and how you say it matters! Get real-world guidance in this session as Mark Arnold leverages decades of marketing and branding experience working with CUs from \$32 million to \$1.8 billion. Take home:

- Top 3 strategies successful CUs are implementing to grow.
- 4 effective tactics to sharpen your digital and omnichannel strategy.



Managing Your Internal and External Cyber Security Teams Effectively

ANDREW HAY, LARES CONSULTING

The talent gap is forcing many CUs to fill the need for cybersecurity teams with remote personnel or even partner with 3rd party vendors. The challenge is how best to manage hybrid teams that include a blend of internal and external experts? Find out CUs are defining roles and responsibilities ... coordinating communication between all stakeholders ... assessing risk and mitigation ... managing incident responses ... and monitoring and responding to threats in real time to help protect member data.

LENDING SUMMIT

MILANO 4

Hidden Opportunities for Profitable and Sustainable Growth



PABLO DEFILLIPI, EXECUTIVE VICE PRESIDENT, INCLUSIV; **VICKY GARCIA**, CEO, LATINO COMMUNITY CU

Two CEOs share their strategies for serving low-income consumers that helped generate sustainable and profitable returns to their CUs.

Discover the tools you can use to tap into hidden, low-income designated markets.



HUMAN RESOURCES SUMMIT

MILANO 6



CUs Are Made to Impact: Building Thriving Communities Starts with Your Own, But Can't Stop There!

MIKE SCHEID, EXECUTIVE DIRECTOR, COMMUNITY IMPACT FUND; **DANIEL BEDNAR**, CHIEF STRATEGY OFFICER, CBC FCU



What if you could create financial well-being for the community and your staff and recruit and retain more employees simultaneously? Find out how to

leverage Impact Loans focused on relieving unexpected financial emergencies, paying down debt, and igniting a path forward to financial stability. Impact Loans are dignified for the borrower and sustainable for the organization. Join us in this eye-opening session as we build a sample program based on your credit union's and community's needs.



Meeting Mastery: Secrets of High Performing Boards

KEITH & REBECCA KLEIN SCOTT,
CO-FOUNDERS AND CO-OWNERS, TALLSMALL
PRODUCTIONS, LLC

We've all left board meetings only to wonder what was accomplished. In this highly interactive session, communications coaches Keith Scott and Rebecca Klein of TALLsmall Productions will reveal how to maximize every minute. Often the agenda items that hijack the most time don't belong in a meeting at all. The session will cover:

- Hacks for creating an on-time and accountability culture.
- How to handle off topic questions and keep on track.
- Ensure there is a measurable ROI for the time spent.



Data Driven Approaches to Understanding Member Behavior

JANICE HOLLAR, CFO, ACHIEVA CU

Everyone talks about data, but what exactly should credit unions analyze and how can that information be used to better understand member behavior – before problems occur? Join Janice Hollar in this eye-opening as she reveals the early-warning system her team recently created for the management team to make better decisions about deposit rates, loan pricing, inflows/outflows, and signs of stress.

3:00 - 4:00 pm

OCTAVIUS

Happy Hour in Exhibit Hall

7:30 - 8:30 pm

OCTAVIUS

Paul Rodriguez (Doors open at 7:00 pm)

Enjoy a hilarious opening-night reception with legendary stand-up comic, Paul Rodriguez. For nearly three decades, Paul Rodriguez has been making audiences laugh all over the world with his unique brand of humor that is a perfect blend of his Latin heritage, the American dream and his undeniable universal appeal.

Named by Comedy Central as one of the “100 Greatest Standups of All Time,” Paul Rodriguez starred in “The Original Latin Kings of Comedy” and appeared on America’s favorite late night TV shows including “The Wanda Sykes Show,” “The Tonight Show with Jay Leno,” “Last Call with Carson Daly,” and “Politically Incorrect” in addition to playing voice overs on “King of the Hill” and “Dora the Explorer”.

Opening-night Comedy with Paul Rodriguez is only open to registered attendees and guests. Must have your badge to enter.



Day 2

THURSDAY | JULY 27, 2023

7:30 - 8:45 am

JULIUS 12-17

Breakfast of Champions

(NOTE: ALL PARTICIPANTS MUST HAVE RSVP'D IN ADVANCE TO ACCESS THIS IDEA-EXCHANGE.)

7:30 - 9:00 am

Exhibit Hall Open

9:00 - 9:40 am

OCTAVIUS



Opening Keynote: The Leadership Journey & Road Ahead for Credit Unions - Insights from NCUA Chairman Todd Harper

TODD HARPER, CHAIRMAN, NCUA

As the first NCUA staff person to become a Board Member and Chairman of the NCUA, Todd Harper has a unique understanding of credit unions. Join us for Chairman Harper's keynote address, Thursday, July 27, as he talks about his own leadership journey, NCUA's regulatory priorities, and the outlook for credit unions following the most recent banking crisis, unprecedented interest rate hikes, and an evolving financial landscape. Find out how the credit union movement's top regulator views the road ahead as he discusses the challenges and opportunities facing directors and C-suite leaders.



2023 Neoteric Leadership Award Ceremony

AACUC'S RENÉE SATTIEWHITE NAMED WINNER OF THE CREDIT UNION MOVEMENT'S INAUGURAL NEOTERIC CHANGEMAKER AWARD

The CU Leadership Convention is proud to celebrate the winner of the inaugural Neoteric Changemaker Award. This national award recognizes one individual who has demonstrated personal perseverance, advanced the cause of “people, helping, people,” advocated for relevant ideation, and created positive programming for leaders. The unique name of the award was selected because it represents the literal meaning of the word neoteric: A modern person who advocates for new ideas. This year's award winner is: Renée Sattiewhite, President & CEO, of the African-American Credit Union Coalition.

Members serving on the committee include:

- **Susan Mitchell**, Chair, Mitchell, Stankovic & Associates
- **John Bratsakis**, MDIDC Credit Union Association
- **Pablo DeFilippi**, Inclusiv
- **Michelle Nearon**, Senior Associate Dean, Yale University
- **John Cassidy**, TruStage
- **Merry Pateuk**, PSCU
- **Emma Hayes**, SECU
- **John Bissell**, CEO Greylock & AACUC Board Director
- **Dennis Sullivan**, CU Leadership Convention

2-Minute Spotlight: 4 Speakers Have Just 2 Minutes to Share One BIG Idea in this Theatrical Presentation

MARK ARNOLD, FOUNDER & CEO, ON THE MARK STRATEGIES; **JULI LEWIS**, CHIEF RELATIONSHIP OFFICER, MICHAEL WALTERS ADVERTISING; **SCOTT YOUNG**, MVP, INNOVATION AND EMERGING SERVICES, PSCU; **ANNE LEGG**, FOUNDER & PRESIDENT, THRIVE STRATEGIC SERVICES

In this-drama packed session, speakers have just 2 minutes to present their one best idea that will have the biggest impact on CUs. But there's a catch!



10:00 - 10:15 am

Transitional Break

10:15 - 11:00 am

Concurrent Breakouts Resume

LEADERSHIP SUMMIT

MILANO 1 & 2



The Power of Instant

SCOTT YOUNG, MVP, INNOVATION AND EMERGING SERVICES, PSCU

SPONSORED BY: **PSCU**

The speed of digital transformation has rapidly changed consumers' behaviors and demands – and this evolution extends far beyond food delivery apps and entertainment streaming platforms. As technology advances, today's consumers want and expect instant and

on-demand financial services. This session will highlight the growing trends in this space including instant payments, digital lending and beyond.

