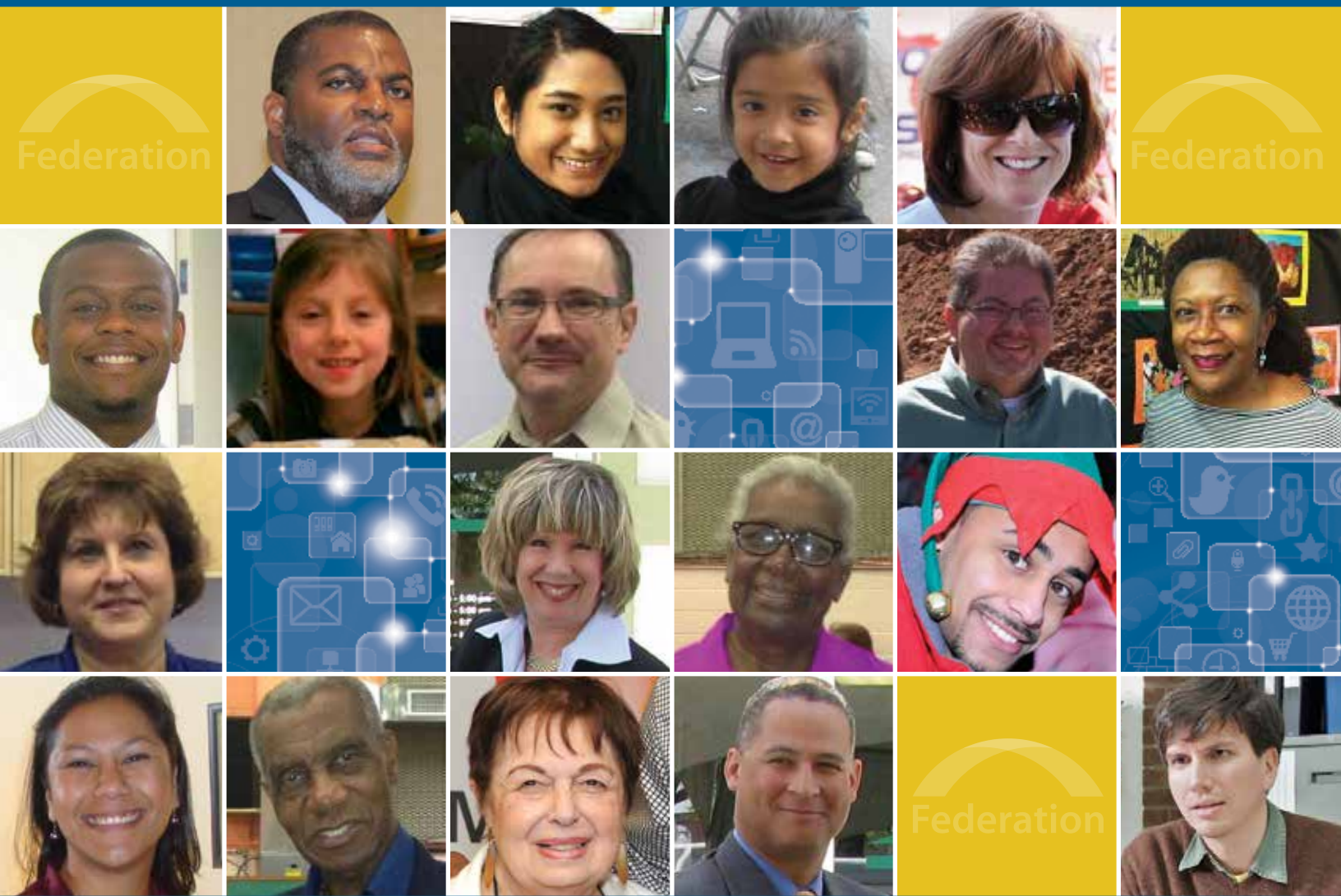




Federation

2014 ANNUAL CONFERENCE

Financial Inclusion in Focus: From Vision to Reality



Detroit, MI
May 14 -16, 2014



CELEBRATING 40 YEARS OF EMPOWERING PEOPLE AND COMMUNITIES THROUGH CREDIT UNIONS

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 association of growth-oriented credit unions that have more than \$22 billion in combined assets and provide safe and responsible financial services to 2.5 million Americans in urban, rural and reservation-based communities. Established in 1974, the Federation promotes financial inclusion by strengthening community development credit unions, also known as CDCUs, which specialize in serving the underserved. The Federation achieves its mission through:

INNOVATION

We develop new products that meet the needs of low-income wage earners; foster strategic partnerships with funders and community organizations; identify and promote best practices in financial services for LMI markets; and provide education and training to CDCUs.

INVESTMENTS

Our Community Development Investment Program invests in member CDCUs to strengthen their financial position and expand their impact on the low-income communities they serve. Federation investments help CDCUs offer responsible products that help consumers protect and build assets.

CAPACITY-BUILDING

Federation technical assistance, webinars, practical tools, guides, and consulting services support CDCUs at all stages of development; we help CDCUs to compete in their communities, grow their membership and strengthen their bottom line.



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WELCOME TO THE FEDERATION'S 2014 ANNUAL CONFERENCE, FINANCIAL INCLUSION IN FOCUS: FROM VISION TO REALITY.

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 in expanding service to the underserved. 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 programs and transparent, affordable savings and checking accounts, community development credit unions have become a force for change for low-income Americans 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 – and several special sessions that demonstrate the credit union difference and underscore how vital our industry is to the financial and economic health of the nation.

This year the Federation celebrates 40 years of empowering people and communities through credit unions. Thank you for joining us in the mission of 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.

Cathie Mahon
President/CEO



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Save the Date – 2015 Annual Conference Back Cover



TWEET ABOUT IT!

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New to Twitter? It’s easy to get started:

1. Visit <http://twitter.com> and enter your information to create an account if you don’t already have one.
2. Find conference speakers, credit unions colleagues, sponsors, exhibitors and organizations you’re interested in following by using the Search bar at the top of the page.
3. Follow the Federation at @CDCU_Federation.
4. Join the Tweeter ranks by clicking on the “Compose a new tweet” box in the upper left corner of the home tab or click the blue feather in the upper right hand corner. You’ll need to limit your text to 140 characters.
5. Use the hashtag symbol (#) to mark specific topics or keywords in a tweet. Use #CDCUAC to let your followers know you’re tweeting about the Federation’s annual conference.



SCHEDULE-AT-A-GLANCE

WEDNESDAY, MAY 14TH

9:00 am - 12:00 pm	Pre-Conference Sessions
12:00 pm	Welcome & Lunch - Salon 3
12:30 - 2:00 pm	Opening Plenary: LMI Trends and the Opportunities They Present for Credit Unions Through 2020 - Salon 3
2:00 - 3:30 pm	Early Afternoon Workshops
3:30 - 4:00 pm	Exhibitor Break - Grand Foyer
4:00 - 5:30 pm	Late Afternoon Workshops
6:00 - 8:00 pm	40th Anniversary Reception at the DIA – Buses Depart from Main Floor Lobby

THURSDAY, MAY 15TH

8:00 am	Breakfast - Salon 3
8:30 - 9:00 am	Special Presentation - Salon 3
9:00 - 9:45 am	Morning Plenary: Empowering Americans to Build Their Financial Security - Salon 3
10:00 - 11:30 am	Morning Workshops
12:00 pm	Lunch - Salon 3
12:00 - 12:30 pm	Special Presentation - Salon 3
12:30 - 1:30 pm	Lunch Plenary: Serving Immigrant Communities - Salon 3
1:30 - 2:00 pm	Exhibitor Buffet - Grand Foyer
2:00 - 3:30 pm	Afternoon Workshops
4:00 - 5:00 pm	Regional Caucuses
6:00 - 7:30 pm	Celebrate Detroit Reception - Grand Foyer

FRIDAY, MAY 16TH

8:00 am	Breakfast - Salon 3
8:30 - 9:00 am	Special Presentation - Salon 3
9:00 - 10:30 am	Morning Plenary: The Financial Lives of Low-Income Consumers - Salon 3
10:45 - 12:00 pm	Morning Workshops
12:00 - 1:00 pm	Business Meeting - Salon 3
1:00 - 2:30 pm	Annie Vamper Awards Luncheon - Salon 3
3:00 pm	Conference Adjourned

PRE-CONFERENCE SESSIONS

Get On The Bus!

