



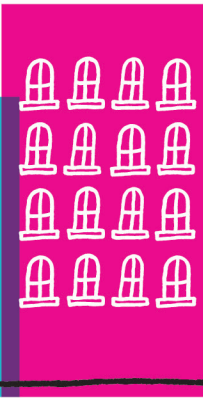
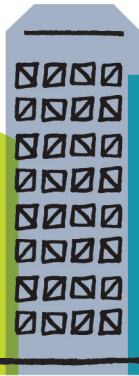
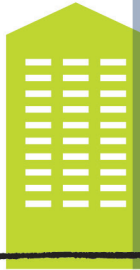
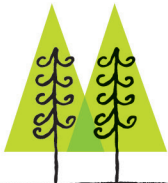
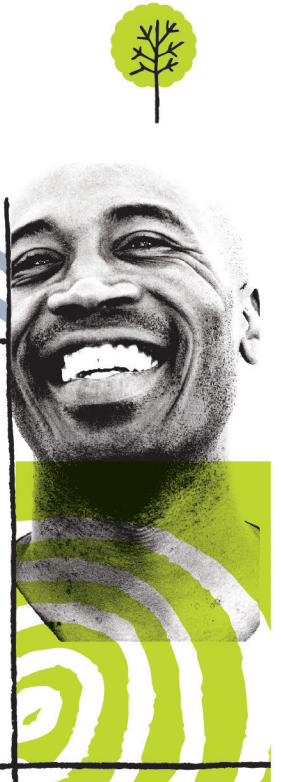
**Federation**

Credit Unions United to Serve the Underserved



**2017  
ANNUAL  
CONFERENCE**

SEPTEMBER 12-14, 2017  
ST. LOUIS, MO



**FIND  
US!**

#CDCUcon17

@CDCU\_Federation

facebook.com/nfcdcu

National Federation of Community  
Development Credit Unions





2017 ANNUAL CONFERENCE



2017 ANNUAL CONFERENCE

## ABOUT THE FEDERATION



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 U.S., 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](http://www.cdcu.coop).



## LETTER FROM THE CEO

*I am so pleased to welcome you to the Federation's Annual Conference. For 43 years, the Federation and its members have been a force for positive change for low- and moderate-income communities and consumers across the U.S. Whether the economy is strong or faltering, through demographic changes and evolving social policy, community development credit unions have helped millions of underserved consumers along the path to financial independence. Each year our conference is a celebration of our individual successes and an exchange of the practices and programs that grow our combined impact. Thank you for joining us in St. Louis this year to share and expand financial inclusion to the families, new immigrants, young people and seniors across America who are seeking alternatives to mainstream financial institutions. Our combined focus on community development and financial empowerment makes our communities, and the people who live in them, stronger.*



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



2017 ANNUAL CONFERENCE

## CONFERENCE INFO

### Conference Registration

Registration and Welcome Center/Information Desk are located at the Depot and Caboose Registration Offices on the ground floor of the Union Station Hotel. 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, Sept. 11: 4:00pm – 7:00pm

Tuesday, Sept. 12: 7:30am – 10:00am

#### CONFERENCE ATTIRE

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

#### SPONSOR & EXHIBITOR HOURS

Network with 2017 Conference Sponsors and Exhibitors, and discover valuable new products and services to better serve your members and community. The exhibit booths are located in Foyer C on the ground floor of the Union Station Hotel.

#### Tuesday, Sept. 12

|                   |   |
|-------------------|---|
| 7:30am – 8:30am   | Breakfast with Sponsors & Exhibitors                              |
| 10:00am – 10:30am | Networking Break with Sponsors & Vendors                          |
| 12:00pm – 1:30pm  | Annie Vamper Helping Hands Award Luncheon with Sponsors & Vendors |
| 3:00pm – 3:30pm   | Networking Break with Sponsors & Vendors                          |
| 6:00pm – 7:30pm   | Welcome Reception with Sponsors & Vendors                         |

#### Wednesday, Sept. 13

|                 |                                   |
|-----------------|-----------------------------------|
| 7:30am – 8:30am | Breakfast with Sponsors & Vendors |
|-----------------|-----------------------------------|



2017 ANNUAL CONFERENCE

|                   |  |
|-------------------|--|
| 10:30am – 11:00pm | Networking Break with Sponsors & Vendors                 |
| 12:00pm – 1:00pm  | Missouri Backyard Barbecue Lunch with Sponsors & Vendors |
| 2:30pm – 3:00pm   | Networking Break with Sponsors & Vendors                 |
| 6:30pm – 7:30pm   | Cardinals Game and Reception with Sponsors & Vendors     |

### Social Media

The Federation encourages attendees to share thoughts, discoveries and photos on social media and via our app's Social Wall, using the hashtag **#CDCUcon17**. Please be sure to follow **@CDCU\_Federation** on Twitter and like us on Facebook at **www.facebook.com/nfcdcu** to stay up-to-date on the latest from the Federation! Social media tips and other helpful information can be found via the **Social Media icon** on the app.

Get the most out of the conference by using our **official Annual Conference 2017 app** to connect with speakers, sponsors and attendees, and participate in the conversation by sharing your experience and engaging with others on the app's **Activity Feed** and **Social Wall**. With the Social Wall (accessed through the Activity Feed icon), users who have connected their social media accounts with their personal Attendee profile in the app can choose to post content simultaneously across the app, Twitter, Facebook and/or LinkedIn, with a single tap. For help operating these features, attendees can access tutorials and instructions via the **App Help icon** on the app's home screen, or visit the conference Information Desk, where a Federation staff member will be happy to provide assistance.

### Guest Social Events

**\$300/person**

The guest program is designed for spouses/companions of registered attendees only. The guest social events package includes all breakfasts, the Awards Luncheon on Tuesday, the Missouri Backyard Barbecue Lunch on Wednesday, Welcome Reception and entrance to the General Sessions (Breakout Sessions and Workshops are not open to guests).

For additional information or questions, please contact [info@cdcu.coop](mailto:info@cdcu.coop).





## DOWNLOAD THE OFFICIAL CONFERENCE APP



Download the Mobile App Now!  
<https://crowd.cc/s/S6kl>

Make the most of your conference experience with the official app! Download directly via the link above, or search for **Federation of CDCUs** in the Apple App Store or Google Play Store on your device. Enter the password **2017AC** to download the event, and don't forget to log in!