MARKETING & BRANDING SUMMIT

JULIUS 7-8

Attracting & Engaging Younger Members Against a Growing Pool of Competitors



JULI LEWIS, CHIEF RELATIONSHIP OFFICER,
MICHAEL WALTERS ADVERTISING; **JIM LAKE**,
MANAGING PARTNER, MICHAEL WALTERS
ADVERTISING



Today, banking is a broad spectrum, with many alternatives to traditional banking, promising convenience, more transparency, and more flexibility. Join this session to see how credit unions can beat out the competition by being true to your brand and core values, speaking the right message and

reaching consumers where they are consuming media. We'll be sharing proven strategies that have helped credit unions to grow in membership, deposits and loans an average of 50% while further engaging with current members and moving the needle toward a younger member age.

DEI SUMMIT

MILANO 3



Building Bridges: Practical Strategies to Solve the Diversity Challenge at CUs of All Sizes

LASONYA BERRY, CEO, MCPHERSON,
BERRY & ASSOCIATES

It is no secret that diverse leadership allows for greater diversity of thought, increase in innovation and achieving your goals. The more diverse your leadership, the greater

the ability to relate to employees, clients, and prospective clients. Yet, diversity continues to be a challenge at many CUs, especially in the C-suite – and at mid-size and larger CUs. Simply adding a Chief Diversity Officer is not a solution!

In this session you will learn:

- The latest and most effective techniques in Talent Management & DEI.
- How workplace diversity in the C-suite can impact your CU across all departments.
- Practical strategies to improve efforts to diversify the C Suite to increase business success.

LENDING SUMMIT

MILANO 4



Less Risk, More Reward: The Untapped Opportunity for Auto Lenders

MATT ROE, SVP, OPEN LENDING

SPONSORED BY:  OpenLending

Amid the flurry of interest rate hikes and increasing speculation about an economic downturn, credit unions must find solutions to mitigate interest rate risk and offset the volatility in the market. Find out how one solution can help you add more auto loans profitably — and without taking on additional risk. In this session you will learn:

- How 95% of CU are meeting their ROA targets.
- Tactics to help reduce default risk among near prime borrowers.
- And why relying on traditional FICO scores might be a mistake.

HUMAN RESOURCES SUMMIT

MILANO 6



Today's Most Effective Recruiting & Hiring Practices from the World's Top CEOs

BRANDI STANKOVIC, PRINCIPAL,
STRATEGIC ADVISORY

What if you could hear from CEOs such as Warren Buffett, Elizabeth Smith, Jim Collins, Charles Schwab and Sir Richard Branson on how they are solving one of the toughest challenges today? You can now. Join Brandi Stankovic as she reveals the strategies she learned from these and other CEOs (in and out of the credit union industry) about the tactics they use to recruit and hire top talent based on her new book, *The Strategic MVP*, 52 Growth & Leadership Tools from the World's Top Executives.

TRENDING SUMMIT

MILANO 7



Fintech Transformers: Rise of Primacy - How Fintech is transforming Primary Financial Institution to Primary Financial Interactions

DAVE DEFAZIO, PARTNER, STRATEGY CORPS

SPONSORED BY: **strategy**corps 

In just one Week, Apple's high-yield saving account generated \$1 billion in deposits further underscoring how digital banks are the primary financial institutions for Gen Y and Gen Z consumers (our future!). One of the convention's all-time, highest rated speakers returns to help you tap into fintech solutions and compete for the largest generation since the Baby Boom.



ALM: A Directors' Perspective on Risk Management & Examiner Focus in a Post SVB Environment

EMILY HOLLIS, CEO, ALM FIRST
FINANCIAL ADVISORS

The recent banking crisis is filled with lessons learned for credit union directors, supervisor committee members, and CFOs. What went wrong before the crisis reached a point of no-return at banks such as SVB? At what point should the leadership have made adjustments to their balance sheets? What were the red flags – or even yellow flags? Find out what exactly led to the crisis by digging into the numbers. Plus, learn how examiners are shifting their focus in the wake of the banking crisis. Emily Hollis reveals the top 5 strategies credit unions can apply to manage liquidity risk and interest rate risk using some of the same solutions they recommend as advisors to 75% of the nation's \$1 billion+ credit unions.

SESSION REPEATS THURSDAY, 11:45 AM – 12:30 PM

10:15 - 11:00 am

JULIUS 3



CU Connect Meeting: The Dark Side of Executive Benefits and How to Avoid It (invitation only)

MARIA KELL, PRINCIPAL, KELLMOORE & ASSOCIATES, LLC; **TYLER MOORE**, PRINCIPAL, KELLMOORE & ASSOCIATES, LLC



SPONSORED BY:



11:00 - 11:45 am

Networking Break in Exhibit Hall

11:45 am - 12:30 pm

Concurrent Breakouts Resume

LEADERSHIP SUMMIT

MILANO 1 & 2



Go Underground and Get Sh!t Done

SUSAN MITCHELL, CEO, MITCHELL, STANKOVIC & ASSOCIATES; **ZACH CHRISTENSEN**, DIRECTOR, DEI & DIGITAL SERVICES, MITCHELL, STANKOVIC & ASSOCIATES



Intentional strategy is required to keep organizations relevant. But strategy without execution is simply well-intended conversation. It isn't easy to take the first step and sometimes you

just need to GSD or "Get Sh!t Done"! Join Susan Mitchell, CEO and Zach Christensen, Director of Mitchell Stankovic and Associates as they share what it takes to make things happen and how credit union industry leaders are putting ideas into action to make an impact!

MARKETING & BRANDING SUMMIT

JULIUS 7-8

Tech Demo: 4 Solutions Providers Unveil their Newest Innovations, LIVE!

TED BROWN, CO-FOUNDER & CEO, DIGITAL ONBOARDING; **KYLEE TALIADEOROS**, ACCOUNT EXECUTIVE, ABRIGO; **MATT ROE**, SVP, OPEN LENDING; **SRINIVAS NJAY**, FOUNDER & CEO, INTEFACE.AI



Discover how some of the country's most innovative solution providers are giving credit unions a competitive edge as they demo their newest products and services.

See for yourself how to...

- Turn account openers into deep and profitable relationships by helping members enroll in direct deposit and update default payment methods in seconds, adopt eStatements without logging in, retrieve member numbers online, adopt additional products, and more. Speaker: Ted Brown, Co-founder & CEO, Digital Onboarding.
- Strengthen community relations by working with Abrigo and offering members an easy online lending experience. Speaker: Kylee Taliadoros, Account Executive, Abrigo.
- Capture just 10% of the missed auto loan opportunities and earn \$30,000+ interest income every month. Speaker: Matt Roe, SVP, Open Lending.
- Leverage an industry-first, generative, AI-powered multimodal ChatGPT-like AI Assistant for CUs. Speaker: Srinivas Njay, Founder & CEO, Inteface.ai

SPONSORED BY:



DEI SUMMIT

MILANO 3

Let's Get Real: What It Takes to Make a Commitment as a Change Leader

RENEE SATTIEWHITE, CEO, AFRICAN-AMERICAN CREDIT UNION COALITION (MODERATOR); **TY MUSE**, PRESIDENT & CEO, VISIONS FCU; **DELANA HULING**, PRESIDENT & CEO, BAYLOR HEALTH CARE SYSTEMS FCU; **LIZ PONDER**, EXECUTIVE VICE PRESIDENT/CHIEF RETAIL OFFICER, SRP FCU



DEI is on the lips of just about every CU executive and director today. But is the rhetoric really creating much-needed change? Discover how some of the country's leading credit unions are creating real change in the C-suite, the

board room and among their members – and generating bottom-line results in this open, no-holds barred panel discussion.