CACU Site Visit and Tour of Detroit Community Development
Wednesday, May 14, 2014 | 9:15 am – 11:30 am
Departs from Main Floor Lobby



Communicating Arts Credit Union (CACU) will be hosting a site visit to its Highland Park branch. The site visit will be followed by a bus tour that will take in housing financed by CACU and development projects financed by Detroit native Dan Gilbert, founder and chairman of Quicken Loans. The tour will also pass by several Detroit highlights including the Detroit Institute of Arts, the Fox Theater, Comerica Park (home of the Detroit Tigers) and Ford Field (home of the Lions). Guides will talk about neighborhoods and highlights along the route. Tickets are \$15 and seats will be reserved on a first-come, first-served basis. Contact Sandra Gomez at sgomez@cdc.cu to reserve your seat.



Affordable Homeownership Roundtable:
Counseling and Mortgage Products for the LMI Market
Wednesday, May 14, 2014 | 9:00 am – 12:00 pm | Garnet

This pre-conference session will provide attendees with information on best practices in homeownership counseling and mortgage products to support affordable homeownership in their communities. It will also be a forum for discussion for counseling providers and credit unions on opportunities to work together to ensure that low- and moderate-income homebuyers are equipped for success, through high-quality education and counseling and appropriate mortgage products. Participants learn about upcoming changes in the counseling field from HUD’s Office of Housing Counseling, how to engage with the Federation’s National Housing Counseling Network and CDCU Mortgage Center Secondary Market, how to participate in Michigan State Housing Development Authority’s affordable mortgage programs, and opportunities to connect with NeighborWorks America’s Network and Training Institute. Contact Sandra Gomez at sgomez@cdc.cu to reserve your seat.

CDFI Clinic: CU Breakthrough Consultations
Wednesday, May 14, 2014 | 9:00 am – 12:00 pm | Quartz



This is a rare opportunity to meet one-on-one with a member of our CU Breakthrough team for a one-hour, complementary discussion of your credit union’s community development outreach. See how your credit union’s products and services compare to other organizations in your peer group. Discuss opportunities and strategic next steps with one of our industry experts. Contact Sandra Gomez at sgomez@cdc.cu to reserve your seat.



WORKSHOP TRACK GUIDE

TRACK 1 – 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 members and funders.

TRACK 2 – 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.

TRACK 3 – 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 fringe lenders. Learn how to take your community development to the next level, generating greater awareness of your organization and making your products and services even more accessible. Plus 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.

SESSION DESCRIPTIONS

WEDNESDAY, MAY 14

9:00 am - 12:00 pm

Pre-Conference Sessions

- Affordable Homeownership Roundtable – Garnet
- CDFI Clinic: CU Breakthrough Consultations – Quartz
- Communicating Arts Credit Union Site Visit and Tour (9:15 am -11:30 am) – Meet in Main Floor Lobby

12:00 pm

Welcome & Lunch – Salon 3

- Don Graves, Executive Director, President's Council on Jobs and Competitiveness
- Michael Duggan, Mayor of Detroit

12:30 pm - 2:00 pm

Opening Plenary – Salon 3

LMI Trends and the Opportunities They Present for Credit Unions Through 2020

- Patrick Adams, CEO, St. Louis Community Credit Union
- Rita L. Haynes, CEO Emeritus, Faith Community United Credit Union
- Jonathan Morduch, Professor of Public Policy and Economics, New York University

Early Afternoon Workshops

2:00 pm - 3:30 pm

Track 1 - Insights: Keeping Up with Evolving Member Expectations – Amber

Description: As credit unions look to expand their reach into the community, what are the products and services required to attract new members and retain existing members? Learn strategies for how to keep your members engaged in an environment of rising expectations.

Moderator: Paul Phillips, President/CEO, Freedom First Credit Union

- Richard Campbell, CFO, Hope Credit Union
- Steve Zuckerman, President, Self-Help Federal Credit Union

Track 2 - Innovation: Scalable Products for LMI Members – Garnet

Description: The Federation's Borrow and Save small dollar loan product has been chosen to participate in the Filene Research Institute's Accessible Financial Services Incubator along with several other products. Funded by a grant from the Ford Foundation, the incubator will test, package and scale innovative financial products. Learn more about Borrow and Save, plus hear about Non-Prime Auto Lending and the Trust Card, two other innovative products participating in Filene's Incubator.

SESSION DESCRIPTIONS *(continued)*

Moderator: Cynthia Campbell, Director of Innovation Labs, Filene Research Institute

- Mark Lynch, Credit Union Consultant, National Credit Union Foundation
- Jose Miranda, Innovation Manager, Neighborhood Trust Financial Partners
- Dave Prosser, VP, Freedom First Credit Union

Track 3 - Compliance & Capacity-Building: Developing a Non-Profit Affiliate - Sapphire

Description: There are so many benefits of 501(c)(3) status for your Community Development Credit Union. We will be focusing on how establishing a non-profit affiliate can enable your credit union to more effectively raise funds and provide community development programs while improving its financial performance.

Moderator: Pablo DeFilippi, VP of Membership and Business Development, Federation

- Sheila Schat, Consultant, CU Breakthrough
- Neil Stevenson, Senior Staff Attorney, Lawyer's Alliance

Special Session - Cultivating New and Emerging Leaders within the CDCU Movement – Salon 1

Description: Credit unions are engines of economic development in our nation's low- and moderate-income communities. As part of the world's largest and most successful cooperative movement, credit unions have benefitted from generations of strong leaders. To answer the call for new and emerging leaders for credit unions, the Federation developed the Cooperative Finance Leaders for America (CFLA) program. During a six-month fellowship, these new thought leaders learned the importance CDCUs play in our economy and culture. Come to this workshop and hear from the Fellows about the exciting projects they worked on and how to participate in the second year of the program.

Moderator: Pamela Owens, VP of Programs, and Jason Chang, Program Associate, Federation

- Monique Dunbar, CFLA Fellow at Credit Union of Atlanta
- Lauren Hudson, CFLA Fellow at Bethex Federal Credit Union
- Lila Phimmason, CFLA Fellow at Genesee Co-op Federal Credit Union

3:30 pm - 4:00 pm

Exhibitor Break - Grand Foyer

4:00 pm - 5:30 pm

Late Afternoon Workshops

Track 1 - Insights: The Impact of Financial Counseling Through Credit Unions - Amber

Description: One-on-one financial counseling empowers individuals to understand and manage their finances, build assets, and progress toward financial independence. Learn about three distinct approaches to the provision of counseling: in the credit union context, the credit union and nonprofit partnership approach, and within a municipal government.

