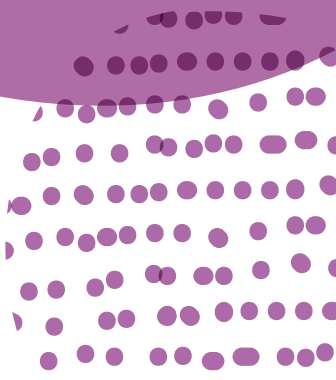
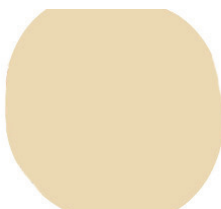


CUNA
COMMUNITY
CREDIT UNION
CONFERENCE + THE
FEDERATION
2016 ANNUAL CONFERENCE
NOV 14-17 2016 DALLAS, TX





CUNA Community Credit Union Conference & The Federation 2016 Annual Conference

hosted by:

National Federation of Community Development Credit Unions

The National Federation of Community Development Credit Unions is a certified CDFI Intermediary representing community development credit unions (CDCUs). The Federation's member CDCUs provide credit, savings, transaction services and financial education to more than 6 million residents of low-income urban, rural and reservation-based communities across the US, and hold over \$60 billion in community-controlled assets. Founded in 1974, the Federation is headquartered in Lower Manhattan with offices in Madison, WI. We offer a wide range of advocacy, educational, training, investment, marketing, and outreach programs to support and assist CDCUs. For more information about the Federation and its programs, please visit www.cdcu.coop.

and

Credit Union National Association

The Credit Union National Association (CUNA) is the largest national trade association in the United States serving America's credit unions. The not-for-profit trade group is governed by volunteer directors who are elected by their credit union peers from across the nation. With its network of affiliated state credit union associations, CUNA serves America's nearly 7,000 credit unions, which are owned by more than 100 million consumer members.





Dear attendees,

It is our pleasure to welcome you to the **CUNA Community Credit Union Conference & The Federation 2016 Annual Conference**. We thank you for coming together with hundreds of fellow community credit union leaders here in Dallas for what is sure to be an invigorating and rewarding three days.

In providing essential financial services to underserved consumers, community-focused credit unions demonstrate the power of the credit union difference. This event is about equipping you with the proven strategies and latest innovations to make the greatest impact on your members and in your communities.

We look forward to the insights our expert speakers have brought to this event. However, we encourage you to share your own perspective on community issues. Through our discussions, we have the power to strengthen each other and the cause of community credit unions as a whole.

Thank you again for joining us.

Sincerely,



JIM NUSSLE
President and CEO
Credit Union
National Association



CATHIE MAHON
President and CEO
National Federation
of Community
Development Credit
Unions



Conference Information

Conference Registration

Registration and Welcome Center are located in the Crystal Foyer on the second level of the InterContinental. *Each attendee will receive a conference name badge. Your badge will be your official pass and must be worn during all events.*

REGISTRATION HOURS

Monday, Nov 14:

4:00 – 5:30 pm

Tuesday, Nov 15:

7:30 – 8:30 am

Wednesday, Nov 16:

7:30 – 8:30 am

CONFERENCE ATTIRE

Business casual dress is suggested for all meetings. Comfortable walking shoes are recommended for those planning to explore Dallas after conference hours.

VENDOR HOURS

Network with credit union vendors and discover valuable new products and services to better serve your members and community. The Vendors are located in the Crystal Foyer on the second level of the InterContinental.

Tuesday, November 15

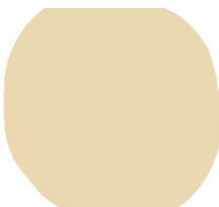
7:30 am - 8:30 am	Breakfast with Vendors and Conference Registration
10:00 am – 10:30 am	Networking Break with Vendors
2:45 pm – 3:15 pm	Networking Break with Vendors
6:00 pm – 7:00 pm	Welcome Reception with Vendors

Wednesday, November 16

7:30 am - 8:30 am	Breakfast with Vendors
10:00 am – 10:30 am	Networking Break with Vendors
Noon – 1:30 pm	Lunch Provided Including Dessert with Vendors
2:45 pm – 3:15 pm	Networking Break with Vendors

Thursday, November 17

7:30 - 8:30 am	Breakfast
9:45 – 10:00 am	Networking Break



Conference Information

Guest Social Events

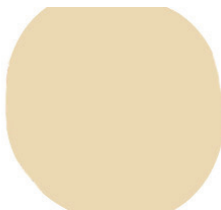
\$300/person

The guest social events package includes all breakfasts, lunch on Wednesday and the Awards lunch on Tuesday, welcome and closing receptions, and entrance to the general sessions (breakout sessions are not open to guests).

The guest program is designed for spouses/companions of registered attendees only. Credit union employees, elected officials/volunteers and suppliers are not eligible to register under this category.

For additional information or questions, please contact 800-356-9655, ext. 5700 or comm@cuna.coop.





CCUCFED2016 App

Download the CCUCFED2016 app for access to everything you need to navigate the conference.

The app includes:

- Speaker bios
- Schedule of events
- Breakout session descriptions
- Local restaurants
- Local attractions
- Directory of sponsors and vendors

TWEET YOUR BIG DISCOVERIES

CUNA and the National Federation for Community Development Credit Unions invite you to participate in our Twitter conversation. Tweet your thoughts about the conference while you're there!

Follow @CUNA and @CDCU_Federation and use #Community16 in your tweet so everyone can follow the conversation.

Also, be sure to visit the Twitter Help Center, <http://support.twitter.com> for tons of tips and tricks to help you on your Twitter journey!









#Community16

SOLUTIONS THAT SCALE WITH YOUR GOALS.

EMPOWERING MEMBER

GROWTH

-  ATM/Branch
-  Card Payments
-  Digital Delivery
-  Member Center
-  Engagement
-  Security Innovations

Billions of transactions. Millions of account holders. Thousands of endpoints. The scope of CO-OP's technology network offers operational efficiencies along with a member community that support your plans for membership and revenue growth on any scale. Nearly ninety products and services—more than any other CUSO—let you continuously expand your ability to deliver anywhere/anytime convenience and omnichannel variety. Exactly what you need to easily extend your reach and compete with the nation's largest banks. Learn more at CO-OPfs.org.

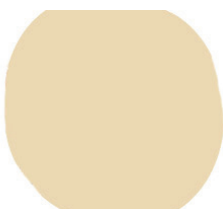


Be There. Be More.

Let's get you into the credit business.



If your credit union doesn't have the resources to design a credit card program around your member demographics, relax. Visa has created customizable platforms that can help you launch a turnkey consumer credit program to match your members' needs and lifestyles. Just pick the program that works for you—we'll even give you the marketing tools to help you launch your new product. You and Visa. Ahead we go. Fast-track your credit card program at [Visa.com/CommunityIssuers](https://www.visa.com/CommunityIssuers)



Agenda

MONDAY, NOVEMBER 14 – PRECONFERENCE WORKSHOPS

1:00 - 5:00 pm

CU Breakthrough Clinic

Crystal II

4:00 - 5:30 p.m.

Conference Registration

Crystal Level Foyer

TUESDAY, NOVEMBER 15

7:30 - 8:30 am

Breakfast with the Vendors and Conference Registration

Crystal Level Foyer

8:30 - 9:30 am

Welcome and Opening General Session

Sponsored by Cuna Mutual Group

Crystal IV-V

- Community Outreach Strategies by William J. Bynum

9:30 - 10:00 am

Special Session

Crystal IV-V

- CDFI Update by Annie Donovan

10:00 - 10:30 am

Break with the Vendors

Crystal Level Foyer

10:30 am - Noon

Breakout Sessions (3)

Crystal VI

- Engaging Your Credit Union in Advocacy Efforts by Eric Day & Patrick Flynn
- Building a Mortgage Powerhouse by Judd Levy & Rich Miller
- Youth Financial Inclusion by Margaret Libby, Louisa Quittman & Carla Decker

Crystal I

Crystal III

Noon - 1:30 pm

Awards Luncheon

Crystal IV-V

Sponsored by CO-OP Financial Services

*Schedule subject to change, please visit either the conference website or view the CCUCFED16 app for the most up-to-date schedule and details.