PRODUCED IN PARTNERSHIP WITH:



LENDING SUMMIT

MILANO 4



3 Innovative & Profitable Lending Tactics to Better Serve Your Members & Your CU

BRIAN BONE, PRESIDENT & CEO, AMERICAN PARTNERS FCU

Although its market ranks among the top 10 poorest credit scores in the nation, Gulf Coast FCU continues to impress its peers and regulators with an auto loan portfolio that is 96% loaned out while keeping delinquencies under 1%. Find out how the credit union is achieving greater growth despite increased risk.

SESSION REPEATED

HUMAN RESOURCES SUMMIT

MILANO 6



“SmartSourcing:” Strategies That Drive Revenue, Enhance Member Loyalty and Reduce Overhead

MARK SWEENEY, VICE PRESIDENT, IFT

As staffing struggles continue, many organizations are turning to “smartsourcing” — the concept of retaining financial service firms to provide both front-end and back-end support. Find out how this new solution can complement existing teams, fill gaps, and open new revenue-generating

opportunities. Learn how to evaluate providers across a number of metrics and see for yourself how other CUs are employing similar tactics to improve their operations and reduce labor costs.

SPONSORED BY:



TRENDING SUMMIT

MILANO 7



How a “No-Code Approach” Can Help CUs Embrace a Digital Future

ANDIE DOVGAN, CHIEF GROWTH OFFICER, CREATIO; **MATTHEW PINCOSKI**, DIRECTOR OF ENGAGEMENT SYSTEMS, ENT CREDIT UNION



In this session, Andie Dovgan, Chief Growth Officer of Creatio, and Matthew Pincoski, Director of Engagement systems at Ent Credit Union, will explore the significance of no-code

automation for credit unions. It is no secret that credit unions must embrace innovative technologies to stay competitive and meet the evolving needs of their members. This engaging session will reveal how no-code automation platforms enable credit unions to automate member-centric workflows without technical knowledge at speed and scale. By leveraging no-code platforms, credit unions can streamline operations and drive efficiency. Andie and Matthew will discuss real-life use case of no-code automation at Ent Credit Union and its impact on its member experience.

SPONSORED BY:





ALM: A Directors' Perspective on Risk Management & Examiner Focus in a Post SVB Environment

EMILY HOLLIS, CEO, ALM FIRST
FINANCIAL ADVISORS

The recent banking crisis is filled with lessons learned for credit union directors, supervisor committee members, and CFOs. What went wrong before the crisis reached a point of no-return at banks such as SVB? At what point should the leadership have made adjustments to their balance sheets? What were the red flags – or even yellow flags? Find out what exactly led to the crisis by digging into the numbers. Plus, learn how examiners are shifting their focus in the wake of the banking crisis. Emily Hollis reveals the top 5 strategies credit unions can apply to manage liquidity risk and interest rate risk using some of the same solutions they recommend as advisors to 75% of the nation's \$1 billion+ credit unions.

SESSION REPEATED

11:45 am - 12:30 pm

JULIUS 3



CU Connect Meeting: How to Be the Amazon Prime of Checking (invitation only)

DAVE DEFAZIO, PARTNER, STRATEGY CORPS

SPONSORED BY:

strategycorps 

12:30 - 1:15 pm

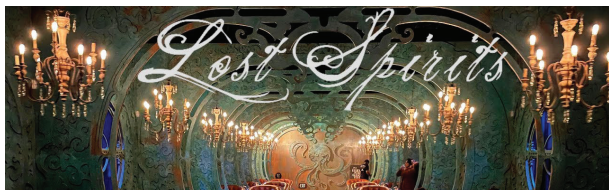
JULIUS

Networking Luncheon

Exhibit Hall Finale

1:30 - 4:30 pm

Guest Experience – Day Drinking with Magicians at the Lost Spirits Distillery



Experience a distiller tour, a rum tasting and a magic show all at once at the Lost Spirits Distillery where you are transported to a different time and place. Fun for drinkers and non-drinkers alike.

- 1:30 pm: Meet at Convention Registration Desk
- 2:00 pm - 4:00 pm: Lost Spirits Distillery
- 4:30 pm: Arrive back at Hotel

2:00 - 4:30 pm

Julius 21-23

Guest Experience – The Bob Ross Joy of Painting ‘n Sipping Experience



Paint a mountain retreat or a meadow lake with a Certified Bob Ross instructor as you create your happy little masterpiece while enjoying your favorite beverage to keep the creative juices flowing.

- 2:00 pm: Meet in Julius 21-23
- 4:30 pm: Guest Experience concludes

Concurrent Breakouts Resume

LEADERSHIP SUMMIT

MILANO 1 & 2



Are You Living in Ground Hog Day or The Matrix?

VAL MINDAK, PRESIDENT & CEO, PARK CITY CREDIT UNION

Be honest, are you doing the same thing day after day like the movie, Ground Hog Day? Or, are you living in The Matrix, wherein you can imagine what you want to achieve and create a world within your credit union that is continually evolving and improving? Find out how to better compete and inspire your managers and all your employees to join you on a journey in The Matrix that is purpose-driven, exciting and meaningful for your staff and your members. Discover how you can also create a spirit of continuous improvement and innovation by living in The Matrix and putting a stop to Ground Hog Day.

SESSION REPEATS THURSDAY, 2:30 – 3:00 PM

MARKETING & BRANDING SUMMIT

JULIUS 7-8



How to Reverse Declining Member Satisfaction

MARK GALAUNER, PROGRAM DIRECTOR, AMERICAN CUSTOMER SATISFACTION INDEX/CFI GROUP USA L.L.C.

“You guys are more like a bank now!” That is not a compliment. That is a common refrain as CUs continue a long, slow decline in customer satisfaction scores and fail to meet members’ expectations. Banks now excel in most areas of customer experience compared to CUs, according to the latest results of the annual American Customer Satisfaction

Index. The good news is that member data can show you how CUs can once again beat the banks. Learn the 5 key drivers to improve member satisfaction, leverage in-person experiences, and increase meaningful engagement with members digitally. Then, see how one CU is beating the banks and other CUs by exceeding members' expectations immediately following this presentation.

DEI SUMMIT

MILANO 3



Leading Change: How Inspiring Leaders Empower Those Around Them to Achieve More

DOHNIA DORMAN, CHIEF EXPERIENCE OFFICER,
AFRICAN-AMERICAN CREDIT UNION COALITION

Change should be never-ending. However, too many CUs see change as a beginning and an end. For credit union leaders to compete today, change should be constant. Find out how to overcome the greatest obstacles leaders and managers face when trying to implement change, the various roles you can play as a change agent, and how to become a more effective change leader. Learn how to harness change leadership with practical tactics to lead, influence, and inspire your CU.