Moderator: Ann Solomon, Strategic Initiatives Manager, Federation

- Karen Casler, Product Development Manager, CASE Credit Union
- Amber Paxton, Director, Financial Empowerment Center
- Justine Zinkin, CEO, Neighborhood Trust Financial Partners and Neighborhood Trust Federal Credit Union

Track 2 - Innovation: Next Wave Financial Management Tools - Garnet

Description: New financial tools to meet the needs of the LMI market emerge every year. In this workshop learn about group lending, which allows credit unions to re-capture a portion of loan denials and provide members benefit from the convenient "stepping stone" option that offers a path to qualifying for credit; a web-based secondary market loan syndication platform to purchase and sell loans; and consumer financial education tools that connect credit unions to government and private companies while streamlining the work for credit unions.

Moderator: Blake Myers, Consultant, Federation

- Francisco Cervera, Co-Founder & CEO, eMoneyPool
- Sherod Halliburton, CEO, Manatee Community Federal Credit Union
- Jonathan Harrison, CEO, Emerge
- Ian Lampl, Co-Founder & CEO, Loan Street



SESSION DESCRIPTIONS *(continued)*

Track 3 - Compliance & Capacity-Building: Reflections from Funders on Funding Directions - Sapphire

Description: Your credit union has a plan. Every funder has a strategy. How do they match up? Learn more about the priorities of major funders, how credit unions fit, and how philanthropic resources can help your credit union to achieve its goals.

Moderator: Terry Ratigan, Senior Development Consultant, Federation

- Amy Brown, Program Officer, Ford Foundation
- Benita Melton, Program Officer, Mott Foundation
- Bill Myers, Director, Office of Small Credit Union Initiatives, National Credit Union Association

Special Session - National Cooperative Bank Workshop: Financing Co-ops – Salon 1

Description: This workshop will provide an in-depth look at the lending opportunities housing co-ops provide for credit unions. Beyond the natural synergies among cooperatives, there's a strong need for affordable financing options, particularly among low-income co-ops in markets with large concentrations of cooperative housing, such as NYC, San Francisco and Chicago.

Moderator: Eben Sheaffer, CFO/CIO, Federation

- Casey Fannon, Senior VP, National Cooperative Bank

6:00 pm - 8:00 pm

40th Anniversary Reception

Diego Rivera Court, Detroit Institute of Arts – Meet in Main Floor Lobby

THURSDAY, MAY 15

8:00 am

Breakfast – Salon 3

8:30 am - 9:00 am

Special Session - Development in Detroit – Salon 3

- David Carroll, VP of Miscellaneous Stuff, Quicken Loans

9:00 am - 9:45 am

Morning Plenary – Salon 3

Empowering Americans to Build Their Financial Security

- Michael S. Barr, Professor of Law, University of Michigan and key architect of Dodd-Frank Wall Street Reform and Consumer Protection Act

10:00 am - 11:30 am

Morning Workshops

Track 1 - Insight: The Role of Predictive Analytics – Amber

Description: Public and private companies along with government institutions are using predictive analytics to make better decisions – driving sales, reducing risk and spending dollars wisely. Predictive analytics is changing the way we think and operate in today's data-oriented world. Learn what's behind the power to predict consumer behavior using past experiences and knowing the probability of what's next.

Moderator: Clarissa Rlter, Director of Marketing and Communications, Federation

- Cynthia Campbell, Director of Innovation Labs, Filene Research Institute
- Scott Graffius, Direct Marketing Analytics Manager, CUNA Mutual Group
- Jay Nadboralski, Senior Manager, CUNA Mutual Group

Track 2 - Innovation: Integrating Financial Services into Social Service Delivery - Garnet

Description: The Financial Capability Partnership Initiative, a project of the Federation and CFSI, is supporting three pilot sites to integrate credit union products into the fabric of non-profit social service programs. Learn about how these three credit unions are building their financial services into a workforce development program in San Francisco, a large-scale affordable housing community in Chicago, and a settlement house in St. Louis.

SESSION DESCRIPTIONS *(continued)*

Moderator: Tanya Ladha, Manager, Advisory Services, Center for Financial Services Innovation

- Gregg Brown, President/CEO, Southside Community Federal Credit Union
- Jeannine Esposito, Manager of Community Engagement, Self-Help Federal Credit Union
- Margaret Libby, Executive Director, Mission SF Community Financial Center
- Ayom Siengo, Manager of Wealth & Economic Vitality, The Community Builders
- Paul Woodruff, VP of Community Development, St. Louis Community Credit Union

Track 3 - Compliance & Capacity-Building: Regulatory Updates and Current Issues from the National Credit Union Administration and the Consumer Finance Protection Bureau - Sapphire

Description: Risk mitigation, cyber security, and compliance with CFPB rules, including fair lending, Qualified Mortgages (QM) requirements and remittances, are just some of the areas examiners will be focusing on this year. You won't want to miss this panel of NCUA and CFPB agency officials discussing these issues and more. This breakout will also provide a great opportunity for credit unions to raise concerns and learn about efforts to improve the exam process.

Moderator: Jamie Howell, Compliance Consultant, Credit Union Solutions Group

- Larry Schoeberl, Supervision Analyst, National Credit Union Administration
- Jason Schultz, Consumer Access Analyst, National Credit Union Administration
- David Sieminski, Policy Analyst, Consumer Financial Protection Bureau

Special Session - CDCU Risk Institute: Risk Management for Faith-Based and Small Credit Unions – Salon 1

Description: This session is intended to offer an overview of a wide range of risk related topics that can impact credit unions. We will examine potential issues such as disasters (both natural and human), physical security, fraud/loss prevention, vulnerability of systems from internal and external forces, defalcation by employees and/or volunteers.

Moderator: Pamela Owens, VP of Programs, Federation

- W. Kent Hartzler, President/CEO, Everence Federal Credit Union
- Mark A. Regier, Director of Stewardship Investing, Everence Financial

12:00 pm

Lunch

12:00 pm - 12:30 pm

Special Presentation – Salon 3

- Mary Dunn, Senior VP and Deputy General Counsel, CUNA
- Janet B. McDonald, Senior Sales Market Manager, CUNA Mutual Group

12:30 pm - 1:30 pm

Lunch Plenary – Salon 3

Serving Immigrant Communities

- Deyanira Del Rio, Co-Director, New Economy Project
- Ann Baddour, Senior Policy Analyst, Texas Appleseed
- Luis Pastor, CEO, Latino Community Credit Union

1:30 pm - 2:00 pm

Exhibitor Buffet – Grand Foyer

2:00 pm - 3:30 pm

Afternoon Workshops

Track 1 - Insights: The Power of State CDFI Coalitions - Amber

Description: State CDFI Coalitions have successfully established networks to share information, resources and partnerships. Coalitions establish opportunities to work together to expand the reach and service low- and moderate-income communities more effectively. Learn how these coalitions started, what services they provide to their members, and the keys to their success. Learn about the New York State CDFI Coalition and their plans for the future. This workshop will highlight best practices and will provide tips and techniques on how to establish a network in your community.

Moderator: Hank Hubbard, CEO, Communicating Arts Credit Union

- Tristram Coffin, CEO, Alternatives Federal Credit Union
- Seth Julyan, VP Membership, Opportunity Finance Network



SESSION DESCRIPTIONS *(continued)*

Track 2 - Innovation: Core Banking and the Needs of the LMI Market - Garnet

Description: A core banking system is the biggest technology investment a credit union will make, yet out of box the systems aren't necessarily designed to meet the needs of the LMI market. Learn from two innovative credit unions that are on the pathway to improving their core systems, along with the lessons learned from an innovative core processor looking to bring their technology to the US. We will also present findings from the Federation's core banking survey. The latter part of the workshop will be an open dialogue to brainstorm wants and needs for core banking.

