

Federation 2013 Annual Conference

Conference Program

Baltimore, Maryland June 5, 8, 2013

Wednesday, June 5th

Affinity Conference Sessions and Credit Union Site Visit

- 8:00am Registration Opens / Breakfast
- 9:00am – 12:00pm CDCU Institute™ @ the Annual Conference
- 9:00am – 12:00pm Immigration Reform and Financial Inclusion: Challenges and Opportunities for Credit Unions
- 9:00am – 12:00pm Development Educators (DE) Roundtable and Networking Session
- 9:00am – 4:00pm HUD/Federation Sub-grantee Housing Counseling Training (*Closed Session*)

1:00pm – 4:00pm Municipal Employees Credit Union Site Visit

Join in the traditional kickoff to Federation Annual Conferences with visits to local member credit unions. This year will feature a visit to Municipal Employees Credit Union (MECU). Join us to learn about the exceptional work MECU and its partners are doing in the Baltimore area. You will hear about MECU's incredible journey from a credit union formed for Baltimore City employees at the height of the Great Depression to a \$1.2 billion dollar, community chartered credit union serving more than a hundred thousand members throughout the metropolitan area.

- 6:00pm – 8:00pm African American Credit Union Coalition Meet and Greet Reception

Thursday, June 6th

Opening Plenary/Breakout Sessions/Reception

- 8:00am – 9:30am Morning Opening Plenary

Breakfast

Opening remarks

Lynda Milton, Federation Board Chair, President/CEO, Team Financial FCU

Cathie Mahon, President/CEO, Federation

Opening Plenary: Innovations and New Directions in Financial Services

Description:

Meeting the financial needs of a diverse population can be both challenging and rewarding. This session will present new and innovative strategies to reach, serve and support their needs. Hear the latest on how credit unions can best serve new and emerging markets, connect to new populations, and employ technology to meet financial service needs.

Speakers:

Jonathan Mintz, Commissioner, City of New York, Department of Consumer Affairs

Robert A. Annibale, Global Director, Citi Microfinance and Community Development

William J. (Bill) Bynum, CEO, HOPE (Hope Enterprise Corporation/Hope Credit Union)

Facilitator:

Cathie Mahon, President/CEO, Federation

Breakout Session Track Guide:

- A Innovation:** innovative, asset-building products and services that draw consumers away from financial predators and towards credit unions
- B Program Development:** creative ideas for credit unions to deliver products and services to more members
- C Compliance/Technology:** current regulatory issues facing credit unions serving low-income and underserved communities
- D Leveraging Resources:** effective development and deployment of external resources obtained from public and private sources at the national, state and local levels

9:30am – 11:30am MORNING BREAKOUT SESSIONS**Breakout Session A1: Innovation in Employer-Based Financial Initiatives****Track: Innovation****Description:**

Employer-based financial initiatives help individuals connect with safe and affordable financial products and services. This workshop will look at innovative employer programs that highlight the unique opportunity to identify and connect unbanked and under-banked residents to safe and affordable financial products.

Speakers:

Monica Copeland, Program Officer, New York City DCA/OFE
Tyler Phillips, Program Manager, The Employer Solution (Neighborhood Trust FCU)
Aziza T. Gary, Business Development, Municipal Employees Credit Union
Carl Morris, Vice President, Flex Wage, Inc.

Facilitator:

Dorothea Stierhoff, Sr. Public Relations Manager, Municipal Employees Credit Union

Breakout Session B1: Partnerships for Success: Networks that Build Small Credit Unions**Track: Program Development****Description:**

Small credit unions have successfully established networks to share information, resources and partnerships. Come learn how they started, what services they provide to their members, and the keys to their success. This workshop will highlight best practices and will provide tips and techniques on how to establish a network in your community.