LENDING SUMMIT

MILANO 4



Leveraging Embedded Finance for a Superior Member Experience

CORRIN MAIER, VP, LENDING CONSUMER
EXPERIENCE, TRUSTAGE

Credit union members expect a lot from you, and you want to deliver. Recently, we have seen growing demand for seamless digital experiences for members to be able to explore and complete a variety of tasks through digital

channels. Integrating (or embedding) opportunities and touchpoints within their journey is key to delivering on these expectations. In fact, the embedded finance market continues to grow rapidly, generating over \$20 billion of revenue across payments, lending, banking and cards, with projections to expand to \$51 billion by 2025. While this can welcome increased competition from non-traditional players, it also presents a tremendous growth opportunity for credit unions. Learn firsthand how you can deliver a great member experience that can also help your credit union grow by embracing embedded technology available today.

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TruStage™

HUMAN RESOURCES SUMMIT

MILANO 6



Recruit, Retain, Mentor, Motivate in this Crazy Job Market

SHARI STORM, CEO, CATEGORY 6 CONSULTING

Is your credit union posting your job openings where young people hang out? As we all fight over the same job candidates, how can your credit union cast a wider net to catch more high caliber employees? What steps can you take in the interview process to avoid hiring a psychopath? Once you have a good employee, how do you keep them? We'll discuss the four things you must do to keep high quality staff and the four things you must avoid at all costs.

This fun, interactive presentation will not only have you laughing, you will walk away with steps you can take on Monday to begin winning the giant talent grab.



Leveraging Data to 10x your MX

ANNE LEGG, FOUNDER & PRESIDENT, THRIVE STRATEGIC SERVICES

Credit unions have amazing member experience stories. They range from helping refinance debt to breaking a payday loan cycle to delivering meals and shoveling snow-filled driveways. This is no surprise because CUs are mission-based financial institutions that serve their members. The secret is scaling the member experience to 10x – and achieve a greater impact with your members and your ROA. Learn how some of the most successful CUs in the country are using data to:

- increase member experience and satisfaction.
- Improve organizational efficiency and processes.
- empower your talent, boost satisfaction, and build a critical thinking and execution capability.

Plus, every attendee will have access to the all-new 10x the MX credit union case study!



Updating your Revenue Toolkit: Perspectives from a CFO

SARA DOLAN, CFO, MSU FSCU

To help reduce liquidity risk and diversify revenue streams, MSU FCU launched a separate business to invest in start-ups. Discover how this unconventional and other strategies are expected to help generate non-interest income that are less sensitive to rates.

SESSION REPEATS THURSDAY, 2:30 – 3:00 PM

2:15 - 2:30 pm

Transitional Break

2:30 - 3:00 pm

Concurrent Breakouts Resume

LEADERSHIP SUMMIT

MILANO 1 & 2



Are You Living in Ground Hog Day or The Matrix?

VAL MINDAK, PRESIDENT & CEO, PARK CITY CREDIT UNION

Be honest, are you doing the same thing day after day like the movie, Ground Hog Day? Or, are you living in The Matrix, wherein you can imagine what you want to achieve and create a world within your credit union that is continually evolving and improving? Find out how to better compete and inspire your managers and all your employees to join you on a journey in The Matrix that is purpose-driven, exciting and meaningful for your staff and your members. Discover how you can also create a spirit of continuous improvement and innovation by living in The Matrix and putting a stop to Ground Hog Day.

SESSION REPEATED

MARKETING & BRANDING SUMMIT

JULIUS 7-8



How to Dominate Member Satisfaction Solutions from the Front Lines

HEATHER PIZZALA, VP OF MARKETING, GENISYS CREDIT UNION

You've seen the headlines: Banks Are Beating Credit Unions in Customer Experience. CUs often struggle to provide excellent digital service and in-person service compared to

Big Banks. However, a few CUs stand out. Find out what one top-performing CU is doing day-to-day to create excellent experiences in all channels – and learn the winning strategies you can begin to apply in your credit union.

DEI SUMMIT

MILANO 3



It Begins at the Top: Creating a Culture of Diversity, Equality and Inclusion in the Boardroom

MAURICE SMITH, ESQ., CEO (RET.), LOCAL GOVERNMENT FCU, M SMITH LAW, PLC

For DEI to be successful, it must consist of more than committees, trainings, and diversity hires. It must be systematically woven into the mission and vision of the credit union and that starts at the top – in the boardroom. Join attorney and retired credit union CEO Maurice Smith as he reveals how to create a culture of DEI among directors – and throughout the credit union. Find out:

- How your fiduciary duties as directors are connected to DEI.
- Why the risks every CU board faces can be minimized with sound DEI initiatives. This is a matter of survival for all credit unions.

The discussion will culminate with a focus on vision and strategy – the ultimate building blocks for a successful board.

LENDING SUMMIT

MILANO 4



Love it or List It: The Growing Trend of Home Renovations and Credit Union's Important Role

AUSTIN J. WENTZLAFF, BUSINESS DEVELOPMENT EXECUTIVE, RENOFI

With record low inventory, an aging housing stock, and decade high mortgage rates, homeowner's are facing one of the most difficult housing markets ever. As a result, many

homeowners are now considering updating their existing home to accommodate their growing needs, instead of selling and moving to a new home. The challenge, however, is a serious lack of options to finance larger home renovations. Learn the same strategies other CUs are using to add over 3000 new direct members, with an average loan size of \$180k, while enhancing their member experience and with a new loan type and renovation concierge service.

SPONSORED BY: **renofi**

HUMAN RESOURCES SUMMIT

MILANO 6



Second Chance Hiring: Sourcing Overlooked and Untapped Talent

TY REED, CAREER COACH, RECOVERY CAREER SERVICES

Although the NCUA and FDIC issued guidance in 2020 making it easier for people with criminal records to find employment in the financial sector, credit unions have been slow to adopt and implement these guidelines. This is likely due to fear and a lack of information.

The pool of candidates is too large and contains too many qualified applicants for credit unions to continue this practice. If your organization is truly committed to building the most qualified and strongest workforce, having a defined strategy to attract and evaluate these applicants is crucial. In this entertaining and information-packed presentation, you'll learn the following:

- How bias impacts the hiring process of these applicants
- The top question to ask to decide whether a job seeker with a criminal conviction history is a low risk
- A framework for evaluating second applicants that lessens bias and provides legal protection for your company



From NFL Hopeful to Paraplegic: An Inspirational Story of Believing What is Possible

TIMOTHY "TA" ALEXANDER, EMMY AWARD

WINNER & FOUNDER, INSPIREDBYTA.COM

Football phenom, Timothy "TA" Alexander, had aspirations of going to the NFL until a car accident left him paralyzed from the neck down and never able to walk again. Yet, during his physical rehabilitation he discovered what was most important was the nurturing of his mind and believing in one very powerful statement, "We don't need it to be easy, we just need it to be possible." In this inspirational and powerful session, you will learn how to:

- See problems as opportunities.
- Identify what you have that can you offer others
- Help others achieve their vision as leaders.