Moderator: Mignhon Tourne, CEO, ASI Federal Credit Union and Blake Myers, Consultant, Federation

- Kevin Burke, Director of IT, ASI Federal Credit Union
- Lino Menchella, International Director, Business Development, Dedagroup
- Teri Robinson, CEO, Pacific Northwest Ironworkers Federal Credit Union

Track 3 - Compliance & Capacity-Building: Red Flag Warnings - What Every CEO Should Know - Sapphire

Description: Basic Policies and Procedures are the foundation of a safe and sound credit union. However, the difference between a good exam and a great one can be as simple as establishing a working relationship with your regulator, strengthening your internal controls and knowing the latest regulatory issues. Join this lively discussion about how to blend the desire to provide excellent member service with our obligation to meet regulatory requirements.

Moderator: Pamela Owens, VP of Programs, Federation

- Robin Romano, CEO, MariSol Federal Credit Union

Special Session - CDFI Certification - Building Blocks of Sustainable Growth – Salon 1

Description: A new study commissioned by CUNA finds that CDFI-certified credit unions do well by doing good. What are the keys to their success? Find out how essential building blocks, such as CDFI Certification, Low-Income Designation, special loan products and member services, can build the financial health and wealth of your credit union and your members.

- Pablo DeFilippi, Director of Membership and Business Development, Federation
- Terry Ratigan, Senior Development Consultant, Federation

4:00 pm - 5:00 pm

Regional Caucuses

- Region 1: Amber
- Region 2: Garnet
- Region 3: Sapphire
- Region 4: Salon 1

6:00 pm - 7:30 pm

Celebrate Detroit Reception – Grand Foyer

- Marco Podini, President, Dedagroup North America

FRIDAY, MAY 16

8:00 am

Breakfast – Salon 3

8:30 am - 9:00 am

Special Presentation – Salon 3

- Dennis Nolan, Deputy Director, Community Development Financial Institutions Fund, US Department of the Treasury

9:00 am - 10:30 am

Morning Plenary – Salon 3

The Financial Lives of Low-Income Consumers

- Alex Horowitz, Research Manager, The Pew Charitable Trusts
- Kirsten Moy, Director of Scale Initiatives, The Aspen Institute
- Lisa Servon, Professor, The New School for Public Engagement

SESSION DESCRIPTIONS *(continued)*

10:45 am - 12:00 pm

Morning Workshops**Track 1 - Insights: Behavior-Driven Asset Building Strategies – Amber**

Description: Behavioral economics suggests that financial stress may affect people's decisions and actions in ways that make it difficult for them to attain financial stability. Learn how behavioral economics is being used to design successful asset-building programs, and how you can use these strategies in your own program design.

Moderator: Clarissa Ritter, Director of Marketing and Communications, Federation

- Jessica Demorest, Product Coordinator, CU Solutions Group
- Shira Markoff, Senior Program Manager, CFED
- Dana Perantie, Project Manager, Washington University in St. Louis

Track 2 - Innovation: Meeting the Financial Needs of Immigrants - Garnet

Description: As comprehensive immigration reform looms in Washington, what are community development credit unions doing to help immigrants today? What lessons can be drawn from experience working with immigrant communities and how can credit unions forge stronger ties with this emerging population? Hear about how credit unions have helped immigrants integrate into financial life in the US. Learn about innovative initiatives that combine the financial expertise of credit unions with the legal/social expertise of immigrant service providers to provide a holistic solution for immigrants.

Moderator: Gregory Schiefelbein, Senior VP, Citi Community Development

- Jason Chang, Program Associate, Federation
- Sarah Marshall, Marketing and Partnerships Manager, North Side Community Federal Credit Union
- Winona Nava, CEO, Guadalupe Credit Union
- Marisabel Torres, Policy Analyst, National Council of La Raza

Track 3 - Compliance & Capacity-Building: Ramping Up Your Lending - Sapphire

Description: In a period of reduced margins and competitive market pressure, ramping up lending is vital for CDCUs. Learn how a micro-business loan program, a robust member business loan program, loan pricing tools, product assessment, risk/return requirements and overall risk management can impact the people you serve and assure long-term strength and viability to your organization.

Moderator: Eben Sheaffer, CFO/CIO, Federation

- Richard W. Guillot, CEO, Business Alliance Financial Services
- Randy Thompson, CEO, Thompson Consulting and Training

Special Session - Strategic Planning: The Foundation of a Successful CDFI Application – Salon 1

Description: Over the next decade, the CDFI Fund is expected to make more than \$1 billion in grants to CDFIs of all types. Studies show that every dollar granted to a credit union generates more impact than the same dollar given to any other type of CDFI. Yet credit unions are not grant-seekers by nature; as a result, credit unions often are not prepared to pursue the resources available from the CDFI Fund. Find out what your credit union can do right now to become competitive for CDFI grants this and every year.

- Pablo DeFilippi, Director of Membership and Business Development, Federation
- Terry Ratigan, Senior Development Consultant, Federation
- Scott Butterfield, Strategic Planning Consultant, Your Credit Union Partner

12:00 pm - 1:00 pm

Business Meeting – Salon 3

1:00 pm - 2:30 pm

Annie Vamper Awards Luncheon – Salon 3

Awardee: Rita L. Haynes, CEO Emeritus, Faith Community United Credit Union

3:00 pm

Conference Adjourned



SPEAKER BIOGRAPHIES

Visit www.cdcu.coop for the full biographies on the speakers featured below



KEYNOTE SPEAKER

Michael S. Barr

Michael S. Barr is a key architect of the Dodd-Frank Wall Street Reform and Consumer Protection Act and former US Department of the Treasury's Assistant Secretary for Financial Institutions. Mr. Barr is currently a Professor of Law and Public Policy at the University of Michigan and a senior fellow at the Center for American Progress and the Brookings Institution.

PLENARY AND SPECIAL PRESENTATION SPEAKERS



Patrick K. Adams

Patrick K. Adams serves as CEO of St. Louis Community Credit Union. As a full-service Community Development Financial Institution (CDFI), the organization is dedicated to increasing the standard of living and bettering the lifestyles of countless consumers. St. Louis Community Credit Union offers branches in financially underserved locations, second-chance products and free financial education as part of its overall giveback to the community.



Ann Baddour

Ann Baddour is a Senior Policy Analyst and the state director of Texas Appleseed projects aimed at bringing low-income and immigrant consumers into the financial mainstream. She is actively involved in the reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions.



David Carroll

David Carroll is Quicken Loans' "Vice President of Miscellaneous Stuff." He joined Quicken Loans in 1991 and over the years has been responsible for a variety of areas, including mortgage operations, technology, Legal and Human Resources. Currently, Mr. Carroll is involved with all of Quicken Loans Detroit initiatives, including real estate acquisition and use, space planning, incentive programs, community affairs and government relations.



Deyanira Del Rio

Deyanira Del Rio is the Chairman of the Federation Board and Co-Director of New Economy Project, an economic justice organization based in New York City. Ms. Del Rio has worked with grassroots groups around the country to promote financial inclusion and economic opportunity in low-income and immigrant communities. She has led corporate and regulatory accountability campaigns, organized coalitions, published research and reports, and co-authored know-your-rights curricula on fair lending and financial justice issues.