### THE FREE APP ALLOWS YOU TO:

- Connect with attendees, sponsors and exhibitors
- Learn more and provide feedback about speakers and sessions
- Create a personalized schedule
- Join the conversation on social media via the in-app Social Wall
- Stay informed with up-to-the-minute event updates and announcements
- Explore interactive maps of the conference and Downtown St. Louis

For social media or app assistance, please visit the information desk. Still having trouble? To view in your web browser, visit <https://crowd.cc/cdcucon17> (not preferred, as it provides a more limited experience than mobile app).

Special thanks to CUNA Mutual Group, our official App Sponsor!

# 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.

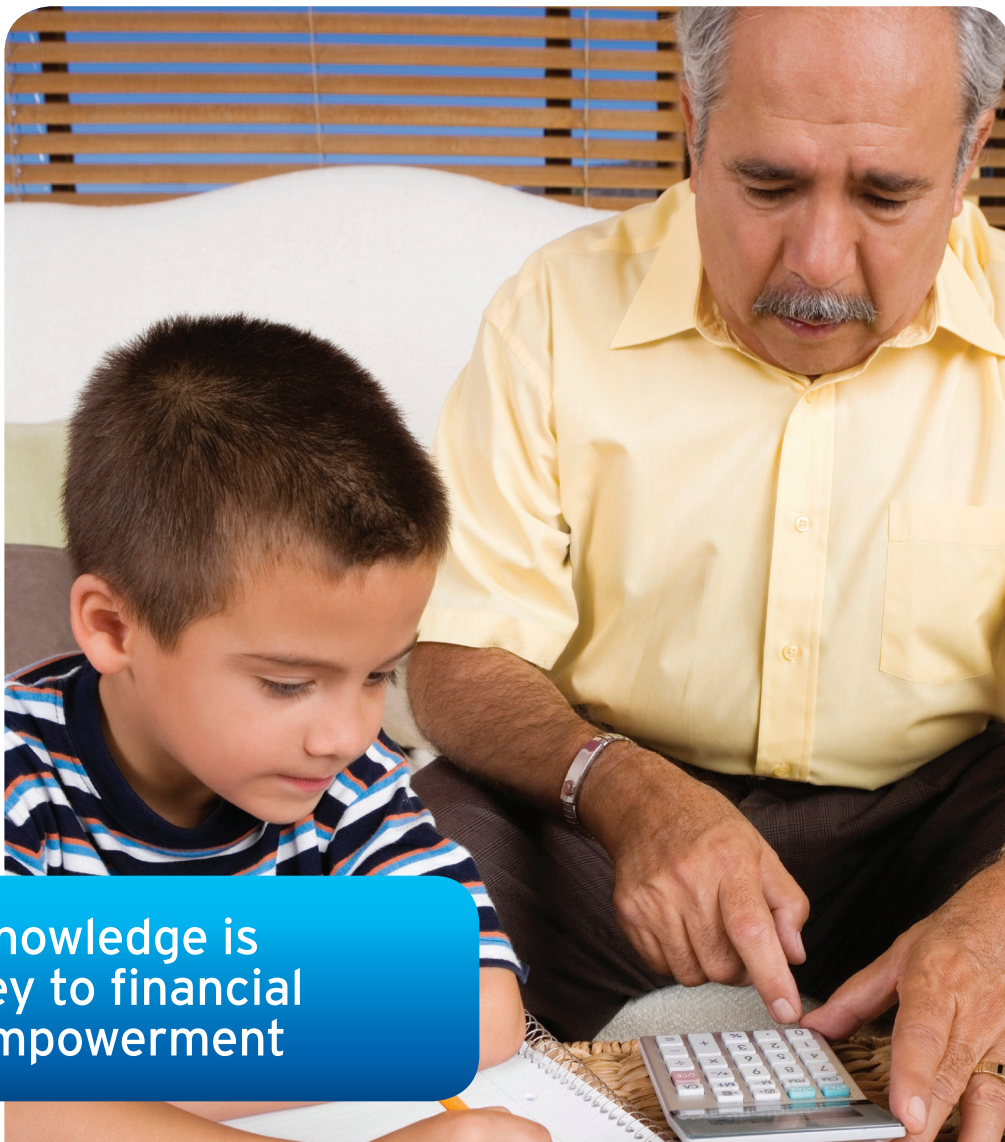
Learn how our approach puts you at the center of everything we do at [cunamutual.com](http://cunamutual.com).



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.

CORP-1384135.1-0116-0218 © CUNA Mutual Group, 2016 All Rights Reserved.





Knowledge is key to financial empowerment

Access to responsible financial products and services + timely information in the right format = financial capability.

Citi Community Development is proud to work with organizations like the National Federation of Community Development Credit Unions and its members to advance financial capability in the U.S.

Learn more at [citicommunitydevelopment.com](http://citicommunitydevelopment.com)

Community Development



2017 ANNUAL CONFERENCE



## AGENDA

### Monday, September 11, 2017

4:00 PM – 7:00 PM

**Registration Hours**

Depot/Caboose Registration Office

### Tuesday, September 12, 2017

7:30 AM – 8:30 AM

**Breakfast**

Foyer C

7:30 AM – 10:00 AM

**Registration Hours**

Depot/Caboose Registration Office

8:30 AM – 10:00 AM

**Welcome and Opening General Session**

Grand Ballroom F

The Double Bottom Line: Community Development Credit Unions are Sustainable, Growing and Have an Outsized Impact in Their Communities

*Patrick Adams, Tishaura O. Jones, Reverend Starsky Wilson*

10:00 AM – 10:30 AM

**Networking Break with Sponsors and Exhibitors**

Foyer C

10:30 AM – 12:00 PM

**Morning Breakout Sessions**

Grand Ballroom A

Data Analytics for Impact and Performance

*Ann Legg*

Grand Ballroom B

Maximizing Mortgage Production

*Sandra Heidinger, Freda Reynolds*

Grand Ballroom C

Optimizing Your Use of Social Media

*Cameron Madill, David Ludwig, Renee Miller*

12:00 PM – 1:30 PM

**Annie Vamper Helping Hands Awards Luncheon**

Grand Ballroom F

*Sponsored by Freddie Mac*



2017 ANNUAL CONFERENCE

1:30 PM – 3:00 PM

**Afternoon Breakout Sessions**

**Grand Ballroom A**  
 Targeting America's Biggest Market: The Lending Needs of Millennials  
*David Lockhart*

**Grand Ballroom B**  
 Meeting the Evolving Demand for Online and Mobile Banking  
*Tim Erwin, Emily Koehler*

**Grand Ballroom C**  
 Managing Risk  
*D. Scott Neat*

3:00 PM – 3:30 PM

**Networking Break with Sponsors and Exhibitors**

Foyer C

3:30 PM – 4:45 PM

**General Session**

**Grand Ballroom F**  
 Insights into the Financial Health of Low-Income Consumers and Opportunities for Future Investment  
*Ray Boshara, Terri Friedline, David Stiffler*