Speakers:

Joni Brown, President, Service Center for Credit Unions, Inc
John F. Kilduff, Compliance Administrator, Pennsylvania Credit Union Association
Joy Cousminer, President/CEO, Bethex Federal Credit Union

Facilitator:

Sharon Saulters, President/CEO, Triumph Baptist Federal Credit Union

Breakout Session C1: Inside the National Credit Union Administration (NCUA)**Track: Compliance/Technology****Description:**

The National Credit Union Administration (NCUA) plays an important role in the life of every credit union. This session will highlight new directions and opportunities within the agency. Hear what's new at NCUA and what's on the horizon from these three offices.

Speakers:

Bill Myers, Director, Office of Small Credit Union Initiatives
Gail Laster, Director, Office of Consumer Protection
Timothy Segerson, Deputy Director, Office of Examination and Insurance

Facilitator:

Paul Phillips, President/CEO, Freedom First FCU

Breakout Session D1: CDFI Certification-Recertification: Process and Benefits**Track: Leveraging Resources**

Description: CDFI Certification can link credit unions to many valuable resources, but the certification-recertification process can be time consuming. This session will focus on the importance of certification and give an understanding of resources available to CDFI certified credit unions, such as the CDFI Fund Technical Assistance and Financial Assistance programs; the CDFI Bond Guarantee Program and the Federation's Community Development Investment Program.

Speakers: **Terry Ratigan**, Senior Development Consultant, Federation
Deirdre Silverman, Consultant, CU Breakthrough

Facilitator: **Pablo DeFilippi**, Director of Membership, Federation

11:45am – 1:00pm Lunch Plenary Session**Economic Outlook: How CDCUs Can Prosper in a Rapidly Changing World**

Description: CDFI Fund Director Donna Gambrell will report on the latest developments at the Fund and will examine the challenges and opportunities that lie ahead -- including opportunities for community development credit unions to work with the CDFI Fund to expand their reach and service to the low- and moderate-income communities more effectively.

Introduction of Speaker: **Lynda Milton**, Federation Board Chair, President/CEO, Team Financial FCU

Speaker: **Donna J. Gambrell**, Director, CDFI Fund, US Treasury

Facilitator: **Cathie Mahon**, President/CEO, Federation

1:00pm – 2:00pm Exhibitor Showcase and Dessert Buffet**2:15pm – 4:15pm AFTERNOON BREAKOUT SESSIONS****Breakout Session A2: Consumer Behavior: What Motivates Your Members****Track: Innovation**

Description: Consumers have their own ways to decide when and where they spend their hard-earned money. Credit unions that understand more about consumer spending habits can better design, implement and market products and services to their members. Learn about extensive research that MasterCard Worldwide has conducted on just what motivates consumers when making those crucial spending decisions. Hear about how one innovative credit union used their own research to become first on their member's list when seeking financial services.

Speakers: **Christina Sommer**, Vice President, Global Insights Group of MasterCard Worldwide
Linda Garboczi, VP, Marketing, Andrews Credit Union
Tristram Coffin, CEO, Alternatives Federal Credit Union

Facilitator: **Clarissa Ritter**, Director, Marketing and Communications, Federation

Breakout Session B2: 8 Great Financial Services to Increase Member's Financial Stability**Track: Program Development**

Description: What gets members in the door? What products do they want? \$tand By Me® worked with credit unions, non-profits, and banks to identify eight diverse products that increase access to loans, savings, checking, and transactions. Packaged under a single umbrella, \$tand By Me® combined this array of consumer friendly financial products and created the 8 Great brochure which is hungrily devoured by consumers looking for options in financial services and choices.

Speakers: **Mary Dupont**, Director of Financial Empowerment, State of Delaware
Barbara Reed, Director of \$tand By Me® Field Operations, West End Neighborhood House

Facilitator: **Pamela Owens**, VP Programs, Federation

Breakout Session C2: Strategies to Growth: Technology Advancement and Shared Platforms to Meet Cooperative**Track: Technology Banking Needs**

Description: Advanced technology today touches all our lives. Learn more about the technologies of the future that can help -credit unions to achieve healthy growth and greater scale. This session will discuss various strategies credit unions can use at every stage of the growth process.