1:30 - 2:45 pm

Crystal III

Crystal VI

Crystal I

Breakout Sessions (3)

- Helping Young Adults Become Financially Literate by James Marshall
- Understanding GRC (Governance, Risk, and Compliance) at the Board and Executive Level by Tony Ferris
- Grow your Loan Portfolio by Randy Thompson & Samira Rajan

2:45 - 3:15 pm

Crystal Level Foyer

Break with the Vendors

3:15 - 4:30 pm

Crystal IV-V

General Sessions

- Innovative Solutions to Serving your Community by Mollie Bell and Andrew Downin
- The Impact of the 2016 Election on Credit Unions by Rich Meade

4:30 - 6:00 pm

Crystal VI-VII

Federation Business Meeting

6:00 - 7:00 pm

Crystal Level Foyer

Welcome Reception with the Vendors

WEDNESDAY, NOVEMBER 16

7:30 - 8:30 am

Crystal Level Foyer

Breakfast with the Vendors

8:30 - 9:00 am

Crystal IV-V

Special Session

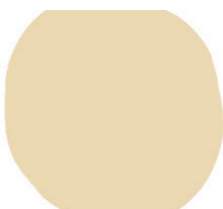
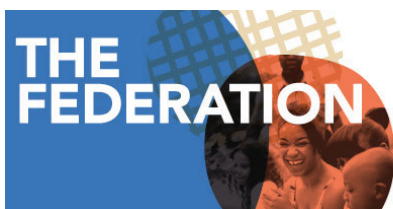
- Insights into the Financial Lives of Immigrants Served by Credit Unions by Kirsten S. Moy

9:00 - 10:00 am

Crystal IV-V

General Sessions:

- Wealth Gap Redefined for Credit Unions by Dedrick Asante-Muhammad
- Sustaining Minority Credit Unions by Monica Davy



10:00 - 10:30 am
Crystal Level Foyer

Break with the Vendors

10:30 am - Noon
Crystal VI

Breakout Sessions (3)

- Targeting America's Biggest Market: The Lending Needs of Millennials by Karim Habib, *Sponsored by CUNA Mutual Group*
- Successful Grantwriting by Terry Ratigan & Deirdre Silverman
- Financial Counseling to Drive Impact by Ann Solomon, Gina McNeal & Mark Lynch

Crystal I

Crystal III

Noon - 1:00 pm
Crystal IV-V

Lunch Provided

1:00 - 1:30 pm
Crystal Level Foyer

Dessert with the Vendors

1:30 - 2:45 pm
Crystal I

Breakout Sessions (3)

- Data Analytics: Make Data Work for You by Paul Ablack, *Sponsored by CUNA Strategic Services*
- The Growing Network of Juntos Avensomos Credit Unions by Francisco de la Torre Galindo and Miriam De Dios
- Field of Membership and Other Regulatory Issues Facing Community Credit Unions by Suzanne Yashewski

Crystal III

Crystal VI

2:45 - 3:15 pm
Crystal Level Foyer

Break with the Vendors

3:15 - 4:15 pm
Crystal IV-V

General Session:

- The State of the Credit Union Industry by Rod Staatz, *Sponsored by Visa Inc.*
- The Current Economy and the Effect on your Credit Union by Bill Hampel, *Sponsored by CUNA Strategic Services*



6:00 - 8:00 pm
Offsite: Consulate
General of Mexico

Celebrating Financial Inclusion Reception
*Sponsored by CUNA Mutual Group, VISA Inc. &
Cornerstone Credit Union League*

THURSDAY, NOVEMBER 17

7:30 - 8:30 am
Crystal Level Foyer

Breakfast Provided

8:30 - 9:45 am
Crystal III

Breakout Sessions (3)

- Best Practices in Developing Partnerships within the Community by Kathy Campbell, Monte Crowl & Vicki Hoehn, *Sponsored by Buzz Points*
- Serving the Underserved in Rural Communities by Helen Godfrey Smith and Paul Grinde
- Insights from the Common Cents Lab by Mariel Beasley & Silvia Rincon

Crystal VI

Crystal I

9:45 - 10:00 am

Networking Break

10:00 - 11:45 am
Crystal IV-V

Closing Sessions

- Credit Union Rock Stars in our Communities by Sean Cahill & Erayne Gee Hill
- Heart of Courage for Credit Union Leaders by John Tippetts

11:45 am

Conference Adjourned

CUNA STRATEGIC SERVICES

RELATIONSHIPS THAT MATTER

Our carefully chosen providers save you money and time by providing the products, services and technologies your credit union needs to compete in the modern financial marketplace.



Security Solutions for Cash Protection



Marketing Services, Personal and Business Checks, Forms, and Statements



Mobile Recovery Services



Overdraft Privilege, Contract Optimization, Recruitment Services, and Earnings Enhancement Programs



Managed IT Security Services, Email Security, and Cloud-Based Email



Private Student Loan and Refinance Programs



Community-Based, Merchant-Funded Rewards Program



Credit Union Member Discounts for ADT, Allied Moving Services, CU Road Pal, DIRECTV, Love to Shop, Sprint, and TurboTax



Credit Union Calendars and Promotional Products



CU Mobile Apps and Prepaid Debit Cards



Payroll Processing and Administration



SBA Loans, Health and Benefits Insurance, Payroll Services, Electronic Payment Processing, Website Development and Hosting, Data Storage



Online and Mobile Banking, Bill Payment, Personal Financial Management, and Growth and Retention Services



Office Supplies, Furniture and Workspace Planning, Technology, Promotional Products, and Print Services



Electronic Signatures



Collaborative Portals for Boards, Employees, and Vendor Management



Secondary Mortgage Market



Cloud-Based Risk Management and IT Security Compliance



Secondary Mortgage Market



Consumer and Business Loan Portfolio Analysis



Branch Transformation Solutions, ATMs/ITMs (NCR) and Hardware, Software, Cash Recyclers, Professional Services, Equipment Maintenance



BSA/Anti-Money Laundering and Fraud Detection Software



Financial Counseling and Education for Members and Staff



Find out how your credit union can benefit from our strategic relationships. Visit cunastrategicservices.com.

Strong Relationships Trusted Relationships Technology Relationships Smart Relationships Lasting Relationships Secure Relationships System Relationships Strong Relationships Trusted Relationships Technology Relationships Smart Relationships Lasting Relationships Secure Relationships System Relationships Strong Relationships Trusted Relationships Technology Relationships Smart Relationships Lasting Relationships Secure Relationships System Relationships Strong Relationships Trusted Relationships Technology Relationships Smart Relationships Lasting Relationships Secure Relationships System Relationships



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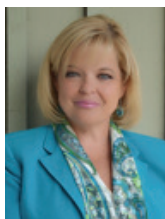
Providing *Managed Services* to the financial industry, allowing you to keep and grow your ATM platform without the responsibility of ownership.



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2016 Annie Vamper Helping Hands Awardee



Laura Aguirre, President/CEO of Hawaii First FCU, is the 2016 Annie Vamper Helping Hands Awardee

Laura Aguirre had a humble upbringing. She understands – perhaps more than most – how encouragement and kindness can change lives.

In 1992, Laura moved to Hawaii. Everywhere she looked she saw people who reminded her of how she grew up. Laura was determined to help underserved, low-income, and native communities.

Hawaii First received its CDFI certification in 2008 and the first Hawaii First Community Resource Center opened. Since then, Hawaii First has received five CDFI awards totaling \$3.3M allowing further development of its unique loan and share programs. Read more about Laura and Hawaii First at www.cdcu.coop.