5:00 PM – 6:00 PM

**Federation Business Meeting**

Grand Ballroom F

6:00 PM – 7:30 PM

**Welcome Reception**

Grand Hall  
*sponsored by CUNA Mutual Group*

**Wednesday, September 13, 2017**

7:30 AM – 8:30 AM

**Breakfast**

Foyer C

8:30 AM – 10:30 AM

**Morning Workshops**

**Grand Ballroom A**  
 A Closer Look at Financial Coaching Models Workshop  
*Shasta Leininger, Sheilah Montgomery, Diane Sandoval, Christopher Starr*



2017 ANNUAL CONFERENCE

**Grand Ballroom B**

Small Credit Unions with Big Impact Workshop: Strategies for Small Credit Union Growth and Sustainability  
*Carl J. Banks, Deborah Boatright*

**Midway Suites**

Measuring Impact Workshop  
*Terry Ratigan, Ed Sivak*

**Midway Suites**

Juntos Avanzamos Workshop  
*Alejandra Seluja, Cameron Madill, Purvi Patel*

**Grand Ballroom C**

Using Secondary Capital to Drive Financial and Community Impact Workshop  
*Bob Hoel, Steve Pagenstecher, Barbara Stephens*

10:30 AM – 11:00 AM

**Networking Break with Sponsors and Exhibitors**

Foyer C

11:00 AM – 12:00 AM

**General Session**

**Grand Ballroom F**  
 Credit Union Collaborations  
*Kirk Kordeleski*

12:00 PM – 1:00 PM

**Missouri Backyard Barbecue Lunch Buffet**

Foyer C  
*sponsored by Visa*

1:00 PM – 2:30 PM

**Afternoon Breakout Sessions**

**Grand Ballroom A**  
 The Paperless Future: New Opportunities for Shared and Secured Cards  
*Naomi Anderson, James Gukiessen, Steve Zuckerman*

**Grand Ballroom B**

Automated Lending for Small Dollar and Short-Term Loans  
*Ben Morales*

**Grand Ballroom C**

Building Youth Financial Assets and Capability  
*Monica Copeland, I-Hsing Sun, Laura Woods*





2:30 PM – 3:00 PM

**Networking Break with Sponsors and Exhibitors**  
Foyer C

3:00 PM – 3:30 PM

**General Session**  
Grand Ballroom F  
What's Next for the CDFI Fund and CDFI Certified Credit Unions  
*Annie Donovan*

3:30 PM – 4:30 PM

**Afternoon Breakout Sessions**  
Grand Ballroom A  
Doing Well by Doing Good: The CDFI Business Model and Successful Business Planning  
*Terry Ratigan*

Midway Suites  
Focus Groups (by invitation only)

Grand Ballroom B  
Fundraising Options for Small Credit Unions  
*Laura Aguirre, Richard Witherspoon*

4:30 PM – 6:00 PM

**Wealth Accumulation Center Site Visit and Tour**  
Buses load at 20th Street Entrance

6:30 PM – TBD

**Cardinals Game and Reception**  
Busch Stadium (Buses load at 20th Street Entrance)  
*sponsored by Equifax, St. Louis Community Credit Union and Carrollton Bank*

## Thursday, September 14, 2017

7:30 AM – 8:30 AM

**Breakfast**  
Foyer C

8:30 AM – 9:30 AM

**General Session**  
Grand Ballroom F  
Helping Members Face the Challenges of Accumulating Assets  
*Michael Sherraden*

9:30 – 11:30 AM

**General Session**  
Grand Ballroom F  
Advocacy Bootcamp  
*Adolphus Pruitt, Renee Sattiewhite*

# We Know Technology Can Change Peoples' Lives For the Better

We use trusted unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.



Your **3% down** mortgage solution

Discover the possibilities with  
**Freddie Mac Home Possible®**



Learn more at  
[FreddieMac.com/HomePossible](http://FreddieMac.com/HomePossible)



2017 ANNUAL CONFERENCE



**ANNIE VAMPER  
HELPING HANDS AWARD**

**JIM MASINI**

Board Treasurer

North Side Community Federal Credit Union

Jim Masini was a progressive political organizer in Chicago's Uptown neighborhood when, in the early 1970s, he was approached by a colleague and asked to consider signing on to a credit union in formation. He didn't know what a credit union was, but he joined at the urging and assurances of his friend. When the charter was approved in 1974, he attended the first meeting of the Uptown People's Federal Credit Union, deposited his initial shares and agreed to become a volunteer in the following year, when his political organizing term was due to end. In 1975, the CETA volunteer at the credit union remembered Jim's promise and recruited him to join the Credit Committee. He attended his first Credit Committee meeting in June of that year and was immediately elected to the chairmanship. In 1977, he was elected to the Board to make Credit Committee reports directly. Soon after, the Board decided to change the name of the credit union to North Side Community to better represent the multiple neighborhoods that the credit union served.

Following an unsuccessful bid for public office in 1983, Jim was persuaded to serve as Chair of the Board of the credit union. It was supposed to be only a two-year commitment, but as Jim began to focus much more of his personal time and energy on credit union management and growth, the years began rolling along. In 2016, the time finally seemed ripe for new leadership. His long-time Vice President, Cliff Scott-Rudnick, took a turn as Chair, and Jim moved over to the role of Treasurer. He has continued on in that position for another term in 2017.

Jim has been driven throughout his adult life by a commitment to Christianity and to social justice. He counts as his greatest achievement that his hours spent away from home in pursuit of those ideals have not lost him the love of his wife of 46 years, Linda. Together they have two wonderful children and three adored grandchildren.