Updating your Revenue Toolkit: Perspectives from a CFO

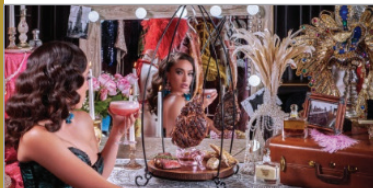
SARA DOLAN, CFO, MSU FCU

To help reduce liquidity risk and diversify revenue streams, MSU FCU launched a separate business to invest in start-ups. Discover how this unconventional and other strategies are expected to help generate non-interest income that are less sensitive to rates.

SESSION REPEATED

Caesars Palace Restaurants

FOOD FOR FOODIES



STANTON SOCIAL PRIME
A Taste of New York

Artist and restaurateur Michael Chow opened the first MR CHOW in 1968, offering authentic Beijing cuisine and impeccable service. The restaurant became an international sensation and Las Vegas became home to the iconic brand at Caesars Palace.

Chef Chris Santos continues to redefine the dining scene with his creative cuisine and innovative dishes at Stanton Social Prime in Caesars Palace Las Vegas.



MR CHOW
Modern Beijing Cuisine



AMALFI
A Taste of the Mediterranean

Experience Bobby's Flays restaurant at Caesars Palace, Amalfi. Inspired by Flay's extensive travels to the Amalfi Coast, Amalfi transports guests to the Mediterranean with its enchanting blend of coastal ease and fresh, bright flavors.

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|----------------------------------|--------------------------------------|-----------------------------|-------------------|
| ■ Amalfi by Bobby Flay | ■ Las Vegas | ■ No. 9 | ■ Dominique Ansel |
| ■ Gordon Ramsay's Hell's Kitchen | ■ Old Homestead Steakhouse Las Vegas | ■ Cafe Americano | ■ Pronto by Giada |
| ■ MR CHOW | ■ Restaurant Guy Savoy | ■ Gordon Ramsay Pub & Grill | ■ Starbucks |
| ■ Nobu Restaurant | ■ Beijing Noodle | ■ Bacchanal Buffet | ■ Bobby's Burgers |
| | | ■ Brioche by Guy Savoy | ■ Difari Pizza |
| | | | ■ The Halal Guys |

TO SEE THE FULL LISTING OF CAESARS PALACE RESTAURANTS GO TO
www.caesars.com/caesars-palace/restaurants

Restaurant Reservations (855) 888-3463

Day 3

FRIDAY | JULY 28, 2023

7:30 - 9:00 am

EXHIBIT HALL

Buffet Breakfast

9:00 - 9:50 am

OCTAVIUS

Keynote: Underground Collision - The Power of Generative AI: The Good, The Bad and The Ugly

SUSAN MITCHELL, CEO, MITCHELL, STANKOVIC & ASSOCIATES, PRESIDENT;
AMBER HARSIN, CEO, CU PRODIGY; **GEORGE ESTRADA**, PRINCIPAL STRATEGIC
ADVISOR, AMAZON WEB SERVICES; **ED CHUANG**, EVP & CIO, LOGIX FCU; **BECKY
REED**, CEO, LONE STAR CU (RETIRED), OWNER, BECKY REED AS A SERVICE



PRESENTED IN
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[UNDER GROUND]

Everybody is talking about the power of artificial intelligence to take over the world – write our narratives, underwrite loans, deepen relationships and so much more. Heck, AI can even do the work for us! But... is that the truth? Can we turn over our most valued CU commodity, trust, to AI? Diverse industry thought leaders will debate why generative AI is good, why it is bad and how quickly it can get ugly without proper oversight and due diligence. You don't want to miss this Underground event!

9:50 - 10:00 am

OCTAVIUS



General Session: Turning Ideas into Action: What's Ahead for You and Your CU?

DENNIS SULLIVAN, CONFERENCE CHAIRMAN

Bring your notes and the ideas you have collected so far from the sessions you attended at the CU Leadership Convention, and let's begin to turn the best ideas into action. In this interactive exercise, you will determine the top 3 take-aways and begin to plan your implementation strategy.

10:00 - 10:15 am

OCTAVIUS



Pathway to Safety: How CU Leaders Can Help Ukrainian Refugees

SUSAN MITCHELL, BOARD MEMBER,
VIA STELLA FOUNDATION

While many in the U.S. watch the news reports of the bombings and atrocities by Russian forces in Ukraine and wonder what can be done, the Polish credit union foundation, Via Stella, is providing aid to Ukrainian war victims and refugees. Through a unique cooperative effort between American and Polish credit unions, the foundation is raising funding and resources to help provide ambulances, emergency medical equipment, housing grants, education materials for children, support for school lunch and breakfast programs, Ukrainian language lessons and much more for Ukrainian refugees forced to flee their home country and live in Poland. See for yourself how your credit union can help those who need it most.

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Via Stella



Closing Keynote: The Last Lecture: Lessons Learned From 40+ Years in the Movement

PATRICK ADAMS, STRATEGIC ADVISOR (RET.),
ST. LOUIS COMMUNITY CU

CU Leadership Convention's All-Time, Highest-Rated Speaker closes out the conference with his usual mix of humor and hard-hitting ideas as to what will make our credit unions successful. Patrick Adams will share the most important lessons learned from his 47-year career in credit unions, but this will not be an old man, telling old stories, from old times. No. Patrick will weave the fibers of his many experiences, both professionally and personally, into a tapestry for success in today's world. Plus, our Host and Chairman of the Convention, Dennis Sullivan, will conduct an interview that will be "must see" to conclude Patrick's farewell address!

11:00 am

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Excess Share Insurance

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Company Information

Booth #

AACUC - African American Credit Union Coalition 307

The African-American Credit Union Coalition (AACUC) unites the credit union movement to ensure Diversity, Equity, and Inclusion and advocates for the 8th Cooperative Principle focused on DEI. We promote financial inclusion and professional development through our support for all credit unions and create bridges between community-based organizations and consumer-focused initiatives to increase opportunities to close the racial wealth gap.

▶ (678) 587-5111 aacuc.org

Abrigo 322

Abrigo provides market-leading compliance, credit risk, and lending software solutions to enable our customers to think bigger, allowing them to maintain compliance, fight financial crime, process loans quicker, and leverage data to strengthen their portfolio.

▶ (833) 422-7446 abrigo.com



American Share Insurance/Excess Share Insurance.. 321

AMERICAN SHARE INSURANCE (ASI): American Share Insurance provides an alternative to federal deposit insurance. We cover up to \$250,000 per account – not per member – with no limit to the number of accounts that can be insured. American Share's sole purpose is to insure consumer funds without adding another layer of regulatory burden.

EXCESS SHARE INSURANCE (ESI): Excess Share Insurance is a powerful tool that helps credit unions attract new deposits, protect what they already have, and retain their largest accounts. Give your members what they want and need: the peace of mind that comes with added protection. Excess share insurance: the Credit Union Advantage.

▶ americanshare.com excessshare.com

Aperta 123

Aperta is one of the largest and most innovative payment and image processing providers in the world. While our products and solutions are renowned for their functionality, reliability, and flexibility, it's our experience, thirst for innovation, and lasting relationships with our customers that make us different. Our Faster Payments Solution allows a payer to send money to a payee conveniently and with immediate effect. Payments can be initiated from a wide variety of entry points - mobile, internet banking, in person at a branch - and delivered to recipients such that those recipients have access to the funds and the sender receives confirmation that the money has been received within seconds.