The Community Credit Union of the Year Award

The 2016 Community Credit Union of the Year Winners Are:

BayPort CU (VA), 1st PLACE WINNER – Over \$250M in assets

Redwood CU (CA), HONORABLE MENTION – Over \$250M in assets

1st Financial FCU (MO), 1st PLACE WINNER – Under \$250M in assets

Lower Valley CU (WA), HONORABLE MENTION – Under \$250M in assets

This award honors credit unions that embody credit union ideals, get involved in their community and meet the needs of their own diverse member-bases. Each credit union applicant is judged by three criteria: Member Impact, Community Impact and Financial Impact.

This year's awards will be presented to credit unions in two asset categories – under and over \$250 million in assets. Each category has a first place winner and an honorable mention runner up.



Specialized Consulting & Technical Assistance for Credit Unions

CU Breakthrough, a service of the National Federation of Community Development Credit Unions, draws on more than four decades of experience in underserved communities to help your credit union grow.

**CDFI GRANT
WRITING &
COMPLIANCE**



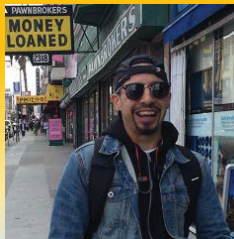
**FOM
EXPANSION**



**STRATEGIC
PLANNING**



**EMERGING
MARKET
REVIEWS**



**FREE
TECHNICAL
ASSISTANCE
HOTLINE**

Contact us at cubreakthrough@cdc.u.coop for your free consultation.



Supporting your success. And their future.



Every moment of every day, a credit union makes a difference in a member's life. We're proud to play a role, with insurance and investment products that help plan, protect and invest for your future, while strengthening the financial future of your members – and their trust in you.

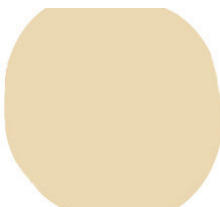
Learn how our approach puts you at the center of everything we do at cunamutual.com.



**CUNA
MUTUAL
GROUP**

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Life, accident, health and annuity insurance products are issued by CMFG Life Insurance Company. Property and casualty insurance products are issued by CUMIS Insurance Society, Inc. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues. Corporate headquarters are located in Madison, Wis.

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Keynote Sessions

Community Outreach Strategies

William J. Bynum

sponsored by CUNA Mutual Group

Bill Bynum is the CEO of Hope, a community development financial institution serving Arkansas, Louisiana, Mississippi and Tennessee. More than one-quarter of the country's persistently impoverished counties – counties where more than 20 percent of the population has lived below the poverty level for three decades or longer – are located within Hope's service area. Challenged communities deal with high unemployment, low performing schools, poor health and high rates of predatory lending. This session will inspire you while providing proven community development strategies that your credit union can use to make the communities you serve stronger and more resilient.

CDFI Fund Update

Annie Donovan

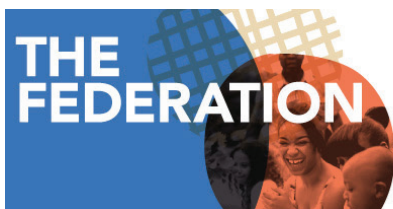
The Community Development Financial Institutions Fund serves mission-driven financial institutions with federal funds to support CDFI economically disadvantaged communities. Research conducted by the Federation and CUNA has established that CDFI certified credit unions are better at leveraging CDFI funding than other CDFI financial institutions. In January of this year, the Treasury Department announced a partnership with the NCUA to double the number of CDFI credit unions in 2016. Meet CDFI Director Annie Donovan at this special session designed to update our industry on developments at the Fund and on progress of the expansion of certified credit unions.

The Current Economy and its Effect on Your Credit Union

Bill Hampel

sponsored by CUNA Strategic Services

The economy is showing surprising signs of strength, but job growth and household income are recovering slowly. CUNA economist Bill Hampel will provide an update on economic trends for 2016 and what we can expect in the next twelve months.



Keynote Sessions

Heart of Courage for Credit Union Leaders

John Tippetts

Hearts of Courage brings to life the amazing true account of the 1943 Gillam plane crash in the wilderness of southeast Alaska. Pilot Harold Gillam, with five others, including CAA engineer, Joseph Tippetts, had left Seattle on January 5th en route to a scheduled refueling stop near Ketchikan when disaster struck. For four passengers, the harrowing events that followed required tremendous courage, enormous ingenuity, perseverance and many small miracles. It was a month of enduring subzero temperatures and with little food, until an ultimate dramatic rescue. Using historical photographs and numerous other illustrations, along with his father's first-hand descriptions, John Tippetts' presentation is a source of inspiration to all who hear it.

Innovative Solutions to Serving your Community

Mollie Bell and Andrew Downin

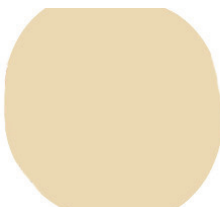
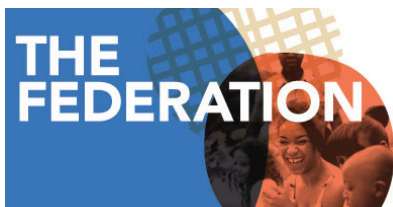
Main street financial services – such are the roots of the credit union movement. Serving the entire community is in our DNA yet many Americans continue to rely on check cashiers, payday lenders and pawn shops for much of their financial services. In this session, you will learn about tested innovation designed to improve the financial lives of the underserved and tested in the marketplace. By re-engaging in our cooperative financial roots and re-imagining how we can serve individuals who need access to fair financial products and services, we can grow our impact and our market share.

The State of the Credit Union Industry

Rod Staatz

sponsored by VISA Inc

This session will explore the state of the credit union movement emphasizing the work being done to remove barriers, creating awareness and fostering service excellence. CUNA's board chair Rod Staatz will also discuss the strengths that credit unions currently have within the industry and how we can further impact the members and communities we serve.



Keynote Sessions

The Impact of the 2016 Election on Credit Unions

Rich Meade

The 2016 presidential election has stirred up a lot of interest and this will only increase as the election gets closer. The President of the United States has the power to appoint the head of the CFPB, NCUA and Treasury and during this next presidential term, whoever is elected will have the power to appoint three new NCUA board members. Perhaps more relevant to the credit union industry regarding legislative issues is the election of congressional officials. Rich Meade will discuss the election results, the transition to a new President, and possible scenarios credit unions may face in the future.

Sustaining Minority Credit Unions

Monica Hughes Davy

Diversity in the credit union industry keeps our movement strong and relevant. In the US, over 600 credit unions self-certify as Minority Depository Institutions serving low and moderate income African-American, Hispanic-American, Asian-American and Native American consumers. Research indicates that minority households are more likely to be unbanked and underbanked. Safe and affordable credit unions products and services are uniquely positioned to serve underserved consumers. Learn how your credit union can grow in service and relevance through community outreach and diversifying your member base.

The Wealth Gap Redefined for Credit Unions

Dedrick Asante Muhammad

Wealth inequality is more extreme in the United States than in any other major developed nation. While average wealth has increased in the U.S. over the past 50 years, it has not increased for all. This session explores the wealth and income divide in the U.S. by race, gender and age, highlighting the significance of the credit union products and services that can help close the gap between richer and poorer Americans.



Keynote Sessions

Credit Union Rock Stars in our Communities

Sean Cahill and Erayne Gee Hill

Credit unions have evolved throughout the years with the goal of helping members improve their financial health. Erayne Gee Hill and Sean Cahill have gone above and beyond in helping the members in their community and because of this have been featured in CUNA's Credit Union Magazine as Credit Union Rock Stars. In this session these they will discuss their credit union's vision and how they have succeeded in helping serve the underserved.