## SESSION DESCRIPTIONS

### TUESDAY, SEPTEMBER 12

#### WELCOME AND OPENING GENERAL SESSION

##### **The Double Bottom Line: Community Development Credit Unions are Sustainable, Growing and Have an Outsized Impact in Their Communities | Grand Ballroom F**

*Patrick Adams, Tishaura O. Jones, Reverend Starsky Wilson*

CEO Patrick Adams shares his experience and expertise in creating and growing the double bottom line at St. Louis Community Credit Union, celebrating its 75th anniversary this year. With 52,000 members and more than \$250 million in assets, SLCCU is a CDFI credit union with a passion and a purpose to serve the underserved in the City and County of St. Louis. Part of SLCCU’s success is derived from their leadership role in the economic development of St. Louis and the community partnerships they have developed. In this session, Patrick Adams will be joined by Tishaura O. Jones, Treasurer for the City of St. Louis, and Reverend Starsky Wilson, President and CEO of the Deaconess Foundation, a faith-based grant making organization devoted to the well-being of children in St. Louis, who will share their perspectives on financial inclusion in St. Louis.

#### MORNING BREAKOUT SESSIONS

##### **Data Analytics for Impact and Performance | Grand Ballroom A**

*Ann Legg*

Technological advancements and a rapidly increasing amount of readily-available data are altering the way businesses operate. Taken together, data and analytics may be the single most powerful catalyst for measured growth and change for credit unions. In this session, learn how forward-thinking credit unions are developing strategies around data and analytics to increase service to underserved communities, deepen their impact and grow their institutions.



##### **Maximizing Mortgage Production | Grand Ballroom B**

*Sandra Heidinger, Freda Reynolds*

This session will include a speaker from Freddie Mac to address the FHFA “Duty to Serve” and the partnership between Freddie and the Federation. We will discuss the CDCU Mortgage Center Portfolio product, ITIN product and how member credit unions can earn by selling loans to the Mortgage Center. We will also discuss upcoming offerings for training we intend to make available to member credit unions regarding mortgage regulations, products and operations.

##### **Optimizing Your Social Media Results | Grand Ballroom C**

*David Ludwig, Cameron Madill, Renee Miller*

The increase in the number of Americans using social media in the past 10 years is staggering – from 5 percent in 2005 to 69 percent today. While usage rates vary somewhat by age, gender, race, income, education and community, everyone is using social media, with Facebook outpacing other platforms by a considerable margin. This session will discuss how credit unions of all sizes can use social media to better connect with their members and their community, in order to increase awareness, relevance and membership.

#### AFTERNOON BREAKOUT SESSIONS

##### **Targeting America’s Biggest Market: The Lending Needs of Millennials | Grand Ballroom A**

*David Lockhart*

With market indicators predicting steady loan growth, credit unions are uniquely positioned to capture significant market share from the largest segment of today’s consumers: millennials. This in-depth session provides insights into the buying behaviors, financial priorities, media and channels available to you to establish lasting financial relationships with this key audience. Learn how to build deeper loyalty at an early stage of your members’ financial life cycle. We’ll share best practices on how your lending products and financial services can meet millennials where, how and when they prefer.



2017 ANNUAL CONFERENCE

### Meeting the Evolving Demand for Online and Mobile Banking | Grand Ballroom B

Tim Erwin, Emily Koehler

Millennials and other key credit union customer segments are increasingly moving toward digital banking. In order to thrive, credit unions must keep pace with online lenders and digital-only banks. In this session, learn about the strategies for effective web design, the growing usage of micro-sites, and strategies to make the most out of your online and mobile banking platform.

### Managing Risk | Grand Ballroom C

D. Scott Neat

Community development credit unions specialize in lending to low- and moderate income consumers. Our goal is to manage risk, not minimize it! Join this session to learn how to grow your member base through managing risk in an environment where one in five consumers is credit invisible or has no credit score, where households of color are disproportionately affected by low or no scores, and where working and low-income consumers aren't given the credit they deserve, even when consistently paying rent and utility bills.

### GENERAL SESSION

### Insights into the Financial Health of Low-Income Consumers and Opportunities for Future Investment | Grand Ballroom F

Ray Boshara, Terri Friedline, David Stiffler

While the number of unbanked households in the U.S. is on the decline, the number of underbanked households is holding steady at just under 20 percent, and too many Americans still rely on payday lenders and check cashers. Ray Boshara, Director of the Center for Household Financial Stability at the Federal Reserve Bank of St. Louis; Terri Friedline, Faculty Director of Financial Inclusion at the Center on Assets, Education and Inclusion at the University of Kansas; and David Stiffler, VP for Global Corporate Responsibility at Equifax, present the most recent research on the financial trends affecting low- and moderate-income consumers and families. This session provides insights into promising results on improving household financial health, and building a household's ability to invest in the future and to achieve their financial goals.



2017 ANNUAL CONFERENCE

## WEDNESDAY, SEPTEMBER 13

### MORNING WORKSHOPS

### A Closer Look at Financial Coaching Models Workshop | Grand Ballroom A

Shasta Leininger, Sheilah Montgomery, Diane Sandoval, Christopher Starr

Financial counseling and coaching is a proven method to improve financial well-being, and credit unions are pioneers in integrating counseling into financial services. In this interactive workshop, we'll dive into successful credit union models to deliver financial coaching supported by the Federation's Pathways to Financial Empowerment Program including in-branch delivery and the new On the Rise Financial Center in Atlanta, GA.

### Small Credit Unions with Big Impact Workshop: Strategies for Small Credit Union Growth and Sustainability | Grand Ballroom B

Carl J. Banks, Deborah Boatright

This two-hour session will examine the key elements small credit unions need for growth and sustainability. The presentations will focus on developing operational tools, establishing strategic partnerships for growth and creating back-office efficiencies through a shared core platform. This interactive session will also give small CUs an opportunity to showcase their impact in the community by sharing best practices and success stories.

### Measuring Impact Workshop | Midway Suites

Terry Ratigan, Ed Sivak

The ability to track, measure and communicate impact – that is, to clearly make a meaningful case for the work your credit unions does – is an important part of a credit union's success. Despite all of the critical work accomplished by credit unions, many of the most effective mission-driven credit unions face the daunting challenge of communicating their social impact. Credit unions must be able to communicate: What are we doing in our credit unions to bring the unbanked and the underbanked into the financial system? How are we fostering financial literacy? How are we promoting financial inclusion? How are we helping to grow small businesses? How are we helping families finance education? Having good answers to these questions provides the best possible reason why funders and community advocates should turn their attention to the Community Development Credit Union story. In this session, learn how





## Fannie Mae is proud to support the National Federation of Community Development Credit Unions 2017 Annual Conference

Every day we work to expand access to affordable, sustainable mortgage credit with solutions like our HomeReady® mortgage:

- Down payments as low as 3%.
- Ideal for buyers with credit scores  $\geq 680$ .
- Cancellable mortgage insurance. Restrictions apply.