SPEAKER BIOGRAPHIES *(continued)***Michael Duggan**

Mike Duggan was elected as Detroit's new Mayor on November 5, 2013 and took office on January 1, 2014. As Mayor, he will govern the city of his birth and where he spent the previous 32 years of his career collaborating with others to solve some of the city's most vexing issues. While Mayor Duggan was elected largely on his track record of leading successful large-scale financial and operational turnarounds, Detroiters responded strongly to his deep love for the city, which can be seen in his work over the years.

**Mary Dunn**

Mary Mitchell Dunn is senior vice president and deputy general counsel of the Credit Union National Association (CUNA). Located in CUNA's Washington, DC office, Ms. Dunn leads the association's Regulatory Advocacy team and efforts, working closely with a number of other CUNA key staff. CUNA is the largest credit union advocacy organization, representing the interests of state and federal credit unions which serve over 99 million consumers and small businesses across the country.

**Don Graves**

Don Graves is the Executive Director of the President's Council on Jobs and Competitiveness at the White House, where he provides advice to the President on continuing to strengthen the Nation's economy and the competitiveness of the United States, and on ways to create jobs, opportunity, and prosperity for the American people. Mr. Graves also currently serves as Deputy Assistant Secretary for Small Business, Community Development and Housing Policy at the US Department of the Treasury.

**Rita L. Haynes**

For 50 years Rita L. Haynes has served Faith Community United Credit Union in Cleveland, OH as its director, manager, treasurer and CEO. Ms. Haynes was recruited as Secretary to the Board of Directors of the credit union in 1958. Under her leadership the credit union grew to over \$12,000,000 in assets. Faith Community United was awarded a \$350,000 CDFI equity grant to build capacity in the first round of CDFI funding in 1996. The Federation, with Ms. Haynes as Board Chair, led in the effort to create the CDFI Fund, which was established under President Bill Clinton in 1994. Ms. Haynes retired as CEO of Faith Community in 2011. In recognition of her lifetime commitment to promoting financial inclusion, Ms. Haynes will receive the Annie Vamper Helping Hands Award at the 2014 Annual Conference in Detroit.

**Alex Horowitz**

Alex Horowitz is the research officer for the Safe Small-Dollar Loans Research Project, which is an initiative that studies the experiences, needs, and motivations of the borrowers of payday loan, auto-title loan, and other various small-credit products. He manages and oversees a series of experiments, surveys, and analyses which are designed to identify and illuminate the dangers and benefits of small-credit products and to examine the impacts of potential regulations and market practices.



SPEAKER BIOGRAPHIES *(continued)*



Jonathan Morduch

Jonathan Morduch is Professor of Public Policy and Economics at NYU Wagner Graduate School of Public Service, and Executive Director of the Financial Access Initiative, a consortium of researchers focused on financial inclusion. His research focuses on microfinance, social investment, and the economics of poverty.



Kirsten S. Moy

Kirsten S. Moy is the Director of Scale Initiatives, Economic Opportunities Program (EOP), at the Aspen Institute. In this capacity, she is the project manager for two Aspen initiatives focused on achieving scale in the nonprofit industry: the Asset Platform and the EITC Platform. She came to the Institute in 2001 after serving as director for the Community Development Innovation and Infrastructure Initiative, a national research project on the future of community development and community development finance. Ms. Moy also served as the first director of the Community Development Financial Institutions (CDFI) Fund in the US Department of the Treasury.



Dennis Nolan

Dennis Nolan the Deputy Director for the Community Development Financial Institutions Fund (CDFI Fund). In this capacity, he is responsible for developing policies, operating procedures, internal controls, and short-and long-range strategic plans, as well as providing direction for the CDFI Fund's award programs. Mr. Nolan has over 25 years of experience in federal financial management.



Luis Pastor

Luis Pastor has been the CEO of Latino Community Credit Union (LCCU) since 2001. During his tenure as CEO, LCCU has become a national model for institutions that are seeking to provide services to unbanked and low-income immigrant communities and to provide financial education. The Latino Community Credit Union has received many awards, including the first Wachovia NEXT Award to drive high potential community development financial institutions to the next level of success, growth, and staying power.



Lisa J. Servon

Lisa J. Servon is Professor and former dean at Milano School of International Affairs, Management, and Urban Policy. Ms. Servon teaches and conducts research in the areas of urban poverty, community development, economic development, and issues of gender and race. Specific areas of expertise include the financial lives of low-income communities, microenterprise development, and capacity-building for community-based organizations. Current research focuses on the alternative financial services industry.

RITA L. HAYNES

2014 ANNIE VAMPER HELPING HANDS AWARD WINNER

The National Federation of Community Development Credit Unions is pleased to announce the recipient of the 2014 Annie Vamper Helping Hands Award, the highest honor given by the Federation to community development credit union staff and volunteers. This year's recipient of the Helping Hands Award is Rita L. Haynes, CEO Emeritus of Faith Community United Credit Union in Cleveland, Ohio.



About Rita L. Haynes

For 50 years, Rita L. Haynes served Faith Community United Credit Union as its director, manager, treasurer and CEO. Ms. Haynes was recruited as Secretary to the Board of Directors of the credit union in 1958. Under Ms. Haynes' leadership the credit union moved to its current location and grew to over \$12,000,000 in assets with the help of Working for Empowerment Through Community Organizing (WECO). Key Bank, formerly Society National Bank, donated the building and a joint grant from Eli Lilly Foundation provided compensation for staff. Ms. Haynes led Faith Community United to become an SBA approved business lender and a partner with Fannie Mae and HUD.

Active in the Cleveland credit union community, Ms. Haynes served as Chairman of Inner City Association of Minority Credit Unions from 1982-1992. She was a member of the Board of Directors of the Cleveland Chapter of Credit Unions of the Ohio Credit Union League for fifteen years and named Volunteer of the Year in 1995. She is also a founding member of the Ohio Credit Union Foundation in Columbus, Ohio. Ms. Haynes received the Tom Joyner "Hardest Working Women Award" in 2007.

Ms. Haynes was elected to the Board of the National Federation of Community Development Credit Unions in 1992, serving as its Faith-Based Credit Union Committee Chairperson until 2001 when she was elected Chairperson of the Board of Directors. She served in this capacity until 2006 and remained on the Board until 2008.

Ms. Haynes was instrumental in helping establish the Americorp VISTA program at Faith Community United in 1992, a federal service program aimed at alleviating poverty and strengthening low-income communities, as well as the IDA (Individual Development Account) program focusing on financial education and saving.

Faith Community United was awarded a \$350,000 CDFI equity grant to build capacity in the first round of CDFI funding in 1996. The Federation, with Ms. Haynes as Board Chair, led in the effort to create the CDFI Fund, which was established under President Bill Clinton in 1994.

M. Haynes' dedication and involvement in the credit union movement includes speaking in Washington, DC at the Black Caucus Forum, at the invitation of the late US Congresswoman Stephanie Tubbs Jones. She also testified in 2007 before the US House Domestic Policy Subcommittee-Oversight and Government Reform Committee hearing on Foreclosure, Predatory Mortgage and Payday Lending in American Cities. Chairman Representative Dennis J. Kucinich invited Ms. Haynes to share how Faith's Grace Loan Program could be an alternative to Payday Lenders.