Insights into the Financial Lives of Immigrants Served by Credit Unions

Kirsten S. Moy

Serving immigrants provides a unique opportunity for credit unions to engage with their communities. Based on proprietary Federation research, this session explores the perspectives of immigrant credit union members, provides an overview of immigrant member demographics and financial situations, highlights themes in immigrants' utilization of products and services, and discusses insights gained about their relationship with credit unions.



Breakout Sessions

Understanding GRC (Governance, Risk, and Compliance) at the Board and Executive Level

Tony Ferris

Financial institutions rarely have a shortage of risk management expertise, technology or data. The issue lies in consolidating and making the data consumable in an agile manner. Participating in this session will help you structure your organization for added integration, leverage GRC for financial and strategic advantages, and gain a better understanding of ERM and GRC programs.

Helping Young Adults Become Financially Literate

James Marshall

This session will discuss studies done in cooperation with Filene Research Institute on the current status of financial literacy amongst young adults as well as real world solutions. These practical applications will include solutions credit unions can implement to help young adults become more educated with money and get them past their crisis of confidence.

Targeting America's Biggest Market: The Lending Needs of Millennials

Karim Habib

sponsored by CUNA Mutual Group

With market indicators predicting steady loan growth, you are uniquely positioned to capture significant market share of the lending market for the largest segment of today's consumers: millennials. This in-depth session provides insights into the buying behaviors, financial priorities, and media and channels available to you to establish lasting financial relationships with this key generation. Learn how to build deeper loyalty at an early stage of your members' financial life cycle. And, we'll share best practices on how your lending products and financial services can meet millennials where, how, and when they prefer. You'll learn how to build more engaging and mutually beneficial relationships with millennials for years to come.



Breakout Sessions

Engaging Your Credit Union in Advocacy Efforts

Eric Day and Patrick Flynn

Credit unions are stronger when we all come together to let our voices be heard. When credit union employees, members, and volunteers take action by contacting congress to support legislation beneficial for credit unions we all benefit. Credit union volunteers are a crucial part of this process and an increasing number of them are speaking up. Additional opportunities are available every day and this session will discuss current initiatives taking place as well as additional ways all credit unions can get involved.

Field of Membership and Other Regulatory Issues Facing Community Credit Unions

Suzanne Yashewski

There are a number of recent pending and finalized regulations affecting credit unions and members including field of membership expansion which has the opportunity to allow credit unions to better serve the underserved population. This session will discuss these pending regulations as well as provide an overall regulatory update for community credit unions.

Best Practices in Developing Partnerships within the Community

Kathy Campbell, Monte Crowl & Vicki Hoehn

sponsored by Buzz Points Inc.

The vision of many community credit unions is to improve the financial health of members of the communities they serve including those of modest means and unbanked and underserved residents. To serve the various populations adequately credit unions need to form successful partnerships within the community. This session will highlight award winning credit unions and their strategies for developing partnerships within their communities.



Breakout Sessions

Serving the Underserved in Rural Communities

Helen Godfrey Smith & Paul Grinde

Rural populations tend to be isolated and remote and access to financial services can be quite limited especially for those of modest means. Despite these challenges credit unions have a great opportunity to serve this population through various strategies. This session will take a look at the current status of the rural communities and also explore solutions credit unions can implement to help serve this population.

Insights from the Common Cents Lab

Mariel Beasley and Silvia Rincon

Learn key behavioral economics principles and their application within financial institutions. The Common Cents Lab was established at Duke University to “design and test solutions to increase the financial well-being for low to middle income Americans.” The Lab has been collaborating with the fast-growing Latino Community Credit Union since 2014 to develop and evaluate enhancements to the credit union’s financial education and services. Hear about the results of this cutting edge research!

Youth Financial Inclusion

Margaret Libby, Louisa Quittman & Carla Decker

Every year, hundreds of thousands of young people receive training and access to their very first jobs through federally-supported Summer Youth Employment and a field of sector-based workforce development programs. This is a critical time in these young people’s financial lives as they navigate money management for the first time. Credit unions have been stepping up to ensure that young people are getting appropriate guidance on financial decision-making and access to safe and responsible accounts. Join us to learn more about youth financial inclusion programs and hear how credit unions are working in partnership with their communities to respond to this opportunity.



Breakout Sessions

Financial Counseling to Drive Impact

Gina McNeal, Ann Soloman & Mark Lynch

Over a third of all credit unions offer some form of financial counseling to their members. While the availability of counseling is wide-spread, information on the scale and impact of credit union's financial counseling efforts is scant. Join this session to learn more about a new counseling model that shifts the emphasis from financial information to the actions a consumer takes to improve his/her financial well-being. Hear from the credit unions participating in this new pilot about how it supported their counseling and the insights they gained about serving their members.

Data Analytics: Make Your Data Work for You

Paul Ablack

sponsored by CUNA Strategic Services

All credit unions are rich in data and credit unions of all sizes can benefit from understanding the behavior – and resulting opportunities – of their membership. But not all credit unions have the resources to analyze their data or benefit from the insights a credit union's files contain. This session will reveal the next steps any credit union can take to move from reporting to analysis and toward prediction, helping you to identify prospects while engaging, cross-selling and retaining existing members.

Successful Grantwriting

Terry Ratigan & Deirdre Silverman

Many credit union CEOs, managers and community development officers are finding that outside funding – from the CDFI Fund, local governments, private foundations and corporations – allows them to provide or expand services to help their credit union meet current and prospective members "where they are", in the community and in their financial lives. This workshop session will give you insights into what funders are looking for from applicants, show you how to develop a business plan designed to get funded, and prepare and present a successful application.



Breakout Sessions

Building A Mortgage Powerhouse

Judd Levy & Rich Miller

Despite the trillions of dollars of wealth that evaporated as a result of the housing bust, homeownership continues to represent an important opportunity for consumers of limited means to accumulate wealth. This session focuses on the opportunities for credit unions to succeed when low-income households succeed as owners. Learn how to understand and attract your market while navigating the complexities of the mortgage industry.

The Growing Network of Juntos Avanzamos Credit Unions

Francisco de la Torre Galindo & Miriam De Dios

US Hispanics are growing faster in population and adding more incremental dollars to the economy than any other segment of the population. Hispanics are less likely to be fully banked, representing a huge growth opportunity for credit unions both financially and in service to the underserved. In this session you will meet Juntos Avanzamos credit unions and learn more about how to reach out to Hispanics in your community, ITIN lending, the use of matricula consular IDs and much more.

Grow Your Loan Portfolio

Randy Thompson & Samira Rajan

This workshop session will provide you with step-by-step guidance to sustainably diversifying your consumer and small business loan portfolios. Serving the credit challenged can be a good strategy for growing your membership and serving the community when loans are priced correctly and monitored appropriately. And while small business lending is on the decline at commercial banks, it's growing at credit unions because credit unions are often more flexible in their underwriting and more engaged in their communities. Take your consumer and small business lending to the next level when you join this session and learn proven strategies and techniques for building your portfolio.

Juntos Avanzamos™

Juntos Avanzamos – Together We Advance – for credit unions committed to serving and empowering Hispanics

Serving Hispanic consumers and immigrants is a sustainable business strategy for credit unions and vital to helping the 7 million unbanked and underbanked Hispanic households in the U.S. achieve financial independence.

Interested in becoming a Juntos Avanzamos credit union?

Contact Pablo DeFilippi at pablo@cdcu.coop.





Keynote Speakers

Mollie Bell

Mollie Bell is chief officer for CUNA. She works closely with CUNA's leadership team and marketplace leaders to implement lasting, positive change within CUNA as defined by CUNA's vision and strategic plan. Bell's work includes developing collaborative, cross-functional teams to assess current capability gaps to ensure CUNA's strategic initiatives are implemented and success measures are realized.