**HOMEReady**<sup>®</sup>  
by Fannie Mae



To learn more, visit [FannieMae.com/HomeReady](http://FannieMae.com/HomeReady)

# Borrow Now. Prepare for Tomorrow.

## A Smarter Small-Dollar Loan

Credit unions are working with employers to help hardworking wage earners stop paying predatory rates and fees and build better financial futures.

The Employer-Sponsored Small-Dollar Loan is repaid through payroll deduction, building credit with each payment. Once the loan is paid off, the payroll deduction continues as direct deposits into savings.



**Filene Research Institute** \*

The Employer-Sponsored Small-Dollar Loan project is a collaboration between the Filene Research Institute and the FINRA Investor Education Foundation

Get Access  
to this **FREE** Program  
as well as handy resources at

[filene.org/ESSDL](http://filene.org/ESSDL)



leading CDCUs are sharing their message and story to increase awareness and third-party buy-in for the CDCU mission.

#### **Juntos Avanzamos Workshop | Midway Suites**

*Alejandra Seluja, Cameron Madill, Purvi Patel*

Does your credit union currently serve Hispanic consumers? Hispanic immigrants are a vibrant community whose impact on the American economy is growing. Juntos Avanzamos, a unique collaboration of credit unions, state leagues and professional associations whose national expansion is being led by the Federation, is committed to both serving and empowering Hispanic consumers. If you are currently serving or thinking of expanding to include Hispanic immigrants in your community development outreach, join this session for next steps and best practice examples of products, services and programs that work for underserved Hispanic consumers in your community and work for your credit union. The Juntos Avanzamos credit union network is growing. Find out what it takes to become designated.

#### **Using Secondary Capital to Drive Financial and Community Impact Workshop | Grand Ballroom C**

*Bob Hoel, Steve Pagenstecher, Barbara Stephens*

How can you successfully plan for growth and calculate returns on secondary capital? To achieve both financial and community impact, CDCU leaders must have the resources and plans to achieve sustainability. In this session you'll learn how to calculate returns on secondary capital loans, and draft business plans and frameworks that factor both financial and social impact. Participants will also have the opportunity to engage with members of the Community Development Investments Committee and to learn how funders review applications and review their findings from successful secondary capital loan partnerships. From this workshop you will leave with a template for calculating cost/benefit analysis on secondary capital loans, and a practical framework for modeling an integrated business and community impact plan, including insights on developing meaningful performance indicators and impact metrics to keep you and your team on track.



#### **AFTERNOON BREAKOUT SESSIONS**

##### **The Paperless Future: New Opportunities for Shared and Secured Cards | Grand Ballroom A**

*Naomi Anderson, James Gukiessen, Steve Zuckerman*

As our society changes and becomes increasingly paperless, more and more credit unions are providing electronic options for members through the use of paperless checking accounts and pre-paid cards. Come to this session and learn how a credit union innovator is using a paperless checking account, how a new pre-paid card is providing an opportunity for CUs to expand their reach into the community and how a small CU is providing card services to tap into an unmet need within their membership.

##### **Automated Lending for Small Dollar and Short-Term Loans | Grand Ballroom B**

*Ben Morales*

Have you considered an automatic lending solution for small dollar or short term consumer and small business loans? Automated banking technology can provide credit unions with an affordable alternative to traditional lending - underwriting, approving and funding loans quickly with limited or no human intervention. Benefits include improved customer service as members access funds sooner than with traditional methods, streamlined compliance, operational efficiencies and improved reporting. Join this session to learn if automated lending is right for your credit union.

##### **Building Youth Financial Assets and Capability | Grand Ballroom C**

*Monica Copeland, I-Hsing Sun, Laura Woods*

Around the country, cities and local partnerships are developing new ways to build young people's financial capability and assets to prepare them to pursue higher education and good jobs. Learn about the national growth of child savings account and youth employment financial capability programs and how St. Louis is innovating in both of these efforts.





2017 ANNUAL CONFERENCE

**Doing Well by Doing Good: The CDFI Business Model and Successful Business Planning** | Grand Ballroom A

*Terry Ratigan*

CDFI credit unions are known as industry leaders in community impact. What's less known is that most CDFIs also lead their peers in financial performance. How does the CDFI business model contribute to financial success? This session will explore how knowledge of CDFI Target Markets and sound business planning can increase impact, ensure CDFI compliance, build competitiveness for CDFI grants, and boost a credit union's bottom line.

**Fundraising Options for Small Credit Unions** | Grand Ballroom B

*Laura Aguirre, Richard Witherspoon*

Get Money! Fundraising is an essential component of credit unions looking to bring on new services and expand their reach into the community. Come to this session and learn how CDCUs have been able to access federal and local resources, through innovative product development and strategic collaborations, to provide additional services and have more impact into their community.

**GENERAL SESSIONS**

**Credit Union Collaborations** | Grand Ballroom F

*Kirk Kordeleski*

Kirk Kordeleski, president and founder of Kordeleski Consulting and former CEO of multi-billion dollar Bethpage FCU, shares the benefits, challenges and strategies for planning and implementing a shared services business model. Kirk provides examples of how sharing technology and other services across organizations can deliver on operational efficiencies, relevance and growth for credit unions of all sizes.

**What's Next for the CDFI Fund and CDFI Certified Credit Unions** | Grand Ballroom F

*Annie Donovan*

The nation's almost 300 CDFI credit unions make up about one-third of all certified CDFIs, but hold more than 50 percent of total CDFI assets. The CDFI community turned out to prevent cuts to the Fund's 2017 budget and is actively advocating with Congress to approve \$250 million in CDFI funding for 2018. Hear more about next



2017 ANNUAL CONFERENCE

steps for the Fund, including the possibility of additional funding for use in Persistent Poverty Counties, changes to the applications for Financial and Technical Assistance Awards along with changes to the evaluation process, and the possibility of smaller, more numerous Financial Assistance Awards. The Federation is the leading advocate with the CDFI Fund for the credit union industry and our Annual Conference is the largest gathering of CDFI credit unions in the U.S. Not currently a CDFI certified credit union? Join us to learn if CDFI certification is right for you.

