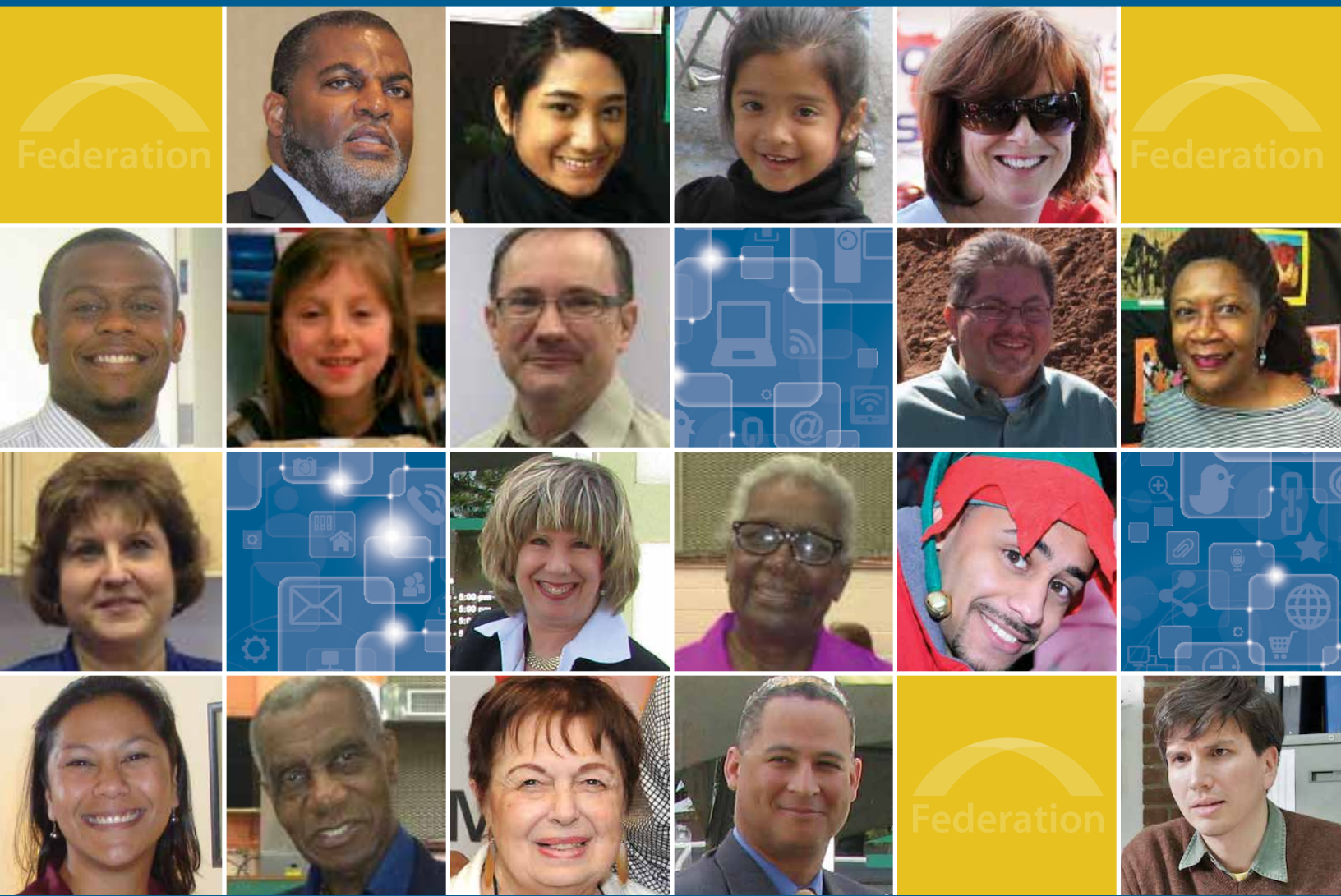




Federation

2014 ANNUAL CONFERENCE

Financial Inclusion in Focus: From Vision to Reality



Detroit, MI
May 14 -16, 2014

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SPECIAL INVITATION FROM THE PRESIDENT/CEO

You are invited to join the Federation and its members to celebrate 40 years of empowering people and communities through credit unions at our 2014 Annual Conference, Financial Inclusion in Focus: From Vision to Reality, May 14-16 in the great city of Detroit. This year we celebrate our many successes in helping low- and moderate-income people achieve financial independence, while looking forward to the opportunities that technology and product innovations are making possible. With

68 million Americans having little or no relationship with the financial mainstream, credit unions are uniquely positioned to bring safe and affordable financial services to low-income communities. Through credit-building and small dollar loans, small business and mortgage loans, housing counseling, financial education and transparent, affordable savings and checking accounts, community development credit unions are a force for change and opportunity in low-income communities across the US.

Our Annual Conference is the largest gathering of credit unions with a mission of community development in the nation. We bring together leading researchers, thought leaders, policy makers and practitioners in the community development and financial empowerment fields to discuss the most effective strategies for local economic development, asset building and financial inclusion. This year's conference includes three tracks – Insights, Innovation, and Capacity-Building & Compliance – that demonstrate the credit union difference and underscore how vital our industry is to the financial and economic health of the nation.

Register today to join us in Detroit as we celebrate the credit union commitment to expanding financial inclusion to families, new immigrants, young people, seniors and an ever-growing number of Americans seeking alternatives to mainstream banks. With our combined focus on development and empowerment, community development credit unions are part of the network of civic institutions that make communities and the people who live in them strong.

See you in Detroit!