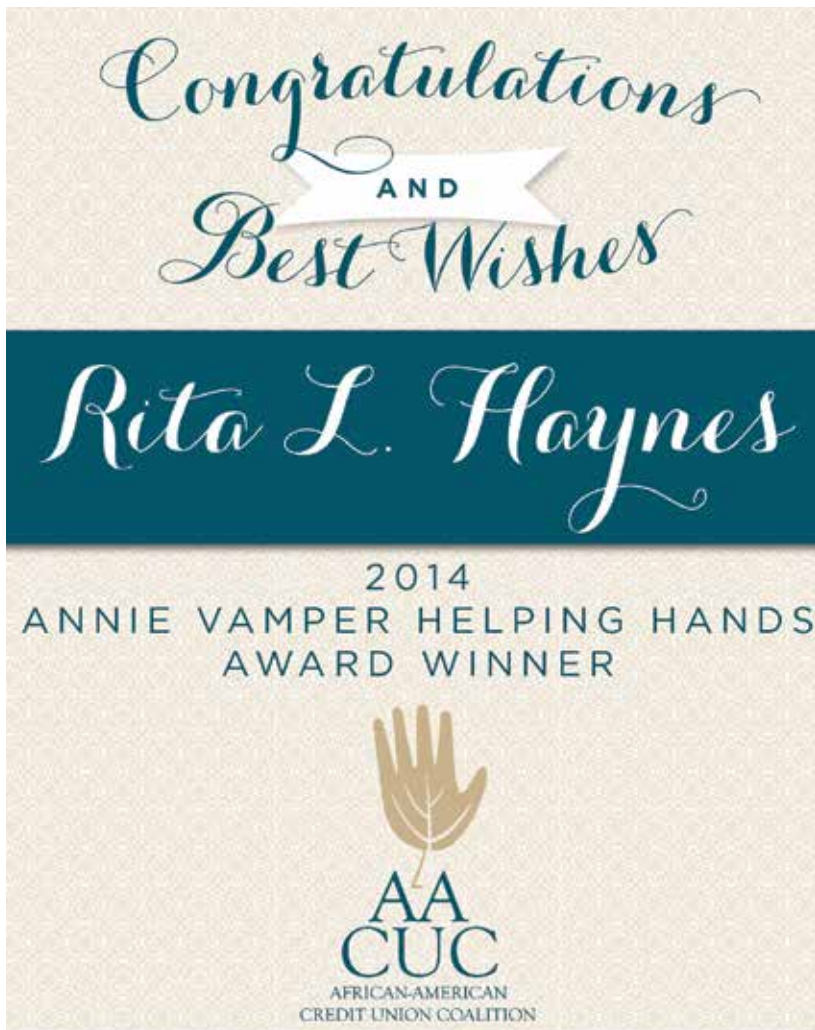
Ms. Haynes' many accolades include the 2005 Pete Crear Lifetime Achievement Award of the African American Credit Union Coalition (AACUC) in Nassau, Bahamas. Ms. Haynes was also honored with the NCUF Herb Wegner Lifetime Achievement Award in Washington, DC in 2008. Ms. Haynes was appointed to serve on the Credit Union Council for the State of Ohio by Governor Ted Strickland from 2008 until 2010. Rita retired as CEO of Faith Community United Credit Union in 2011. Since then, Ms. Haynes has been inducted into the Bill Herring Group, a foundation to support credit union education and expansion. The small credit union program of the Ohio Credit Union League was designated "The Haynes Circle" recently in recognition of her work with and for small credit unions.



ABOUT ANNIE VAMPER

When Annie Wilma Vamper passed away on May 19, 1990, the community development credit union movement lost one of its heroes — and an important part of its history. For more than 30 years, Annie Vamper served in virtually every role that the credit union movement has to offer. Born in Bessemer, Alabama in 1933, she started as a volunteer with the College City Elks Lodge FCU in 1958. By 1962, she was working with the M.C.E. FCU, where she served as manager until 1966.

During the War on Poverty in the 1960s, Annie was recruited to become the Credit Union Coordinator for Dade Economic Opportunity Program in Florida, where she organized, chartered, and trained the staff of twelve neighborhood credit unions. Her work caught the attention of the Bureau of Federal Credit Unions, and she became a Limited-Income Credit Union Specialist for the Southeast Region. She joined the team of Project Moneywise to promote consumer education and cooperation among low-income people. In 1972, as the nation began to turn away from the problems of the poor, Annie returned to managing a credit union, Coulter Electronics Employees FCU, where she served for 8 years before being recruited again by the National Credit Union Administration.



With the passage of the Community Development Credit Union Revolving Loan Fund, NCUA moved to establish a new CDCU division, and Annie became its second in command. But by 1982, the office was dissolved, a victim of deregulation. Annie accepted a transfer to New Jersey, where she entered into training to become a field examiner for NCUA. But by this time, her unique skills and interest no longer were valued by the agency. In September 1983, she left NCUA for the last time.

After leaving the NCUA in September 1983, Annie came to the National Federation of CDCUs, joining its only staff member at the time, Cliff Rosenthal, in rebuilding the Federation. She became Associate Director — and chief financial officer, Capitalization Program staff, regulatory analyst, and “godmother” to half a dozen new CDCUs formed during the 1980s.

Annie gave every ounce of her strength, her commitment, and her love to the CDCU movement until her death in 1990. In 1993, the Helping Hands Award was created to honor Annie Vamper’s memory. The Annie Vamper Helping Hands Award celebrates those individuals whose unselfish work for the CDCU movement carry on Annie’s legacy.

CONGRATULATIONS



WE WOULD LIKE TO CONGRATULATE
RITA L. HAYNES
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MONDAY – THURSDAY 9:30 A.M. – 2:30 P.M.*