**THURSDAY, SEPTEMBER 14**

**GENERAL SESSIONS**

**Helping Members Face the Challenges of Accumulating Assets** | Grand Ballroom F

*Michael Sherraden*

Twenty years ago, Michael Sherraden, Founder and Director of the Center for Social Development at the George Warren Brown School of Social Work at Washington University in St. Louis, broke new ground on social policy with his book *Assets and the Poor: A New American Welfare Policy*. Michael is the creator of Individual Development Accounts (or IDAs), matched savings programs designed to help the working poor accumulate assets. Michael will share the community development and wealth accumulation strategies he's witnessed to be most effective over the course of his storied career.

**Advocacy Bootcamp** | Grand Ballroom F

*Adolphus Pruitt, Renee Sattiewhite*

With their safe and affordable products and services, community development credit unions are the best choice for low-income consumers and communities. Credit unions with a mission to serve the underserved are a tight knit community and have an outsized, if not always well understood, impact on their members and their communities. Join Federation staff and your fellow Community Development Credit Union leaders for a focus on effective strategies for individual and collective political action, at the local, state and federal levels. Our combined experience and expertise is unmatched in the financial services industry. Make your voice heard in a turbulent political environment that could affect your credit union and community.

Explore the future  
of payments.



Visit the  
Visa kiosk.

**VISA** everywhere  
you want to be

• *We honor the memory of* •

## HUBERT H. HOOSMAN JR.



Hubert Hoosman, our respected colleague and friend, was a true trailblazer, whose life and career have had a profoundly positive impact on the entire community development credit union movement. He will be remembered fondly as a man of great integrity, warmth and humor, and we are fortunate to have known him. Mr. Hoosman's legacy of leadership and service will forever be an inspiration.

JANUARY 7, 1957 - JULY 3, 2017





2017 ANNUAL CONFERENCE

## WELCOME RECEPTION

TUESDAY, SEPTEMBER 12  
6:00PM – 7:30PM  
GRAND HALL

SPONSORED BY CUNA MUTUAL GROUP



The Federation and CUNA Mutual Group invite all conference attendees, sponsors, speakers and guests to join us for a Welcome Reception in the Union Station Hotel's Grand Hall. Enjoy networking and socializing opportunities, refreshments, and taking in the full "Grand Hall Experience," including a stunning 3D light show projected across the historic lobby at 6:00pm and again at 7:00pm.



2017 ANNUAL CONFERENCE

## ANNIE VAMPER HELPING HANDS AWARD LUNCHEON

TUESDAY, SEPTEMBER 12  
12:00PM – 1:30PM  
GRAND BALLROOM F

SPONSORED BY FREDDIE MAC



The Annie Vamper Helping Hands Award recognizes individuals who are making extraordinary contributions to the community development credit union movement. Annie's lifelong dedication to credit unions serving low- and moderate-income people and communities remains an inspiration to CDCU staff and volunteers. The Helping Hands Award honors Annie's memory and celebrates individuals who continue in our mission of service to the underserved.



## MISSOURI BACKYARD BARBECUE LUNCH BUFFET

WEDNESDAY, SEPTEMBER 13  
12:00PM – 1:00PM  
FOYER C

SPONSORED BY VISA



St. Louis takes its barbecue seriously – in fact, the town known for its "St. Louis-style" ribs is said to consume more barbecue sauce per capita than any other city in the nation! In keeping with this culinary tradition, we invite you to enjoy a special Missouri Backyard Barbecue-inspired feast. Fuel up for a packed afternoon schedule with a lunch buffet featuring some of Missouri's favorite BBQ staples.

We'd like to extend an extra big thank you to Visa for sponsoring this year's Annual Conference scholarship awardees. With Visa's generous support, we are fortunate to be joined by colleagues who may not otherwise have been able to attend this year's Conference.





## A CUSTOMIZED SHARED BANKING PLATFORM FOR COMMUNITY DEVELOPMENT CREDIT UNIONS, MEETING THE NEEDS OTHER CORE PROVIDERS DON'T

CU Impact delivers more than state-of-the-art technology:

- facilitates development and adoption of innovative products and services relevant to low-income consumers
- measures, evaluates and reports on member impact
- increases efficiency and lowers the cost to credit unions
- integrates easily with other solutions

## CONTACT US

To learn if CU Impact is right for you, contact:

**BLAKE MYERS**  
Federation FinTech Director  
[bmyers@cdc.u.coop](mailto:bmyers@cdc.u.coop)



CU Impact is a product of the National Federation of Community Development Credit Unions and EPL, Inc.

[www.cdc.u.coop/cuimpact](http://www.cdc.u.coop/cuimpact)



2017 ANNUAL CONFERENCE

## WEALTH ACCUMULATION CENTER SITE VISIT AND TOUR

WEDNESDAY, SEPTEMBER 13

4:30PM– 6:00PM

BUSES LOAD AT 20TH STREET ENTRANCE

Site visits are a much anticipated feature of the Federation's Annual Conference. This year, we are fortunate to visit the Wealth Accumulation Center, a joint effort of St. Louis Community Credit Union (SLCCU) and its affiliate nonprofit, Prosperity Connection®.

The Wealth Accumulation Center provides a new way for consumers of every economic background to access affordable financial services and increase their financial knowledge. The Center houses a small full-service SLCCU branch, a RedDough Money Center® for affordable payday loans and alternative financial services, and an Excel Center® for free financial coaching and classes. Together, these three elements create a pathway to financial stability for St. Louis residents by offering both the knowledge and tools necessary to build individual financial confidence and capability.

Guests are asked to please present their Site Visit Pass or Off-Site All Access Pass prior to boarding buses.





## CARDINALS GAME AND RECEPTION AT BUSCH STADIUM

WEDNESDAY, SEPTEMBER 13

6:30PM – TBD

BUSES LOAD AT 20TH STREET ENTRANCE

SPONSORED BY EQUIFAX, ST. LOUIS COMMUNITY CREDIT UNION AND CAROLTON BANK

Take me out to the ballgame! The Federation, Equifax, St. Louis Community Credit Union and Carrolton Bank invite you to a Cardinals game at Busch Stadium, where spectators will discover why Fox Sports named St. Louis the best baseball town in the U.S. Join us to cheer on the eleven-time World Champions, the St. Louis Cardinals, as they face off against the Cincinnati Reds on September 13th.

A seat at the game, food and drinks, and transportation to and from the game are available to 2017 Annual Conference attendees who have registered for the game and received confirmation in advance. Seats are limited, so guests must present a Baseball Game Pass or Off-Site All Access Pass in order to board the bus and receive their game ticket. The game starts at 7:15pm. Return transportation will depart from Busch Stadium following the conclusion of the game.