Speakers: **Lino Menchella**, Senior Consultant, Dedagroup
James Gibson, President/CEO, Carter Federal Credit Union
Jack Lawson, Chief Operating Officer, Self-Help Federal Credit Union

Facilitator: **Jeffrey Benson**, President/CEO, Case Credit Union

Breakout Session D2: Steps to a Successful Financial Assistance Application**Track: Leveraging Resources**

Description: Successful applicants for CDFI funding understand the strategic and practical elements needed to develop a competitive grant application for Technical Assistance or Financial Assistance Award. Learn about the CDFI Fund's Notice of Funds Availability, the challenges to credit union applicants, strategies to address these challenges and the keys to credit union success.

Speakers: **Star Wilbraham**, Consultant, CU Breakthrough
Blake Myers, Consultant, CU Breakthrough

Facilitator: **Alison Carr**, Membership & Outreach Officer, Federation

4:30pm

Community Development Capital Initiative (CDCI) Roundtable (Closed Session)

Timothy Massad, Assistant Secretary for Financial Stability, US Treasury will meet with current Federation CDCI participants to learn about impact of the program in LMI communities, provide an overview of the CDCI program performance/compliance and discuss the future of this important initiative.

Evening Reception: Special Guest Appearance by Michael Oher of the Baltimore Ravens

6:30pm

Reception Plenary

Speakers: **Cathie Mahon**, President/CEO, Federation
Robert A. Annibale, Global Director, Citi Microfinance and Community Development
Mike Zieg, Vice President of US Markets, MasterCard

6:45pm

Reception with special guest Michael Oher

Friday, June 7th

Breakout/Plenary Sessions

8:00am – 9:15am Credit Union Industry Breakfast Plenary

Description: The National Credit Union Administration (NCUA) plays an integral role in the life of every credit union and Chairman Matz believes in listening to what credit unions have to say. This Friday morning session is a valuable opportunity to hear about the latest developments and future plans of the agency and share your perspective.

Speaker: **Debbie Matz**, Chairman, National Credit Union Administration (NCUA)

Facilitator: **Cathie Mahon**, President/CEO, Federation

9:15am – 9:30am Bill Cheney President/CEO, Credit Union National Association (CUNA)

CUNA opens doors for credit union staff, managers, CEOs and volunteers with innovative educational programs. Hear President Cheney's vision of how CUNA and the Federation will work together to support, protect, and advance the credit union movement.

9:30am – 9:45am Mayor Stephanie Rawlings-Blake, City Of Baltimore

Stephanie Rawlings-Blake, Mayor of Baltimore will welcome us all to the beautiful city of Baltimore and will share the positive impact credit unions have had in Baltimore communities.

Introduction: **Bert Hash, Jr.**, President/CEO, Municipal Employees Credit Union

9:45am – 10:45am Morning Plenary Session

Description: **Home Ownership**
As the housing market shows signs of revival, now is the time for credit unions to get ready to meet member demand. Hear and explore the many different approaches your credit union can take to provide affordable housing products and services to your communities.

Speakers: **Sarah Gerecke**, Deputy Assistant Secretary, US Dept of Housing and Urban Development
Eileen Fitzgerald, CEO, NeighborWorks

Facilitator: **Terry Ratigan**, Senior Consultant, Federation

10:45am-12:45pm MORNING BREAKOUT SESSIONS – separate borders and place outside border

Breakout Session A3: Small Dollar Loans: Impactful and Sustainable Solutions

Track: Innovation

Description: The payday industry continues to drain wealth from communities and individuals. This workshop will explore cutting edge research on the reasons people borrow from predatory lenders, and community responses and innovative responsible product solutions for consumers.