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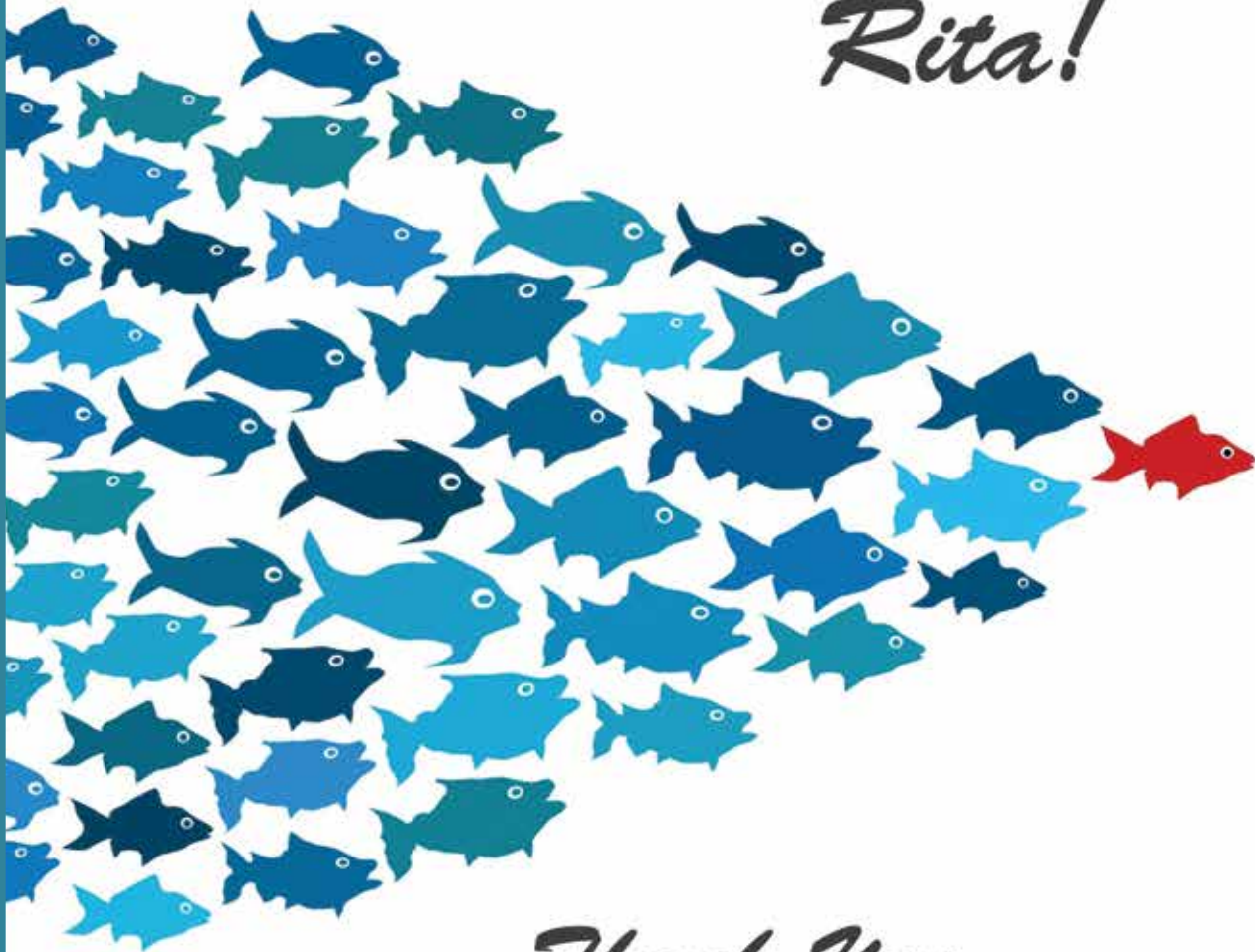


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*Congratulations
Rita!*



*Thank You
for your leadership and inspiration!
Your friends on the Board and Staff
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40TH ANNIVERSARY RECEPTION

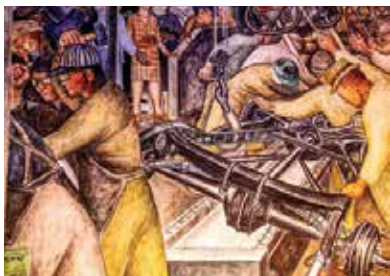
Diego Rivera Court | Detroit Institute of Arts

Wednesday, May 14, 2014 | 6:00 pm – 8:00 pm



Our Annual Conference is always a great opportunity to connect with new friends and favorite colleagues. Join us to celebrate 40 years of empowering people and communities through credit union in a special evening reception in the world-renowned Diego Rivera Court at the Detroit Institute of Arts. The Court's *Detroit Industry* murals are comprised of 27 fresco panels and were conceived by artist Diego Rivera as a tribute to Detroit's industries and labor force.

This reception is free for all Annual Conference attendees who are registered for the full conference or for May 14, 2014. Meet in the hotel's main floor lobby for transportation via bus to the Detroit Institute of Arts. Return transportation will also be provided.



CELEBRATE DETROIT

Grand Foyer | MGM Grand Detroit

Thursday, May 15, 2014 | 6:00 pm – 7:30 pm



The Federation celebrates this year's host city with a performance of the Mosaic Singers, sponsored by the Michigan Credit Union League & Affiliates. Groove to your favorite Motown tunes performed by the Mosaic Singers, one of the Mosaic Youth Ensemble companies, made up of Detroit young people, age 12 to 18. Mosaic was founded in 1992 by actor and director Rick Sperling, who was inspired to start Mosaic when budget cuts forced most Detroit schools to eliminate their arts programs. Mosaic's insistence on high expectations, active participation and total acceptance of each individual has led to a high percentage of Mosaic alumni attending college, dramatically above the national average for young people of similar background.



CONFERENCE SPONSORS

Community Development



Citi Community Development

Citi Community Development is leading Citi's commitment to achieve economic empowerment and growth for underserved individuals, families and communities by expanding access to financial products and services, and building sustainable business solutions and innovative partnerships. Focus areas include commercial and philanthropic funding; innovative financial products and services; and collaborations with institutions that expand access to financial products and services for low-income and underserved communities.



Credit Union National Association

Credit Union National Association

With its network of affiliated state credit union leagues, CUNA, the Credit Union National Association, serves 90 percent of America's 7,200 credit unions, which are owned by nearly 95 million consumer members. CUNA partners with state leagues and credit unions to comprehensively track and have a positive impact on laws affecting operations and members, engage credit unions politically at the grassroots level, facilitate discussion and provide credit union input to regulators, and build knowledge for compliance staff.



CUNA Mutual Group

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. CMG offers insurance and protection for credit unions, employees and members; lending solutions and marketing programs; TruStage™ branded consumer insurance products; and investment and retirement services to help our customers succeed.



Dedagroup

Dedagroup is an international leader in information and communication technology headquartered in Italy. The company provides specialized solutions for financial markets, public administration and private companies. For financial institutions, Dedagroup provides core banking systems, outsourcing services and solutions, and wide-ranging experience in cooperative banking models.



Ford Foundation

The Ford Foundation supports visionary leaders and organizations on the frontlines of social change worldwide. For more than half a century the Ford Foundation's goals have been to strengthen democratic values, reduce poverty and injustice, promote international cooperation and advance human achievement. The Foundation believes all people should have the opportunity to reach their full potential, contribute to society, and have voice in the decisions that affect them.



Multi-Bank Securities

Multi-Bank Securities, Inc. is an independent, fixed-income securities broker-dealer that has been serving institutional investors across the US for more than 26 years. MBS is a veteran-owned business whose customers include credit unions, banks, counties, municipalities (including school districts and special districts), money managers, and other institutional investors.



Quicken Loans

Quicken Loans is the largest online home lender in the US. Making a difference for clients, team members and communities is an integral part of the culture at Quicken Loans. It's not just a way of thinking; it's the way Quicken lives. In 2013, Quicken donated more than \$10 million to 250 non-profits and charitable organizations throughout Michigan, Ohio, Arizona, North Carolina and California. Team members contributed 36,000 hours of volunteer time at more than 200 different community events.



Bank of America

Bank of America focuses its philanthropic efforts to address pressing needs related to housing, hunger and jobs with a particular focus on helping low-income communities. From philanthropy to volunteering and more, Bank of America is working to connect individuals and families with the resources and tools needed to advance toward financial stability. Bank of America employees volunteer millions of hours, giving their time and expertise to communities large and small.



National Cooperative Bank

National Cooperative Bank provides comprehensive banking services to cooperatives and other member-owned organizations throughout the country. What makes NCB unique is that the bank was created to address the financial needs of an underserved market niche – people who join together cooperatively to meet personal, social or business needs, especially in low-income communities.



Capital One

Capital One Bank invests in local communities, working with partners to support affordable housing, economic development, financial education and education programs. It develops and supports programs that not only rebuild the brick and mortar structures of local neighborhoods, but also help to revitalize the social and economic well-being of the community.



National Credit Union Foundation

The National Credit Union Foundation is the charitable arm of the US credit union movement and works as a catalyst to improve people’s financial lives through credit unions. Through NCUF grants and programs, credit unions provide widespread financial education, create greater access to affordable financial services, and empower more consumers to save, build assets, and own homes.