*Pathways to Financial Empowerment leverages technology to strengthen credit union financial coaching and counseling to improve the financial well-being of your members.*

# PATHWAYS

## to Financial Empowerment



LEARN MORE ABOUT TAKING YOUR CREDIT UNION COUNSELING PROGRAM TO THE NEXT LEVEL. Contact us at [pathways@cdcu.coop](mailto:pathways@cdcu.coop) or visit [www.cdcu.coop/pathways](http://www.cdcu.coop/pathways) to learn more about the Pathways model and pricing.

Pathways to Financial Empowerment is an initiative of the National Federation of Community Development Credit Unions and Neighborhood Trust Financial Partners.





2017 ANNUAL CONFERENCE



2017 ANNUAL CONFERENCE

## SPONSORS

### Platinum Sponsors



#### CITI COMMUNITY DEVELOPMENT

Citi Community Development (CCD) 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. Our 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. For more information, please visit [www.citicommunitydevelopment.com](http://www.citicommunitydevelopment.com).



#### CUNA MUTUAL GROUP

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer 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. To learn more, please visit [www.cunamutual.com](http://www.cunamutual.com).



#### EQUIFAX

Equifax is a global information solutions company that uses trusted unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge

into insights that help make more informed business and personal decisions. The company organizes, assimilates and analyzes data on more than 820 million consumers and more than 91 million businesses worldwide, and its database includes employee data contributed from more than 7,100 employers. To learn more, please visit [www.equifax.com](http://www.equifax.com).

### Gold Sponsors



#### FREDDIE MAC

Freddie Mac makes homeownership and rental housing more accessible and affordable. Operating in the secondary mortgage market, we keep mortgage capital flowing by purchasing mortgage loans from lenders so they in turn can provide more loans to qualified borrowers. Our mission to provide liquidity, stability, and affordability to the U.S. housing market in all economic conditions extends to all communities from coast to coast. To learn more, please visit [www.freddiemac.com](http://www.freddiemac.com).

### Silver Sponsors



#### EPL

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. Find out more at [www.eplinc.com](http://www.eplinc.com).





2017 ANNUAL CONFERENCE



2017 ANNUAL CONFERENCE



**FANNIE MAE**

Fannie Mae serves the people who house America. We are a leading source of financing for mortgage lenders, providing access to affordable mortgage financing in all markets at all times. Our financing makes sustainable homeownership and workforce rental housing a reality for millions of Americans. We also help make possible the popular 30-year, fixed-rate mortgage, which provides homeowners with stable, predictable mortgage payments over the life of the loan. Our tools and resources help homebuyers, homeowners, and renters understand their housing options. To learn more, please visit [www.fanniemae.com](http://www.fanniemae.com).



**ST. LOUIS COMMUNITY CREDIT UNION**

St. Louis Community Credit Union exists to increase the standard of living and better the lifestyle of our members, our staff and the communities we humbly serve. St. Louis Community is more than a credit union. As the social conscience of banking®, we're a leader and voice for social justice in the financial services world. We meet the ever-growing banking needs of all people, including low- and moderate-income individuals. As a Community Development Financial Institution (CDFI), we are committed to providing an outstanding selection of checking, savings and loan opportunities to help individuals and families create pathways to wealth. We are also a Low-Income Designated credit union and one of the largest Minority Depository Institutions in the country (per the National Credit Union Administration). To learn more, please visit [www.stlouiscommunity.com](http://www.stlouiscommunity.com).



**VISA INC.**

Visa Inc. is a global payments technology company that connects consumers, businesses, financial institutions and governments to fast, secure and reliable electronic payments. Visa's innovations enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead with prepaid, or pay later with credit products. To learn more, please visit <https://usa.visa.com>.

*Bronze Sponsors*



**BALANCE**

BALANCE is a new kind of non-profit—a company committed to developing balanced budgets with individuals and families to help them achieve their financial dreams. Our comprehensive financial counseling and education services can help people achieve financial independence. Whether it's reducing debt, buying a home, retaining a home, or simply improving money management skills, we provide guidance every step of the way. To learn more, please visit [www.balancepro.org](http://www.balancepro.org).



**CULIANCE**

CULIANCE, formerly known as 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. To learn more, please visit [www.cu24.com](http://www.cu24.com).



2017 ANNUAL CONFERENCE



Federal Home Loan Bank  
NEW YORK

**FEDERAL HOME LOAN BANK OF NEW YORK**

As a privately-owned, federally-chartered corporation, the Federal Home Loan Bank of New York provides wholesale credit, correspondent services, and mortgage finance products to member-lenders in New Jersey, New York, Puerto Rico and the U.S. Virgin Islands. Serving as your partner in community lending, we offer products and services, to help you meet the needs of your customers. We are committed to operating in a financially safe and sound manner and fostering diversity at all levels. Learn more at [www.fhlbny.com/cu](http://www.fhlbny.com/cu).



**NATIONAL COOPERATIVE BANK**

National Cooperative Bank provides comprehensive banking products and 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. For more information, please visit [www.ncb.coop](http://www.ncb.coop).



**JUNTOS  
AVANZAMOS -  
TOGETHER WE  
ADVANCE**



**EMPOWER HISPANIC CONSUMERS  
BECOME A JUNTOS AVANZAMOS CREDIT UNION  
[WWW.CDCU.COOP/JUNTOSAVANZAMOS](http://WWW.CDCU.COOP/JUNTOSAVANZAMOS)**



## CDCU MORTGAGE CENTER

Now offering new portfolio and conforming mortgage products that allow member credit unions to earn larger premiums, recycle their funds and increase the profitability of their mortgage operations. We also offer training programs customized to fit your specific needs, further enhancing efficiency, profitability and impact.

The CDCU Mortgager Center is an approved Freddie Mac seller/servicer and is a member of the Federal Home Loan Bank of New York.

**Contact Jack Baker at [jbaker@cdc.coop](mailto:jbaker@cdc.coop) or visit [www.cdc.coop/mortgagecenter](http://www.cdc.coop/mortgagecenter)**



2017 ANNUAL CONFERENCE

## EXHIBITORS



### AFRICAN-AMERICAN CREDIT UNION COALITION (AACUC)

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](http://www.aacuc.org) or email [renee@aacuc.org](mailto:renee@aacuc.org).