William J. Bynum

Bill Bynum is chief executive officer of HOPE, a credit union (Hope Credit Union), loan fund (Hope Enterprise Corporation) and policy center (Hope Policy Institute) dedicated to improving lives in one of the nation's most persistently impoverished regions. Since 1994 HOPE has provided financial services, leveraged private and public resources, and shaped policies that have benefited more than 650,000 residents in the Delta and other distressed parts of Arkansas, Louisiana, Mississippi and Tennessee.

Andrew Downin

As managing director, innovation, Andrew leads Filene's prestigious i3(Ideas, Innovation, Implementation) program, along with subsequent testing of its financial product, service, and business model ideas. He's an i3alum and championed the Centsus and WheelChoice ideas.

Bill Hampel

Bill Hampel is chief policy officer and chief economist for the Credit Union National Association. He joined the department as an economist in 1978 and was promoted to vice president in 1985. He was appointed senior vice president in 1992. Until 1997, Hampel was based at CUNA's Madison offices. Since then he has worked out of CUNA's Washington DC offices.

Rod Staatz

Rod Staatz has been President and CEO of SECU CU since 2003. With over 39 years of financial experience, Rod has held various executive banking positions before joining the credit union movement in 1996. Working in both the banking and credit union worlds has given Rod a unique appreciation for what credit unions provide that for-profit financial institutions can't.



Keynote Speakers

Rich Meade

Rich Meade is chief of staff and chief operating officer of the Credit Union National Association (CUNA), a role in which he serves as the association's second-ranking executive and principal advisor to CUNA President and CEO Jim Nussle. He has extensive experience in legislative, regulatory, political and public relations strategy, garnered through his service as a congressional staff member and as an advocate.

John Tippets

John Tippets has been active in the Credit Union community for more than 30 years. He was the President/CEO of the American Airlines Federal Credit Union from 1991 until his retirement in 2008, a conclusion of a 42-year career association with American Airlines. Tippets subsequently served as the President/CEO of the North Island Credit Union (in San Diego, Ca.) from 2009 to 2012, and had been recognized as a CU "CEO of the Year" for 2012. He has also worked as a consultant for several credit unions and recently served as an interim CEO at the Alliance FCU in Lubbock, TX.

Sean M. Cahill

Sean M. Cahill is President and CEO for Southwest 66 Credit Union in Odessa, Texas. In this role, Cahill oversees all aspects of this 90MM Credit Union, which serves both Ector and Midland counties in West Texas. The Credit Union has served the Permian Basin for over 66 years. Cahill has over 20 years in the financial services industry on both the bank and credit union sides of the business.

Monica Hughes Davy

Monica Hughes Davy is the NCUA's Director of the Office of Minority and Women Inclusion. As director, Davy oversees the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 involving diversity, civil rights and the promotion of minority and women hiring and contracting practices throughout the credit union industry and at NCUA.



Keynote Speakers

Dedrick Asante-Muhammad

Dedrick Asante-Muhammad is Director of the Racial Wealth Divide Project at CFED. As Director, Dedrick's responsibilities include strengthening CFED's outreach and partnership with communities of color, as well as strengthening CFED's racial wealth divide analysis in its work. CFED's Racial Wealth Divide Project will also lead wealth-building projects that will establish best practices and policy recommendations to address racial economic inequality.

Annie Donovan

Annie Donovan is the Director of the DFI Fund, U.S. Department of the Treasury and has deep roots in community development and finance. She was most recently Chief Executive Officer of CoMetrics, a social enterprise that provides high quality, affordable business intelligence tools to small businesses and nonprofits seeking to improve financial management, better measure social impact, and increase their capacity for innovation.

Kirsten S. Moy

Kirsten S. Moy is a Senior Fellow with the Financial Security Program (FSP) of the Aspen Institute. Until June 30, 2014, she was the Director of Scale Initiatives for EOP. In this capacity, she was 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 U.S. Department of the Treasury.

Erayne Gee Hill

Hill was instrumental in the opening of the credit union's first high school branches, the first at Fossil Ridge High School in Keller and the second at Birdville ISD's Center for Technology and Advanced Learning. Students are able to open accounts, deposit and withdraw money and use the ATM. The branches are student-run and are a direct pipeline to careers at Unity One post high school. In addition to the high schools, Unity One partners with two elementary schools to operate in-school branches in Fort Worth. Savings deposits exceed \$20,000 annually for the little ones.

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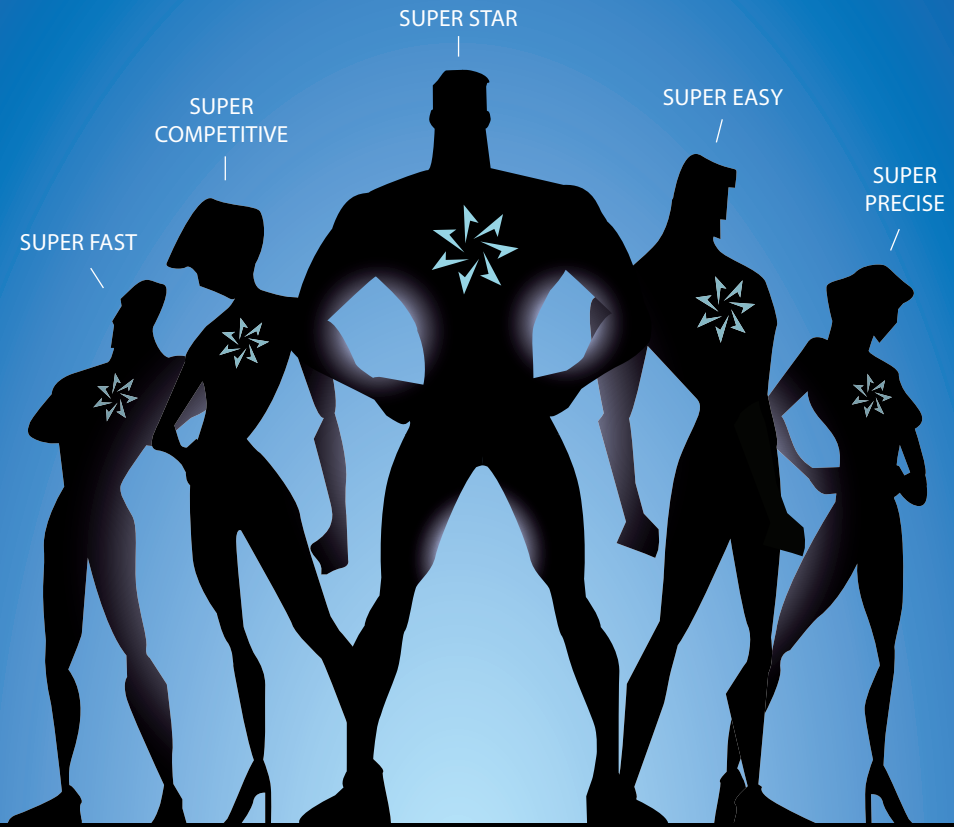
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Breakout Speakers

Tony Ferris

Have you ever uttered the phrase, 'hindsight is 20/20' in response to an unexpected result within your work? As a financial industry consulting expert, Tony Ferris enjoys guiding C-Suite professionals to identify the unseen, implement the difficult, and create sustainable solutions to maximize results. His clients describe him as a "revolutionist." They appreciate that unlike other consultants, he doesn't just offer ideas but honest (often hard to hear) truths and solutions by truly partnering with leaders and organizations alike to bring about positive disruption in the status quo, creating opportunities for competitive advantage, rather than merely reacting to what others in the industry are doing.

Suzanne Yashewski

Suzanne Yashewski is the Senior Vice President, Regulatory Compliance Counsel for the Cornerstone Credit Union League. On staff as legal counsel since 2001, Suzanne advocates for credit unions at the state, regional, and national levels in both regulatory and legislative arenas. She also leads the League's efforts in the operation of Information Central, a division of the League that provides credit unions a hotline to answer compliance questions, an e-newsletter on compliance and regulatory matters, a comprehensive online compliance manual, a website with compliance resources, and various training materials.