Speakers: **Alex Horowitz**, Research Manager, Safe Small-Dollar Loans Research Project, Pew Charitable Trusts
Rodrigo E. Nuñez, AVP Community Development, Freedom First Credit Union

Facilitator: **Melanie Stern**, Senior Program Officer, National Federation of CDCUs

Breakout Session B3: Reaching Out to Untapped Markets**Track: Program Development**

Description: Who do you serve? Credit unions are learning more and more that their members are veterans, immigrants, young adults and other local cooperatives. How do you reach these untapped markets? What products and services do they need? Learn about partnerships and programs that can be created to reach and serve these markets.

Speakers: **Tom Decker**, Director, Cooperative Development, National Cooperative Business Association
Pamela Owens, VP of Programs, Federation
Brenda Dominguez, Chief Financial Officer, Guadalupe Credit Union

Facilitator: **Melissa Marquez**, President/CEO, Genesee Co-op Federal Credit Union

Breakout Session C3: Anticipating and Preparing For Your Next Exam**Track: Compliance**

Description: Closely regulated by the National Credit Union Administration, credit unions must be in compliance and ready for their next exam. Learn more about steps you and your staff can take to make sure you are fully prepared before the Examiner knocks on your door. Join us to learn more about new and current regulations that will have an impact on your credit unions' next examination.

Speakers: **Matthew J. Biliouris**, Director of Supervision, National Credit Union Administration
Gaye DeCesare, Compliance Officer, Belvoir FCU Compliance Officer
Ysemny (nachi) Abood, Senior Staff Accountant, New York City Financial Network Action Consortium

Facilitator: **Cathi Kim**, Financial Analyst, Federation

Breakout Session D3: Expanding the Horizon: New Markets Tax Credit**Track: Leveraging Resources**

Description: How can your credit union benefit from the CDFI Fund New Markets Tax Credit program? This session will provide an overview NMTC, including the types of transactions, the need to set up for profit entities and the potential role of CUSOs. The workshop will also discuss the typical NMTC deal structure diagram and look at sample transactions.

Speakers: **Len Goeller**, Consultant, CU Breakthrough
Steve Weiner, Signet Partners, Corp

Facilitator: **Pablo DeFilippi**, Director of Membership, Federation

1:00pm-2:30pm Annie Vamper "Helping Hands" Awards Luncheon

The Annie Vamper "Helping Hands" Award is the highest honor bestowed by the Federation to CDCU staff and volunteers. This year's recipient of the "Helping Hands" Awards is Harriet B. May, former President/CEO of GECU. Join us as we honor our CDCU hero!

Facilitator: **Shirley Spruill**, Federation Annual Meeting Committee Chair, President/CEO, Renaissance CDCU

2:45pm-3:45pm Afternoon Plenary Session

Financial Institutions: Building Financial Security for Seniors

Description: Credit Unions can play a key role in building economic security for low-income seniors and the fight against -elder financial abuse. In this plenary we will hear from experts in the field who have worked with credit unions and other financial institutions in partnership with government agencies and non-profits organizations around the country -to build a holistic framework for the economic well being of the aging.

Speakers: **Hubert (Skip) Humphrey III**, Assistant Director, Office for Older Americans, Consumer Financial Protection Bureau
James Firman, President/CEO, National Council on Aging

Facilitator: **Stacey Easterling**, Program Executive, Atlantic Philanthropies

4:00pm-6:00pm AFTERNOON BREAKOUT SESSIONS

Breakout Session A4: Expanding the Reach of Your Credit Union through Strategic Partnerships

Track: Innovation

Description: CDCUs and the Federation are increasingly sought after as partners by non-profits and government agencies that want to increase their impact. In this workshop we explore innovative programs that have helped credit unions grow, expanding their reach and impact. The discussion will include the creation of local strategic partnerships and national programs with CDCU partners to integrate financial products with social service delivery.