### CREDIT BUILDERS ALLIANCE

Credit Builders Alliance serves as a unique and vital bridge between our members and the major credit reporting agencies (CRAs). Our core services, CBA Reporter and CBA Access, provide nonprofits with both the ability and critical technical assistance to report loan data to the CRAs and to pull low-cost client credit reports for the purposes of financial education, outcome tracking, and underwriting. In addition to these core services – which are essential to helping individuals and families build credit histories and scores – CBA offers practitioners hands-on credit building trainings, innovative tools, and forums for sharing with and learning from each other. To learn more, please visit [www.creditbuildersalliance.org](http://www.creditbuildersalliance.org).





2017 ANNUAL CONFERENCE



2017 ANNUAL CONFERENCE



### FILENE RESEARCH INSTITUTE

The Filene Research Institute is an independent, consumer finance think and do tank dedicated to scientific and thoughtful analysis about issues affecting the future of credit unions, retail banking, and cooperative finance. Founded over 25 years ago, Filene is a 501(c)(3) nonprofit organization. For more information visit [www.filene.org](http://www.filene.org) and [@fileneresearch](https://twitter.com/fileneresearch).



### NATIONAL CREDIT UNION ADMINISTRATION

The National Credit Union Administration 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 account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. At [MyCreditUnion.gov](http://MyCreditUnion.gov), NCUA also educates the public on consumer protection and financial literacy issues.



### TCT RISK SOLUTIONS

TCT Risk Solutions provides tools and consultation that improve the performance and sustainability of credit unions. Our Online tools address: (1) Liquidity, IRR Limits, ALM Simulation/Modeling and Concentration Risk (2) Credit Migration, CECL Compliant ALLL, Early Warning Signs of Loan Impairment and Delinquency Tracking (3) Loan and Deposit Pricing connected to the cost structure of the credit union. Our services incorporate consultation and training individualized to the needs of the specific credit union and staff. Our clients report a ROI from these tools as high as 10 to 1. To learn more, please visit [www.tctconsult.com](http://www.tctconsult.com).

## CONTRIBUTING SPONSORS



bym agency

Right-brain creative. Left-brain results.

### BYM AGENCY

BYM Agency, formerly known as Beyond Marketing, is the nation's first full-service marketing CUSO. National in scope, we identify trends and share success as part of our cooperative business model. We believe in authenticity and engagement. Our team has an unstoppable drive to develop memorable creative with measurable results. For more information, visit [www.bymagency.com](http://www.bymagency.com) or @BYMAgency on Twitter.

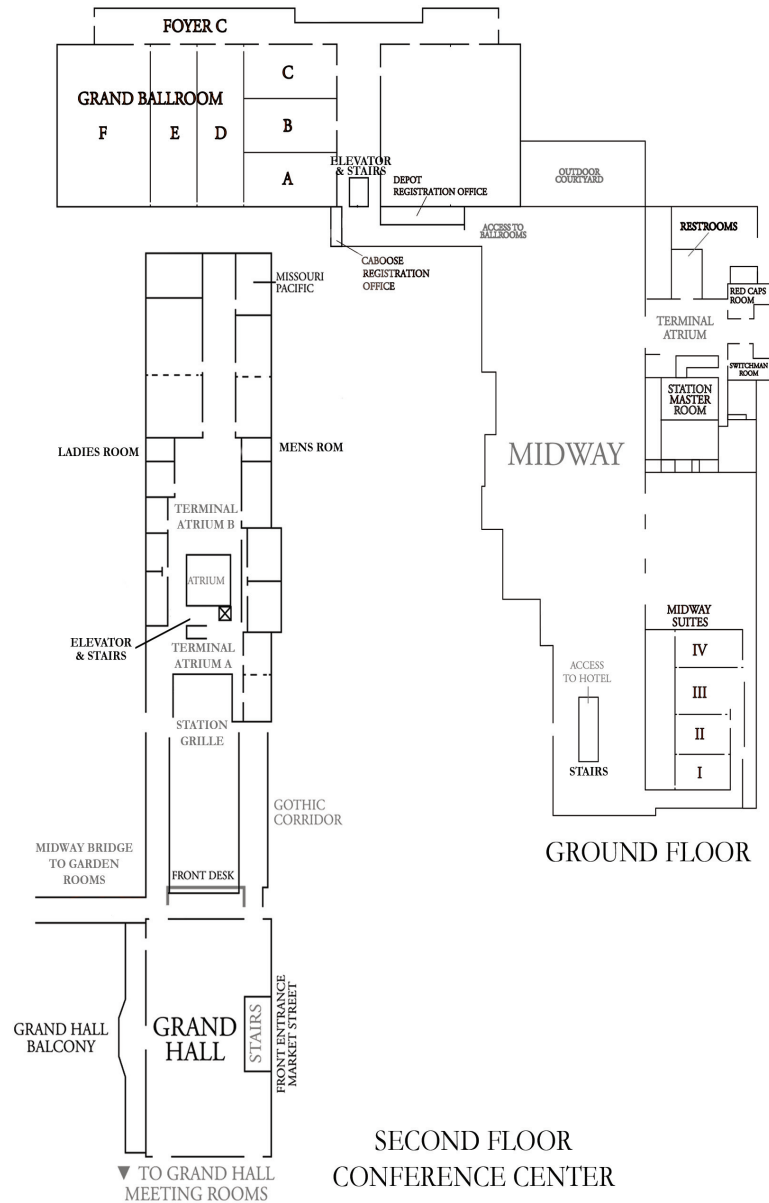


### CARROLLTON BANK

Led by five generations of the same family, Carrollton Bank has grown into a \$1.5 billion bank that is privately held, employee owned and business owner focused. We've done this by sticking with what business owners tell us they like. They enjoy dealing directly with the decision-maker, so they get fast answers. We attract and retain outstanding bankers, so they can work with the same people for many years, instead of repeatedly starting from scratch with new bankers. Learn more at [www.carrolltonbanking.com](http://www.carrolltonbanking.com).



## HOTEL FLOOR PLAN



## MAP OF THE DOWNTOWN















*National Federation of Community Development Credit Unions*

39 BROADWAY, SUITE 2140, NEW YORK, NY 10006 | 212.809.1850  
INFO@CDCU.COOP | WWW.CDCU.COOP



**FIND  
US!**

#CDCUcon17

@CDCU\_Federation

facebook.com/nfcdcu

in™  
National Federation of Community  
Development Credit Unions