▶ (859) 750-0300 aperta.com

AVANA Capital / Extensia Financial 312

AVANA CUSO formerly Extensia Financial is headed by an exceptional group of leaders hailing from Credit Unions and Mortgage Lenders who have the network and experience in building partnerships and sourcing deals. AVANA CUSO partners with an expansive network of Credit Unions to diversify their lending portfolios, expand their geographical footprint and mitigate concentration risk through loan participations. Our parent company is AVANA Capital.

AVANA is a comprehensive lending and asset management platform serving entrepreneurs and investors. Comprised of a dedicated and diverse team with a unified mission - to create jobs, stimulate economies and contribute to clean energy – AVANA's Family of Companies is focused on supporting American businesses and providing impactful, socially-driven investment opportunities that preserve wealth and create growth. AVANA means protector.

▶ (800) 894-8328 avanacapital.com

Cash Management Services 208

Cash Management Services (CMS) offers best-in-class ATM cash management solutions for a more efficient and reliable ATM program. Our services include vault cash solutions, cash

forecasting, armored vendor managed services and claims management. CMS manages over \$3.7 billion in monthly vault cash balances for nearly 58,000 ATMs. We provide services for nearly 300 financial institutions, making us the largest vault cash and cash management services provider in the nation.

▶ (279) 201-4824 usbankcms.com


Catalyst Corporate Federal Credit Union 318

Catalyst Corporate Federal Credit Union is a wholesale cooperative financial institution serving over 1,300 credit unions nationally with innovative core financial services and exceptional back-office support. Services, designed specifically for the credit union industry, include payment solutions, liquidity, investment options and balance sheet management assistance.

▶ (214) 703-7500 catalystcorp.org

Creatio / Solutions Metrix 106

Creatio is a global vendor of one platform to automate industry workflows and CRM with no-code and a maximum degree of freedom. Millions of workflows are launched on our platform daily in 100 countries by thousands of clients. Genuine care for our clients and partners is a defining part of Creatio DNA.

▶ (617) 765-7997 creatio.com 

CU Business 206

“The only all-digital, all-business publication for bank and credit union branch executives.” Published since 2015, Branch BUSINESS eMagazine is the only all-digital, all-business resource for branches. Our readers are bank and credit union branch managers, branch supervisory personnel and others who need to stay informed and educated about industry news and best practices. Every month!

▶ creditunionbusiness.com

CU Conferences..... 319

CU Conferences has been a leader in credit union education and professional development for over 40 years. Each year, thousands of CEOs, Directors, Board Chairs, Executives, Committee Members, and management staff from credit unions across the country participate in CU Conferences' programs to learn about the latest in board development, asset management, marketing, social media, mergers & acquisitions, operations, staff development, technology tools, and to get the most targeted credit union management training available.

▶ (888) 465-6010 cuconferences.com

CU Evolution..... 325

CU Evolution is a CUSO that began in 2018 with a mission to provide Credit Unions with assets primarily between \$50 million and \$250 million a solution to offer member business loans, 1-4 family investment property loans, lot loans, and interim construction loans to their members and prospects in a financially feasible product. The program allows these credit unions to increase loan interest income, fee income, deposits, and profitability for a fraction of the cost of implementing an in-house commercial and MBL department. CU Evolution fills the expertise requirement by credit union regulators to fulfill these types of loans along with supplying each credit union personalized policies and procedures.

▶ (972) 741-0559 cu-evo.com

Digital Onboarding 213

The Digital Onboarding adoption platform was co-developed with Digital Federal Credit Union (DCU) to turn account openers into deep relationships. Get people to use their accounts and open additional products. Make it easy to enroll in direct deposit in seconds, update default payment methods, adopt eStatements, enroll in digital banking, express product needs, and accept product cross-sell offers. The platform won CreditUnions.com's 2022 Innovation Series (Digital Category).



DIGITAL ONBOARDING

▶ (724) 309-1349 digitalonboarding.com

EBS - Executive Benefits Solutions.....404

Executive Benefits Solutions (EBS) has worked exclusively with credit unions throughout the country for over 25 years. EBS helps credit unions develop and manage investment strategies to control employee benefit expenses and retain key executives who proactively implement those strategies. EBS emboldens credit unions to take control of their financial future . . . TODAY.

▶ (888) 284-2382 ebstoday.com

Econocheck408

Econocheck delivers bottom-line benefits to financial institutions by strengthening account-holder relationships and providing new fee income streams. Since 1973, thousands of financial institutions have profited from Econocheck’s data-driven retail checking strategies, direct response insurance programs, and identity protection services. Our customized solutions offer the enhanced services valued most by consumers and businesses — identity & data security, cell phone protection, credit monitoring, entertainment discounts, health savings, and financial management tools — while providing our partners with recurring revenue and measurable gains in customer retention.



▶ (770) 506-0090 econocheck.com

Elan Financial Services 125

Elan Advisory Services partners with financial institutions to grow their business through our outsourced credit card program, mortgage solutions, and our all-in-one merchant processing business solution platform, talech®. Our dedication to our partners, growth philosophy, and investment in evolving technology has made us a leader in the industry since 1968. In a world of rapidly changing digital technology, increasing compliance burdens, and competing rewards programs, more have turned to Elan for innovative solutions.

▶ (715) 556-0013 cupartnership.com

FSI - Financial Supermarkets 219

Celebrating nearly forty years as the official provider of The Supermarket Bank®, Financial Supermarkets, Inc. is the nation's leader for attractive, functional, and professionally designed in-store and storefront financial centers. Financial institutions of all sizes partner with FSI to efficiently expand their branch network while maximizing touch-points with their customers/members.

▶ (800) 992-4978 supermarketbank.com

Gallagher Benefit Services 111

Gallagher Executive Benefits consults with credit unions on recruiting, retaining, and rewarding their key leaders. We help you secure your future through leadership continuity and aligning executive performance with strategic goals. Gallagher specializes in nonqualified benefits, such as split dollar plans, 457(f) plans, life insurance, and bonus and incentive plans. Our expertise includes investment asset management and charitable donation accounts. More than 500 credit unions trust Gallagher to retain and incentivize their key leaders. Gallagher is the NAFCU Preferred Partner for Executive Benefits and Compensation. For more than 15 years, we've produced the annual NAFCU survey on executive benefits and compensation.

▶ (630) 773-3800 ajg.com

GreenPath 308

GreenPath is a national nonprofit financial wellness organization. We have been the trusted guide for over 60 years, partnering with over 500 Credit Unions across the US to support the financial wellness of members to help them make healthy financial choices.

▶ (248) 459-0920 greenpath.org

Interface223

interface.ai is a market-leading provider of **interface** Intelligent Self-Service for credit unions. interface's Artificial Intelligence acts as a “personal bank teller” to help members 24x7 through every step of their journey from being a prospect to achieving financial wellness. interface.ai currently powers several credit unions across North America, has enabled millions of dollars in savings for its customers, and is one of the fastest-growing credit union providers.

▶ **(818) 698-6008 interface.ai**

Integrated Financial Technologies Incn/a

Integrated Financial Technologies (IFT) is a market leader in delivering efficient, reliable, and secure back-office solutions to lenders across North America. Based in Vancouver, IFT's unique combination of deep lending expertise and robust technology enables the company to provide a multitude of services in sales, collections, reporting, and customer care. IFT's highly trained North American-based agents are fully trained in all lending and financial services processes, and adhere to strict data privacy and security mandates. IFT's services enable lenders to increase revenue, lower operating costs, and improve customer service – without incurring added overhead.