James Marshall

James is the Manager of The Cooperative Trust at Filene Research Institute. The Cooperative Trust is a community of young people who work in credit unions and cooperatives founded by Filene, with over 800 members worldwide. He focuses on bringing sustainability and longevity of the Trust as well as increasing its profile as it moves into the next stages of development.

Paul Ablack

Paul Ablack, Founder and CEO, OnApproach: Paul started OnApproach to provide credit unions with a powerful, yet affordable, Big Data/Analytics Solution. OnApproach became a CUSO in 2014 and developed OnApproach M360™ Enterprise, which is the first solution that enables credit unions to integrate ALL of their data into a single source of truth. With this solution, credit unions can compete effectively and thrive in the financial services industry that is increasingly being dominated by analytics.



Breakout Speakers

Kathy Campbell

Kathy Campbell is Chief Executive Officer & President of Northeast Community Credit Union in East Tennessee. With more than 37 years of credit union experience, Kathy has led NCCU to achieve decades of continual growth and financial stability at the 10,000-member credit union. The credit union has \$112 million in assets and has 4 locations. Ms. Campbell oversees all aspects of operations and remains dedicated to developing innovative and inspirational ways to help improve the lives of those less fortunate by providing special programs for single parents, veterans, and underserved youth in the community.

Karim Habib

Karim Habib is Director of Lending Solutions with CUNA Mutual Group. In this role he is responsible for providing leadership and specialized knowledge of the Lender Development Program and is responsible for coaching, training and mentoring lending protection managers and sales managers within the program. Karim is also part of the National LDP team which is accountable for achieving critical success factors related to credit union strategic objectives, growth and penetration. He also ensures that CUNA Mutual Group's lending expertise is fully leveraged to support credit unions and their members.

Eric Day

Eric Day served on the Credit Union of Southern California Board for twenty years. As a credit union volunteer, Eric was also a principal owner of Zieman Manufacturing, a business with eight manufacturing plants throughout the western states. During Eric's 35-year career with Zieman, he was directly accountable for profit and loss results as well as risk management. Zieman touted 80 million in sales and 400 plus employees when Mr. Day and his partners sold the business in 2004.



Breakout Speakers

Patrick Flynn

In his years at People's Trust, through various promotions, Flynn worked his way up the ranks from intern to now serve as the Marketing Manager. During his tenure at People's Trust, Flynn's marketing efforts have helped the credit union grow from \$285 million in assets to over \$500 million. He has served on the People's Trust Foundation board for over nine years in numerous capacities including staff member, board member, Board Chair, and now serves as the Executive Director. Flynn recently received his CUDE designation from the National Credit Union Foundation in January 2016.

Vicki Hoehn

Vicki Hoehn is Vice President of Community Engagement with Royal Credit Union and holds a Bachelor's Degree in Business Management from the University of Wisconsin – Eau Claire. Hoehn has been with Royal Credit Union since 1981. As Vice President of Community Engagement, Vicki's primary duties include budgeting, strategic planning, developing awareness and building relationships with community groups and organizations, team building, financial literacy, philanthropy and public relations. Hoehn is the founder of Royal Credit Union's School Site program that earned the Wisconsin's Governor's Financial Literacy Legacy Award.

Louisa Quittman

Louisa Quittman is the Director of the Office of Financial Education of the U.S. Department of the Treasury. In this role she is responsible for policy development and coordination related to promoting the financial decision making and well-being of Americans. She plays a lead role in coordinating the interagency Financial Literacy and Education Commission and supports the President's Advisory Council on Financial Capability. Other areas of responsibility include the mymoney.gov website and the National Financial Capability Challenge. Additionally, Ms. Quittman is the director of the U.S. Community Adjustment and Investment Program, which provides capital to small businesses that create and retain jobs in trade-impacted areas of the United States.



Breakout Speakers

Margaret Libby

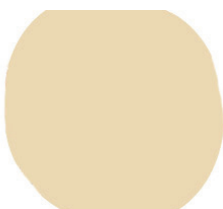
Margaret Libby joined MyPath (formerly Mission SF Community Financial Center) as its founding Executive Director in 2007, transforming it into a vibrant nationally-recognized organization that creates, tests and scales models designed to promote economic mobility among low-income youth and young adults. Under her leadership, MyPath has launched innovative initiatives including MyPath Savings™ (a peer-based youth financial capability initiative delivered through youth workforce program partnerships), MyPath Credit (a financial coaching program that combines financial guidance with financial products to (re)build credit, manage debt and build savings), and MyPath Advocates, a model that supports low-income youth to advocate for improved access to quality financial products and services.

Gina McNeal

Gina G. McNeal is Border Federal Credit Union's Director of Financial Education. Gina has been a HUD Certified Housing Counselor for the last 10 years. She has managed BFCU's HUD Approved Counseling Agency providing financial education and financial counseling to first time homebuyers, homeowners in financial difficulty trying to avoid foreclosure and those with a goal of improving their financial well-being. BFCU assists an average of 450-500 clients in reaching their financial goal through budgeting, debt management, credit counseling, foreclosure prevention, etc. Gina has also managed and coordinated the Volunteer Income Tax Assistance (VITA) program for the last nine years. In the last five years close to 10,000 income tax returns have been prepared free of charge to those who need it the most.

Ann Solomon

Ann Solomon plays an integral role in the development of the Federation's Strategic Plan and facilitates the coordination of Federation staff and resources to support the achievement of organizational goals. As Strategic Initiatives Manager, Ann is also responsible for designing and, in some cases, overseeing new and special initiatives such as the Federation's Financial Capability Partnership Initiative and Pathways to Financial Empowerment.



Breakout Speakers

Randy Thompson

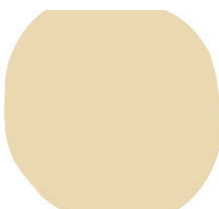
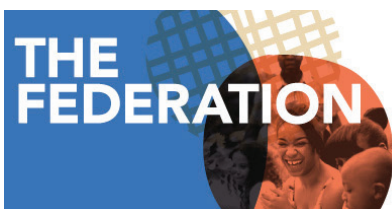
Dr. Randy C. Thompson, is the CEO and founder of TCT, Inc. where he has consulted with credit unions for 28 years. Randy is the author of the TCT suite of products, including risk based pricing, deposit pricing, Credit Migration, and the CostPro Earnings at Risk ALM Simulation model. Randy has delivered training on loan and deposit pricing, credit migration and ALLL to federal and state examiners in six western states. He was awarded the Kim Bannon Eternal Flame Award for service to credit unions in 2013.

Samira Rajan

Samira Rajan has been CEO of Brooklyn Coop Federal Credit Union since September 2008 and Executive Director of the credit union's 501c3 affiliate, Grow Brooklyn since its founding in 2007. She has been with the credit union from its first year when she served as an Americorp*VISTA volunteer. After the year of service was complete, she joined as full-time staff in 2002 as Loan Officer and has taken on increasing levels of responsibility ever since. In 2010, Samira was recognized by Crain's New York magazine as one of New York City's top 40 business 'rising stars' under the age of 40, a testament to her leadership of the credit union during an extraordinarily difficult time for any financial institution.

Terry Ratigan

Terry Ratigan leads fundraising efforts for the Federation and plays an important role in program development, training, technical assistance and the Federation's advocacy work. As a member of the CU Breakthrough consulting services team, he provides expertise on CDFI certification, recertification, grant writing, and strategic planning for CDCUs around the country. In 2008, Mr. Ratigan worked with Bill Myers to develop the Emerging Markets Review (EMR), an analytical tool that helps credit unions to grow by expanding services throughout their field of membership. In 2009 he developed a statistical random sampling methodology for target market analysis that has helped to double the number of CDFI certified credit unions. This breakthrough methodology also served as the basis for NCUA's 2011 revision of the Final Rule on Low Income Designation and the 2012 CDFI Fund guidance on target market analysis for CDFI certification.