Cathie Mahon
President/CEO



ABOUT THE FEDERATION

The mission of the National Federation of Community Development Credit Unions is to help low- and moderate-income people and communities achieve financial independence through credit unions. We are a dynamic, growth-oriented association of 250 credit unions that provide safe and responsible financial services to the underserved. Since 1974, the Federation has been promoting financial inclusion by organizing, supporting, and investing in community development credit unions, which specialize in serving populations with limited access to affordable financial services.

SPEAKERS

Our 2014 Annual Conference brings together leading thinkers, researchers, policymakers and practitioners in community development and financial empowerment...



PATRICK ADAMS
CEO
St. Louis Community
Credit Union



ROBERT A. ANNIBALE
Global Director
Citi Microfinance and
Community Development



MICHAEL S. BARR
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University of Michigan



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The Aspen Institute



LISA J. SERVON
Professor, Urban Policy
The New School for
Public Engagement

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Community Development



Register
Today!

See the back cover for Conference Plenaries,
Workshops and Special Sessions.

Register at www.cdcu.coop/2014-annual-conference/

2014 ANNUAL CONFERENCE TRACKS

INSIGHTS This track will promote new understanding of the financial lives of low-income Americans, including insights into the financial needs of very-low wage earners and households with multiple and varying income sources. Use research and program results to increase your relevance, inform your strategy and create data-driven solutions. Unlock your credit union's customer data to drive program and product design that keeps pace with the evolving needs and desires of customers and funders.

INNOVATION Technology is revolutionizing financial service platforms, products and delivery, shaping consumer expectations and redefining how credit unions run their organizations. Hear how technology is helping low-income consumers save, borrow and improve their financial well-being while helping credit unions make these products both sustainable and affordable. Plus learn how to leverage technology to reach scale and increase your impact in the community.

CAPACITY-BUILDING & COMPLIANCE

Community development credit unions are experts at forging partnerships with community groups and local governments to offer safe and affordable alternatives to high cost alternative lenders. Learn how to take your community development to the next level, generating greater community awareness and making your products and services even more accessible. Let your community outreach be your focus—keep up-to-date with new federal regulations and impending legislation to maintain your credit union's financial health so that you can focus on the financial well-being of your members.

2014 ANNUAL CONFERENCE

Financial Inclusion in Focus: From Vision to Reality

Wednesday, May 14, 2014	Thursday, May 15, 2014	Friday, May 16, 2014
Pre-Conference Sessions: 9 am - 12 pm	Morning Plenary: 9 am - 9:45 am	Morning Plenary: 9 am - 10:30 am
Affordable Homeownership Roundtable: Counseling and Mortgage Products for the LMI Market	Empowering Americans to Build Their Financial Security	The Financial Lives of Low-Income Consumers
CDFI Clinic	Morning Workshops: 10 am - 11:30 am	Morning Workshops: 10:45 am - 12:00 pm
	Track 1 Insight: The Role of Predictive Analytics	Track 1 Insight: Behavior-Driven Asset Building Strategies
CDCU Institute: Risk Management	Track 2 Innovation: Integrating Financial Services into Social Service Delivery	Track 2 Innovation: Meeting the Financial Needs of Immigrants
Detroit Community Development Tour	Track 3 Compliance & Capacity Building: Regulatory Updates and Current Issues from NCUA	Track 3 Compliance & Capacity Building: Red Flag Warnings - What Every CEO Should Know, Part 2
	Special Session: Focus on the Future - Cooperative Finance Leaders for America	Special Session: Strategic Planning, the Foundation of a Successful CDFI Application
Welcome - Mike Duggan, Mayor of Detroit	Lunch Plenary: 12:30 pm - 1:30 pm	Business Meeting: 12 pm - 1 pm
Opening Plenary: 12:30 pm - 2 pm		
LMI Trends and The Opportunities They Present for Credit Unions Through 2020	Serving Immigrant Communities	Annie Vamper Awards Luncheon: 1 pm - 2:30 pm
Early Afternoon Workshops: 2 pm - 3:30 pm	Exhibitor Break: 1:30 pm - 2 pm Afternoon Workshops: 2 pm - 3:30 pm	Conference Adjourned: 3 pm
Track 1 Insight: Keeping Up with Evolving Member Expectations	Track 1 Insight: The Power of State CDFI Coalitions	<p>Register Today!</p> <p>Register today to take advantage of Early Bird conference rates.</p> <p>NEW THIS YEAR: Save even more when you bring more than one staff person, Board member or volunteer to our conference.</p> <p>Register at www.cdcu.coop/2014-annual-conference/</p>
Track 2 Innovation: Scaleable Products for LMI Members	Track 2 Innovation: Core Banking and the Needs of the LMI Market	
Track 3 Compliance & Capacity Building: Developing a Non-Profit Affiliate	Track 3 Compliance & Capacity Building: Red Flag Warnings - What Every CEO Should Know, Part 1	
Special Session: The Value of Housing Counseling	Special Session: CDFI Certification - Building Block of Sustainable Growth	
Late Afternoon Workshops: 4 pm - 5:30 pm	Regional Caucus: 4 pm - 5 pm	
Track 1 Insight: The Impact of Financial Counseling in Credit Unions	Region 1	
Track 2 Innovation: Next Wave Financial Management Tools	Region 2	
Track 3 Compliance & Capacity Building: Funders' Reflections on Future Directions	Region 3	
Special Session: NCB Workshop - Financing Co-ops	Region 4	
Exhibitor Break - 5:30 pm - 6 pm	Reception: 6 pm - 7:30 pm	
Reception - 6 pm - 7:30 pm		



National Federation of Community Development Credit Unions