▶ **(844) 303-4899 iftsolutions.com**

Invo Solutions225

Invo Solutions was founded in 2012 to develop the industry's first in-branch video banking experience. Their staff combined more than 75 years of experience to solve a unique problem in the industry. Since, they have added features like SMS texting, co-browsing, appointment scheduling, and chatbot, as well as web and mobile video banking. Invo's customer engagement platform continues to bridge the gap between physical and digital channels, creating even more ways for customers to reach their financial institutions, solving staffing shortages, and decreasing lobby wait times.

▶ **(855) 468-6843 ext 704 invosolutions.com**

Kasasa400

Kasasa is a financial technology and marketing provider committed to driving results for community banks and credit unions to help them recapture market share. Since 2003, their branded retail products, world-class marketing, and expert consulting services have helped their clients attract, engage, and retain more consumers. Today, their combined network of community financial institutions represents the 4th largest branch banking network in the country.

KASASA®

▶ (877) 342-2557 kasasa.com

KellMoore & Associates LLC320

KellMoore leads the industry with innovative plan design that assists credit unions in attracting, retaining, and rewarding their top talent through compensation consulting; design and implementation of customized Executive benefit plans; benefit expense offset; and succession planning.



▶ (214) 525-1002 kellmoore.com

Lucky Soap 311

Lucky Soaps – an extraordinary experience where delightfully handcrafted soaps, bath bombs, and sugar body scrubs smell as delicious as they look!

Each one of our bakery-inspired bath and body treats is handmade by some of the most amazing artisan soap makers on the planet.

▶ (702) 890-5611 www.luckysoaplv.com


Luse Gorman..... 310

Luse Gorman, PC, is a Washington, D.C.-headquartered law firm

LUSE GORMAN

specializing in the representation of credit unions, community banks, investment banks, private equity and venture capital firms and fintech companies with a presence in the financial services industry. Most of Luse Gorman's 19 seasoned

partners have represented financial institutions and financial services companies for over 20 years and many partners have served in senior positions with federal and state financial institution regulatory authorities. Luse Gorman’s extensive experience provides the firm with a unique perspective and advantage when advising and assisting its clients on regulatory, transactional matters and compensation and benefits matters. Luse Gorman has been recognized as a national leader in mergers and acquisitions, capital raising corporate restructuring transactions and executive and employee compensation and benefits matters for financial institutions. Luse Gorman’s mergers and acquisitions experience includes credit-to-credit union mergers and credit union acquisitions of banks. We also have extensive experience in public and private debt offerings for credit unions, including subordinated debt issuances, as well as matters involving corporate governance, FinTech, regulatory compliance and enforcement and charter conversions.

 **luselaw.com** **www.luselaw.com**

Marquis.....112

Marquis, a financial services market leader, provides MCIF, CRM, conversational analytics, marketing automation software and expertise to assemble, analyze, and act on your data. We give over 650 financial institutions confidence and insights to make informed decisions, achieve their vision and deliver measurable results.

 **(214)778-3023** **gomarquis.com**

Modern Capital Executive Solutions306

Modern Capital Executive Solutions is a leading consulting firm in the credit union and non-profit industries, with a niche specialty focus in designing, implementing, and administering key personnel retention/reward programs, often referred to as Supplemental Executive Retirement Plans (SERPs) and/or Non-Qualified Deferred Compensation (NQDC) arrangements.

 **(617) 922-6802** **moderncapes.com**

MVI119

MVi-Millennial Vision, Inc. provides a complete suite of Enterprise Content Management including Document Imaging. Our suite includes: Check 21 processing, Laser Check printing and capture, Loan Document Capture, paperless receipt technology, photo ID and COLD Report Systems. Reduce expenses, improve service and provide important business continuity solutions with MVi.

▶ (801) 277-6686 mviusa.com

myCUMortgage 110

myCUMortgage is obsessed with assisting credit unions nationwide grow their mortgage business and help members achieve their dream of homeownership. Our Credit Union Service Organization (CUSO) delivers comprehensive mortgage solutions that make credit unions great mortgage lenders, including training, marketing, originations, processing, underwriting, servicing, secondary market access and a full suite of conventional and government products. Plus, we offer the flexibility to incorporate your portfolio loans and the ability to choose to retain servicing on those loans.

▶ (877) 912-8009 ext 2772 mycumortgage.com

Narmi..... 121

New York City-based Narmi's digital platform empowers financial institutions to unlock the very latest capabilities in digital banking and account opening, enabling them to move faster, tap new growth opportunities, and achieve true digital transformation. The Narmi platform was built with the customer experience in mind, empowering financial institutions with an experience that is always effortless, current, and dependable. As a result, Narmi's customers are seeing as much as 3x account growth in less than 30 days and 4x deposit growth in as little as 90 days. Additionally, Narmi's financial institution clients are winning awards like Bankrate's 2020 Best Online Bank and Nerdwallet's Best Bank of 2021 for Online Experience.

▶ (718) 509-9671 narmi.com

Newcleus Credit Union Advisors 418

Newcleus is changing the way the credit union industry looks at compensation, benefit planning and financing strategies. From CUOLI to LINQS+, our expertise in traditional compensation planning includes fiduciary and regulatory compliance support.

 **newcleus.com**

On The Mark Strategies 224

No credit union should fail because of bad marketing. On The Mark Strategies offers strategic marketing and branding solutions to credit unions who want to grow. Services include: strategic planning, branding, name change, website, marketing services, leadership training, journey mapping development and member experience training.

 **(214) 538-4147 markarnold.com**

Open Lending..... 410

Open Lending (NASDAQ: LPRO) provides loan analytics, risk-based pricing, risk modeling and default insurance to auto lenders throughout the United States. Since its inception in 2000, Open Lending has insured more than \$19.2 billion in auto loans.



The company's flagship product, Lenders Protection™, allows an institution to expand their loan offerings with lower credit scores (560 minimum), higher loan advances (up to 145% of wholesale/trade values), longer loan terms (up to 84 months), and competitive interest rates that result in more affordable loan payments. The Lenders Protection™ platform is interfaced in point-of-sales and loan origination systems. Through Open Lending's pricing tool, financial institutions customize their yield targets and operating costs resulting in the lowest interest rate possible for each loan that will achieve the financial institution's objectives.

 **(512) 892-0400 openlending.com**

PSCU..... 210

PSCU, the nation's premier credit union service organization (CUSO), supports the growth of 1,500 credit unions and more than 5.4 billion transactions annually. PSCU's secure business offerings include payment solutions, risk management, digital banking, analytics, loyalty, strategic consulting and mobile platforms. Comprehensive 24/7/365 member support is delivered by PSCU's U.S. contact centers.



▶ (727) 561-4789 PSCU.com

Pure IT Credit Union Services..... 323

Pure IT Credit Union Services provides strategic IT consulting, assessments, and managed services for credit unions looking to elevate technology to enable their organization and gain a competitive edge. Comprised of a team of experienced architects and consultants, Pure IT is a trusted partner that provides clear documentation and strategy roadmaps to better position credit unions to serve their members.