Breakout Speakers

Deirdre Silverman

Deirdre Silverman is a CU Breakthrough consultant and principal in South Danby Consultants, specializing in strategic planning, group facilitation, needs assessments, program design and evaluation, and grant proposals. She has provided consulting services for a variety of public and private organizations in the fields of asset building, financial services, housing, substance abuse, youth and mental health services.

Judd Levy

Judd Levy began his career in affordable housing at the New Jersey Mortgage Agency. He introduced the state's first home improvement loan program and developed the country's first tax-exempt single family mortgage pass-through security. In 1978 he started a Housing Finance Department at Merrill Lynch that became the leading underwriter of tax-exempt housing bonds in the country. Levy was responsible for a number of innovative products including the development of the Growing Equity Mortgage a mortgage product that was adopted by a number of state HFAs and Fannie Mae.

Miriam De Dios

As CEO of Coopera, Miriam promotes Coopera's approach to serving Hispanics throughout the credit union industry. This comprehensive approach has helped credit unions and credit union industry organizations position themselves for long-term growth by serving Hispanics. The idea of a "double bottom line," where sustainable growth strategies are synonymous with social value is central to Coopera's mission of partnering with people, businesses, and communities. Miriam also serves as Senior Vice President for Affiliates Management Company, Coopera's parent company.



Breakout Speakers

Mariel Beasley

Mariel Beasley is a Senior Applied Researcher at the Center for Advanced Hindsight at Duke University and Co-Director of the Common Cents Lab - a subcenter committed to improving the financial behavior of low to moderate income households. The Common Cents Lab is committed to directly (and measurably) impacting the financial well-being of over one million Americans by 2020.

Paul Grinde

Paul Grinde is a proven team leader with a special passion of providing financial services for those of low wealth and the unbanked. He recognizes that to accomplish that in the long run the entire organization must be financially strong and efficient. Starting in 1996 through 2012 as Executive Vice President, Paul was responsible for all retail functions of CoVantage Credit Union, which grew rapidly to \$1 Billion in assets. Paul's duties are now devoted to community development, managing Community Development Financial Institution (CDFI) and Low income programs of the credit union. He is responsible for obtaining and maintaining certification, identification of grant or partnership opportunities, grant applications, execution of the approved programs, and grant reporting.

Francisco de la Torre Galindo

Francisco de la Torre Galindo is the Consul General of Mexico in Dallas, Texas as of June 1st, 2016. His diplomatic experience includes having been in charge of the Political and Economic Affairs, Cooperation and Protection for Mexican citizens abroad at the Mexican Embassies in Brazil and Argentina. Throughout his career he has participated in seminars and related forums with international, diplomatic and consular issues in more than 25 cities in the United States, and Mexico, Argentina, Brazil, Canada, Colombia, Paraguay, Chile, Venezuela, Great Britain, Ireland, Indonesia and Singapore.



Breakout Speakers

Mark Lynch

Mark Lynch has been a credit union member for 39 years and a credit union board director for 22 years. Prior to moving to the US from Australia he was the Deputy Chairman of Australian National Credit Union, then Australia's largest credit union and the Volunteer & Resources Manager with the Australian Credit Union Foundation. He also served on the boards of two other cooperatives and the academic council of a business college. Mark is now the Senior Program Manager at the National Credit Union Foundation. He is a US and Australian Credit Union Development Educator who has over 20 years of experience in managing not-for profit organizations and he is an experienced consultant, trainer, facilitator and presenter.

Silvia Rincon

Silvia Rincon is Director, Office of the CEO, managing the CEO's priorities and overseeing the credit union's efforts in multiple areas, including member service, communications, and financial education. She started her career working as an account executive for one of the largest banks in Colombia where she focused on the top tier local corporate business, and was the top sales executive two years in a row. She has been with Latino Community Credit Union since 2013, and has served various capacities, including Director of Communications and in Service. She has a B.S. in Financial Engineering from Autonomía University in Colombia.

Rich Miller

Rich Miller currently serves as Vice President of Mortgage Originations for Suncoast Credit Union headquartered in Tampa, FL. Suncoast was founded in 1934 and has grown to become the largest state chartered credit union with just over \$7.7 billion in assets and over 723,000 members throughout 21 counties. Rich joined Suncoast in August of 2015 and oversees all origination, processing, underwriting and closing functions of both the first and second mortgage departments with a combined annual funding of \$700,000,000.



Breakout Speakers

Carla Decker

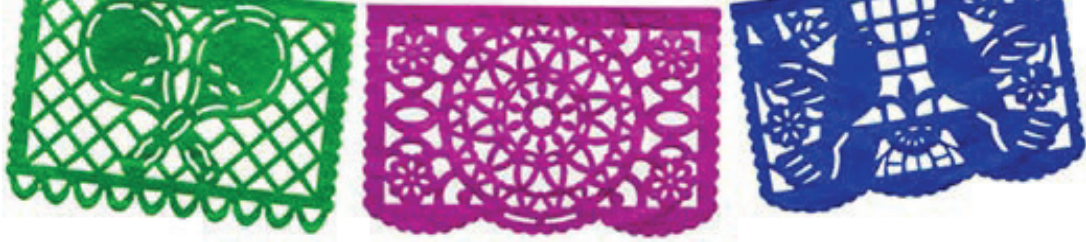
Carla Decker is President/CEO of District Government Employees Federal Credit Union (DGEFCU) in Washington, D.C. During her 15-year tenure leading DGEFCU, Carla has advanced the credit union’s mission of financial inclusion by serving the unbanked, low income and ethnic populations in the District; and attaining the U.S. Department of Treasury’s Community Development Financial Institution designation.

Helen Godfrey Smith

Helen Godfrey Smith is President/CEO of Shreveport Federal Credit Union, a Community Development Financial Institutions that serves the needs of small business owners. She’s been with Shreveport FCU. since 1983 and the financial institution has grown to serve over 25,000 members with just over \$106-million in assets, five branches in Louisiana (three in Shreveport, one in Grambling and one in Bastrop) as well as three branches in Mississippi (Marks, Clarksdale and Batesville) well as, two full service Business and Financial Empowerment Centers (Shreveport and Marks).

Monte Crowl

Monte’s career spans 30 years when he first worked as a marketing assistant in a local community bank. Since then he has served in various marketing and operations roles in Cincinnati, Ohio at a \$4.1 billion bank holding company and in Illinois at an \$800 million community bank before arriving in Virginia at BayPort. While at BayPort, Monte has helped engineer a rebranding effort associated with a community charter conversion and has been the architect of four CUNA Community Credit Union of the Year awards.



Celebrating Financial Inclusion with Juntos Avanzamos



Reception hosted by the
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Dallas



November 16, 2016
6:00 – 8:00 pm

Consulate General of Mexico
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Refreshments

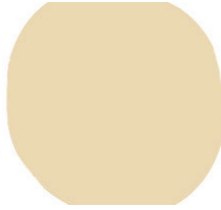
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Bus service will be provided, departing from
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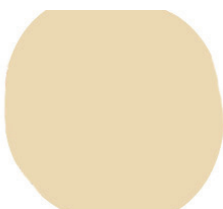
CUNA Strategic Services develops strategic alliance relationships to offer quality products and services to your credit union that contribute to your bottom line, add to your peace of mind, and enhance your relationships. The company is jointly owned by Credit Union National Association and the state leagues. Visit us at cunastrategicservices.com.