Speakers: **Maggie Flowers**, Program Associate, Economic Security Team, National Council on Aging
Elizabeth Jennings, Director of Training and Technical Assistance, National Disability Institute
Paul Woodruff, Community Development Manager, St Louis Community Credit Union
Doug Ryan, Director of Affordable Homeownership, Corporation for Enterprise Development (CFED)

Facilitator: **Ann Solomon**, Special Assistant to the President, Federation

Breakout Session B4: Securing the Future: Acclimating Kids, Youth, and Young Adults to the CU Movement

Track: Resource Development

Description: Credit union paths to community service and development may take many turns, but the one remaining constant is our children. Discover how Southern Chautauqua perfected a youth credit union model that successfully recruits, retains and grows their youth membership. Hear how Mission SF is successfully teaching valuable financial educational skills to kids and teens. And learn how MECU incorporated interns into their daily operations, some who are now permanent employees of the credit union.

Speakers: **John Felton**, President/CEO, Southern Chautauqua
Tracey Jackson, Associate Director & Investment Manager, Municipal Employees Credit Union
Margaret K. Libby, Executive Director, Mission SF Community Financial Center

Facilitator: **Jason Chang**, Program Associate, Federation

Breakout Session C4: Meeting the Challenge of Regulatory Compliance**Track: Compliance and Technology**

Description: Regulatory compliance can be daunting, even at the best of times. This workshop will highlight several areas including Bank Secrecy Act (BSA), vendor management, privacy issues and mortgage compliance. You will hear about completing the necessary forms required to meet regulatory standards. This is your opportunity to ask questions, get answers and hear how other credit unions manage and meet the challenge of compliance.

Speakers: **Keith Rhodes**, Director of Education & Training, West Virginia Credit Union League
Robin Romano, President/CEO, MariSol Federal Credit Union
Judy Graham, Program Officer, Office of Examination and Insurance, NCUA

Facilitator: **Sharon Saulters**, President/CEO, Triumph Baptist Federal Credit Union

Breakout Session D4: Resources to Support Credit Unions**Track: Leveraging Resources**

Description: Financial and training resources can help credit unions to augment their programs and services to members. This session will provide an overview of the programs offered by the National Cooperative Bank (NCB), National Credit Union Foundation (NCUF), and the Federation. From grants to loans to training, you will learn what is available and how to access these resources. You will also be introduced to the CDFI Leadership Learning Network - a program based on the Annie E. Casey Foundation's results based leadership model - and some of the tools and resources used in this approach.

Speakers: **Bill Stewart**, Vice President, Credit Union Market Leader, National Cooperative Bank
Josie Collins, CUDE, Resource Development Director & Donor Relations Director, NCUF
Tracy Kartye, Director of Social Investments, Annie E. Casey Foundation

Facilitator: **Alice Greenwald**, Interim Director of CDIP, Federation

6:00pm – 7:00pm **National Credit Union Foundation (NCUF) Retirement Fair and Reception**

SATURDAY, June 8th**Member Business Meeting / Closing Plenary**

8:00am – 8:45am **Breakfast and Regional Caucuses**

9:00am – 10:00am **Closing Plenary**

Description: **Consumer Financial Protection Bureau and the Impact on Credit Unions**
 Look inside the Consumer Financial Protection Bureau (CFPB) and see its impact on credit unions. Learn more about CFPB's initiatives, the work and policies of the bureau. You will also hear from members of CFPB's Credit Union Advisory Council, who are well known and respected throughout the credit union movement.

<i>Speakers:</i>	Clifford N. Rosenthal , Assistant Director, Office of Financial Empowerment, CFPB Daniel Smith , Assistant Director, Office of Financial Institutions and Business Liaison, CFPB Carla Decker , Member, CFPB Credit Union Council Helen Godfrey-Smith , Member, CFPB Credit Union Council
<i>Facilitator:</i>	Deyanira Del Rio , Board Chair, Lower East Side People's Federal Credit Union

10:00am – 11:30am 2013 Federation Member Business Meeting/Closing Ceremony

We hope your time at our 2013 Annual Conference reminds you of your first experience with credit unions and how your passion for their success has only grown over the years. We say farewell and bid you traveling grace until we meet again next year for the 2014 Annual Conference, May 14-17, 2014 in Detroit, Michigan.

11:30am Adjournment