▶ (281) 378-7797 PureITCUSO.com

Rain Local 109

RAIN is a premier full-service digital marketing agency specializing in the financial services industry. Established in 2013, RAIN works with some of the largest regional/ community banks and credit unions in the United States. Through their mobile-first approach, they provide effective digital marketing solutions, quantifiable KPI results, and measurable ROI for their clients. RAIN offers a variety of digital marketing services, including mobile and desktop paid media, social media marketing, paid search, conversion rate optimization, creative services, and website enhancement. What sets RAIN apart is a relentless focus on goals, forecasting, innovative strategy, and client success

▶ (908) 303-6733 rainlocal.com

RenoFin/a

RenoFi is the renovation enablement platform company that empowers lenders to offer best-in-class financing solutions that better meet the needs of today's homeowners. The company offers the only end-to-end loan origination and underwriting platform specifically built to enable renovation lending, allowing homeowners to borrow against their home's after-renovation value, instead of the home's current value, increasing borrowing power by 11x on average. The company is backed by leading investors including Canaan, First Round Capital, NYCA Partners, Curql, & TruStage Ventures.



▶ (855) 736-6341 ext. 3 [renofi.com](https://www.renofi.com)

RFA Services.....406

Since its foundation in 1989, RFA has evolved into an institutional-quality IT, financial cloud and cyber-security services provider to the investment management sector. We take pride in redefining the future of technological support. Through our R&D, DevOps, automation and machine-learning capabilities, RFA provides clients with customized workflow and IT strategies to bring tomorrow's edge, today. Serving over 800 clients across seven global locations, RFA brings together a seasoned executive team and over 200 highly skilled consultant technicians to provide clients with best-in-class technology solutions and automated business processes, supported by expert staff 24/7/365.

▶ (212) 867-4600 [rfa.com](https://www.rfa.com)

Santander Corporate & Investment Banking 211

The Santander US Capital Market's Credit Union Group strives to provide fixed income investment solutions for our Credit Union Partners. Investment portfolio recommendations are aligned within credit union permissible parameters, as well as offering supportive education, training, and month-end reporting assistance for the investment portfolio. Part of Santander Corporate & Investment Banking and member FINRA/SIPC.

▶ [santander.us](https://www.santander.us)

Stearns Financial Group.....309

Leverage our expertise to drive yield, supplement retirement, and optimize retention and succession. With over 25 years specializing in executive retention and retirement plans for credit unions, healthcare institutions, higher education, and high-performance non-profits, Stearns Financial has the expertise to design, implement, and administer every type of executive benefit program.

Our plans are different because we use process as the driver to achieve effective design. By starting with your organization's mission, goals, and intent we tailor individually for each executive. We are unique in that we can often accomplish this with no accounting cost to the organization, favorable reporting, and tax-free withdrawals.

▶ (513) 783-1566 stearns.financial

Strategy Corps.....218

Since 2001, StrategyCorps has worked with nearly 400

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financial institutions on retail and business checking strategies, using our actionable, proprietary analytical solution and proven-to-win merchandising formula that features value-added checking products and dynamic pricing plans - all delivered with an unbeatable digital user experience and industry leading service and support.

▶ (888) 577-6933 strategycorps.com

Stukent.....107

Prepare Students For Bright Financial Futures. Build financial literacy in your community while building your brand! By sponsoring our white-label simulation, Stukent Mimic Personal Finance, you can put powerful, engaging financial literacy tools into local students' hands. Stop by booth 107 to learn how Stukent can help you help your schools! Our mission is to help educators help students help the world. Stukent provides digital courseware to institutions all over the world.

▶ (208)724-7030 stukent.com/become-a-sponsor

The Center for Senior Benefits221

At The Center for Senior Benefits, we teach Credit Unions how to offer in-house Medicare guidance to their members. This presents a terrific way for Credit Unions to grow in the following ways: build significant additional revenue, engage their senior membership, drive growth of new membership (both seniors and younger members), and cross-sell their other products and services (even more revenue!) by using Medicare as a prospecting tool.

▶ (801) 999-2900 centerforseniorbenefits.com/credit-unions

The Sheeter Group.....422

The Sheeter Group works exclusively with credit unions designing 457(f), Collateral Assignment Split Dollar (CASD), Post-Retirement Health Care, Section 162 Bonus, and Employee Benefits Expense Offset plans. We develop and implement plans to Attract, Retain and Reward Executives that are essential to the success of the Credit Union.

▶ (407) 217-2301 sheetergroup.com

Total Merchant Concepts.....424

Total Merchant Concepts was founded in 1996 by owners Dean and Cheri Perry. The decision to open a credit card processing business grew from the frustration of trying to find a reputable option for their existing business at the time.

Total Merchant Concepts began with a vision for creating an Integrity based company that other businesses could rely on for Excellent Service, Reliable Representatives and Complete and Honest Information about the fee heavy industry of credit card acceptance.

▶ gettmc.com

Trellance 313

Trellance is a leading technology partner for credit unions, delivering innovative technology solutions to help credit unions achieve more. With a comprehensive suite of analytics, cloud and talent solutions, the Trellance team ensures credit unions increase efficiency, manage risk, and improve member experience. As a tech partner, Trellance ensures that credit unions have access to the latest generation of fintech solutions, filled with powerful tools such as artificial intelligence and machine learning.



Learn more at Trellance.com.

▶ (888) 930-2728 trellance.com

TruStage 207

TruStage is a financially strong insurance, investment and technology provider, built on the philosophy of people helping people. We believe a brighter financial future should be accessible to everyone, and our products and solutions help people confidently make financial decisions that work for them at every stage of life.



With a culture rooted and focused on creating a more equitable society and financial system, we are deeply committed to giving back to our communities to improve the lives of those we serve.

▶ (800) 356-2644 trustage.com

Trustee Services Inc..... 222

Trustee Services Inc. (TSI) is a Washington Corporation established in 1994. We are a Reconveyance and Mortgage Lien Release company offering services nationwide. Our mission is to provide innovative, practical and top-quality services that will save you time and money.

▶ (360) 692-4813 reconveyance.com

Via Stella Foundation305

The Via Stella Foundation was established on the initiative of representatives of Polish and American credit unions to help people who found themselves in need as a result of unforeseen events. The impulse to establish this Foundation was the desire to help people who found themselves in a dramatic situation in connection with the war in Ukraine. The first priority is meeting the current needs of refugees in Poland and people remaining on the territory of Ukraine (examples: first aid, food, sleeping bags, flashlights, ambulances). The second is long-term and serves to meet the living needs in a systematic manner and in cooperation with cooperative savings and credit unions (examples: financial assistance in paying for the rent of an apartment, assistance in the purchase of school supplies, support for preventive health care). 100% of all donations go directly to support these goals. Brought to you by the generous support of Mitchell Stankovic & Associates.

▶ **viastella.pl**

Vizo Financial420

Vizo Financial Corporate Credit Union’s goal is to drive credit union success through proven excellence, unmatched expertise, and engaged partnerships. It is a state-chartered corporate credit union that serves CUSOs, leagues, chapters, and more than 1,100 credit unions in the U.S. and Canada. Vizo Financial supports credit unions with back-office solutions in the areas of Money Management, Payments, Core Processing and Education. With these services and the promise of our partnership, we strive to help credit unions be their very best.

▶ **(800) 622-7494 vfccu.org**



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