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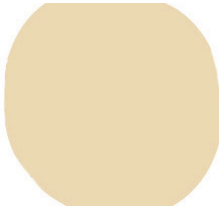
Arch MI is a leading provider of mortgage insurance (MI) products, services and innovative solutions. Arch MI's financial strength, risk management expertise and dynamic approach make it the right MI partner for Credit Unions seeking to explore new lending opportunities, qualify more members and stay competitive in a rapidly changing market. 800-909-4264. archmicu.com

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CU24 operates the largest credit union-owned ATM and POS network, including access to more than 80,000 surcharge-free ATMs, and a range of payment services that can be tailored to meet the objectives of individual credit unions to help them compete in the evolving financial services industry.



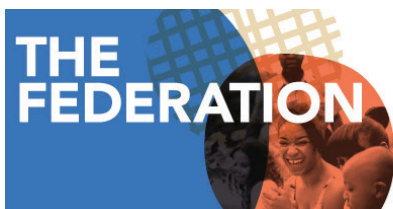
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EPL, Inc. leverages leading technologies and extensive data analytics to customize innovative, open-architecture software solutions to improve member experience and drive growth for credit unions of all sizes. Founded in 1977 by industry leaders, EPL is a credit union service organization (CUSO) headquartered in Birmingham, Ala. Get Connected at www.eplinc.com.



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National Cooperative Bank

National Cooperative Bank provides banking products and services to cooperative organizations nationwide. Given our shared mission, values and cooperative roots, NCB works closely with Credit Unions, Leagues and CUSOs providing depository and cash management, correspondent banking and loan and liquidity solutions. NCB also works closely with the National Credit Union Foundation offering the CIF with NCB and the National Federation of Community Development Credit Unions.



Sageworks, Inc.

As a financial information company, Sageworks helps financial institutions grow more profitably, reduce risk and outperform their peers in the market. With Sageworks, financial institutions can automate processes, eliminate errors and spend more time analyzing results, strengthening their methodologies, bringing in new business and serving customers.



Exhibitors



African-American Credit Union Coalition

The African-American Credit Union Coalition (AACUC), is a non-profit organization of African-American professionals and volunteers in the credit union industry. Our mission is to increase the strength of the credit union community through Advocacy, Professional Development and Diversity. We provide mentorship to individuals and credit unions, scholarships for educational opportunities to credit union professionals and promote awareness of opportunities in the credit union industry to college students through our Reaching Toward the Future Internship Program. For more information about the African-American Credit Union Coalition, please visit us at www.aacuc.org or e-mail renee@aacuc.org.



Coopera

Coopera is owned by the Iowa Credit Union League and helps credit unions across the country reach and serve the Hispanic market as an opportunity for growth. The Hispanic population is one of the largest, fastest-growing, youngest and most underserved communities in the U.S. Coopera offers assessments, consulting & coaching, Hispanic consumer products, marketing services, training and translation services to credit unions of all asset sizes and locations across the country. Coopera is a CUNA exclusive alliance partner.



Exhibitors



National Credit Union Administration

NCUA is the independent federal agency created by the U.S. Congress to regulate, charter and supervise federal credit unions. With the backing of the full faith and credit of the United States, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of nearly 105 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. NCUA also educates the public on consumer protection and financial literacy issues.



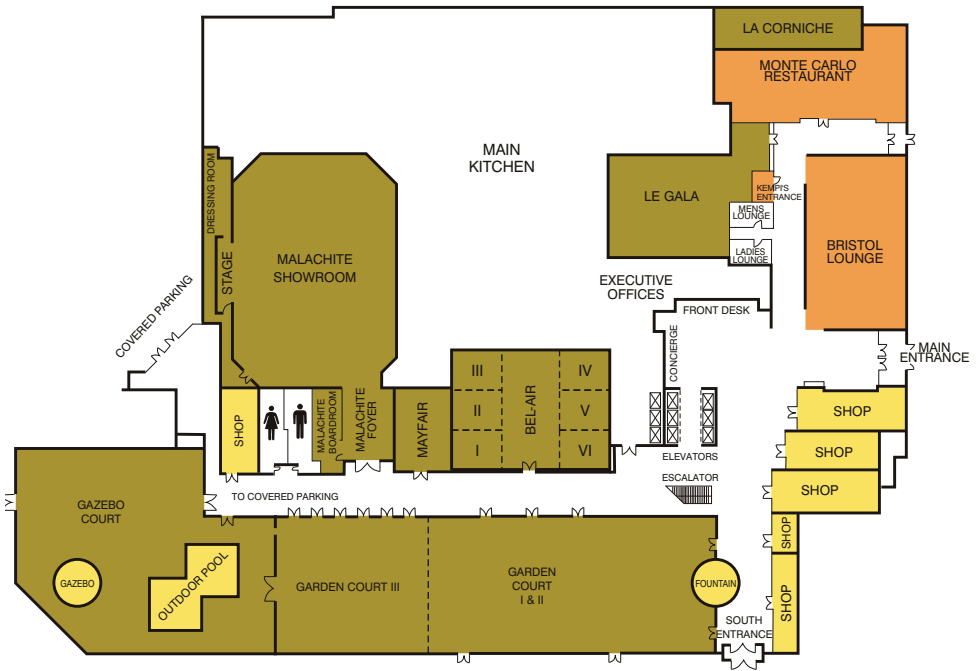
National Credit Union Foundation

The National Credit Union Foundation is the charitable arm of the U.S. credit union movement and works as a catalyst to improve people's financial lives through credit unions. Through Foundation 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. Donations to the Foundation from supporters like you means that we can provide more resources, programs and information to advance the financial well-being of credit union members.



Maps

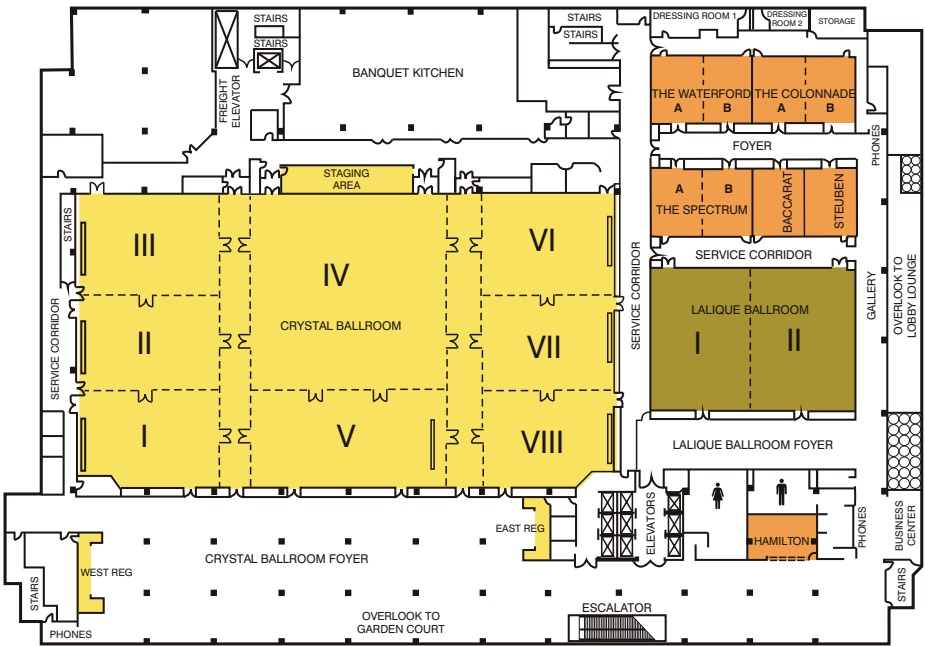
Hotel InterContinental Dallas – Lobby Level





Maps

Hotel InterContinental Dallas – Ballroom Level



ENGINEER advancement


Create your vision around meaningful and powerful points of differentiation. Then, implement significant change by charting a roadmap for your credit union's future.

Resources:

- // CUNA Environmental Scan
- // *Credit Union Magazine*
- // CUNA Management School
- // CUNA Enterprise Risk Management Resources
- // America's Credit Union Conference
- // CUNA Schools & Conferences
- // CUNA Market Research

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CREDIT UNION
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