Everence

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence is a Christian-based, member-owned financial services organization that offers banking, insurance, asset management and other financial services with community benefits and stewardship education. Everence is a ministry of Mennonite Church USA and other churches.



Navy Federal Credit Union

Since 1933, Navy Federal Credit Union has grown from seven members to over 4 million members. In that time Navy Federal’s vision has remained focused on serving its unique field of membership: “Be the most preferred and trusted financial institution serving the military and their families.”



LISC

Founded in late 1979, LISC, the Local Initiatives Support Corporation, is the largest community development support organization in the country. For almost three decades, LISC has connected local organizations and community leaders with resources to revitalize neighborhoods and improve quality of life. The LISC model assembles private and public resources and directs it to locally-defined priorities.



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Michigan Credit Union League and Affiliates

Organized in 1934, the Michigan Credit Union League has a proud tradition of innovation and leadership among the nation’s credit union trade associations. Through membership in the MCUL, Michigan credit unions receive important services such as legislative, regulatory and media advocacy; a stream of timely and vital news and information; access to key education and training programs; direct assistance with critical operational and planning issues; and a host of other products, services and programs designed exclusively to meet the unique individual and collective needs of credit unions.





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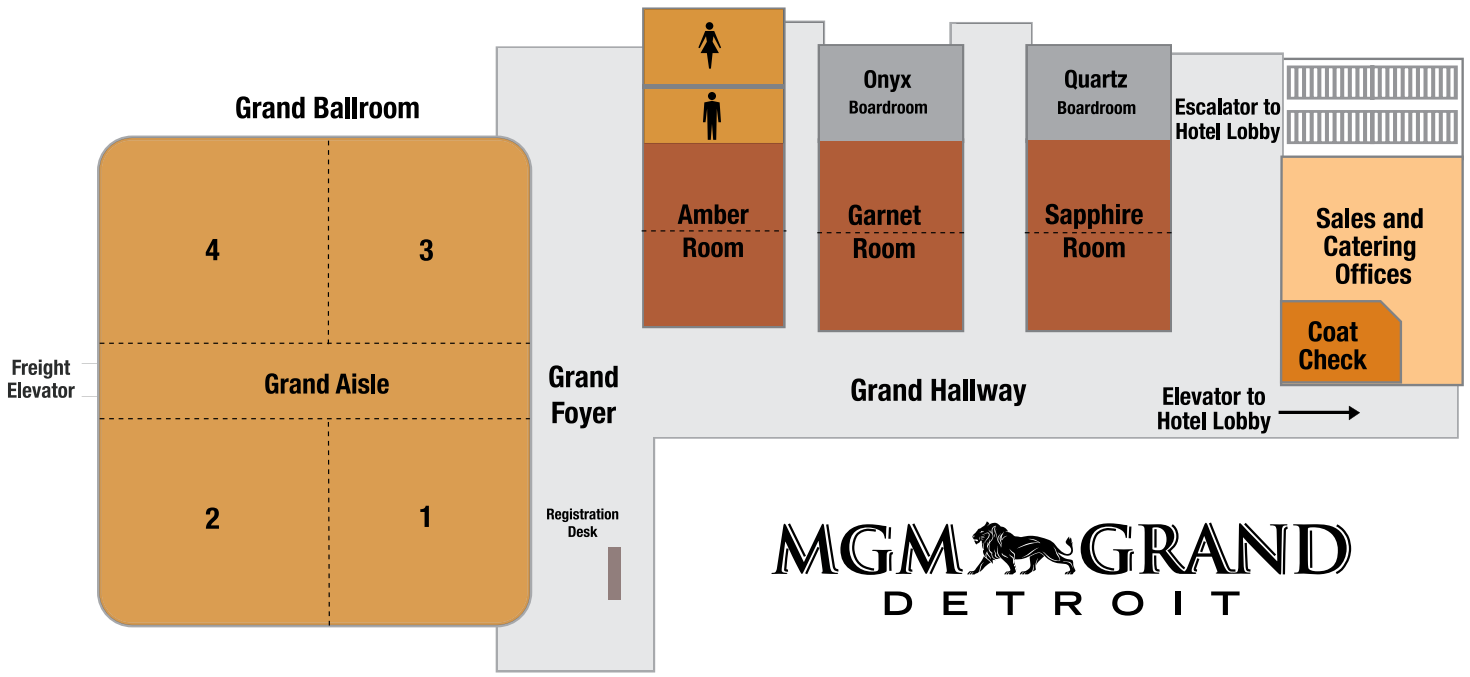


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CONFERENCE EXHIBITORS

AACUC ■ Lillian Priest ■ lpriest4@aol.com



The African-American Credit Union (AACUC) is a non-profit organization of African-American and African descent professionals and volunteers in the credit union movement. Our goals include expanding interest among and the number of minorities in the credit union movement; increasing outreach of the credit union movement in African countries and in the US; providing educational opportunities to credit union professionals and volunteers; and, most importantly, enhancing internship and scholarship programs for African-American and African descent college students in pursuit of careers in the credit union industry.

C U Breakthrough ■ Pablo DeFilippi ■ Pablo@cdu.coop



CU Breakthrough is the consulting arm of the Federation, dedicated to helping credit unions identify and implement sustainable solutions that increase financial independence among low- and moderate-income consumers. CU Breakthrough is the largest network of consultants specializing in community development and financial inclusion available to the credit union industry, drawing on four decades of experience in serving underserved communities. Our team of specialized consultants is available for engagements in CDFI Certification, Grantwriting, Emerging Market Reviews, Strategic Planning and much more. For the full list of CU Breakthrough services visit www.cdu.coop.

eMoneyPool ■ Francisco Cervera ■ fco@emoneypool.com Luis Cervera ■ luis@emoneypool.com



eMoneyPool is an online platform for group lending and saving based on the community lending model known as tandas in the Latino community. This traditional practice provides access to capital and a way to save without dealing with a bank. eMoneyPool automates the pooling process, puts controls in place to reduce fraud and helps customers gain access to mainstream financial services by building credit histories.

OFN ■ Seth Julyan ■ SJulyan@ofn.org



Opportunity Finance Network (OFN) is a national network of community development financial institutions (CDFIs) investing in opportunities that benefit low-income, low-wealth, and other disadvantaged communities across America. OFN members are performance-oriented, responsible investors that finance community businesses, sparking job growth in the areas that need it most, and delivering both sound financial returns and real changes for people and communities.



CONFERENCE EXHIBITORS

GreenPath Debt Solutions ■ Doug Brady ■ dbrady@greenpath.com



Green Path Debt Solutions is a nationwide, non-profit financial organization that assists consumers with credit card debt, housing debt and bankruptcy concerns. Our customized services and attainable solutions have been helping people achieve their financial goals since 1961. Through debt counseling, debt management and financial education, we work with you to explore options and help you select the debt relief strategy that's best for you.

Multi-Bank Securities ■ Paul Rehmus ■ prehmus@mbsscurities.com



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National Cooperative Bank ■ Bill Stewart ■ bstewart@ncb.coop



National Cooperative Bank provides comprehensive banking services to cooperatives and other member-owned organizations throughout the country. What makes NCB unique is that the bank was created to address the financial needs of an underserved market niche – people who join together cooperatively to meet personal, social or business needs, especially in low-income communities.



NCUA ■ Diane Rector ■ drector@ncua.gov

The National Credit Union Administration (NCUA) is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country. NCUA provides this insurance through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund back by the full faith and credit of the United States government.



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