

NEW YORK CITY
MAY 6-9

2024

50



/ inclusiv /

CONFERENCE

TUESDAY May 07

8:00am to
12:30pm



MORNING REGISTRATION / HELP DESK

8:00am to
12:30pm



BUS PICKUP: Outside the New York Marriott Marquis off of 45th Street
LUGAR DE RECOGIDA DEL AUTOBÚS: *En la calle 45, afuera del New York Marriott Marquis*

Lower East Side People's FCU Site Visit

Join the Lower East Side People's Federal Credit Union for our Collaborative Community Walk that spotlights the spirit of our local cooperative community.

Visita Guiada: Lower East Side People's FCU

Lower East Side People's Federal Credit Union ha diseñado un recorrido que destaca el espíritu cooperativista de una comunidad local.

8:00am to
12:00pm

MDI and Cooperativa Summit

Room: **Lyceum**

The MDI and Cooperativa Summit is a half-day pre-conference event at the Inclusiv annual conference. This event brings in guest speakers to present on important topics such as DEI, technology, credit union relevancy, credit union growth, and empowering credit unions in preparing for examinations.

Sponsored by  



El servicio de traducción simultánea, del inglés al español, está disponible para las sesiones generales de la Conferencia. Por favor, visite la parte posterior de Salons 1-4 para recoger un auricular.

MDI AND COOPERATIVA SUMMIT SPEAKERS:



Amanda Obando Arias
NCUA



Giovanni Alonso Acevedo
COSSEC



Jami Jennings
VisiFI



Natasha McAdoo
NCUA



Mike Mercer
COOPR8 Consulting LLC



Robin Romano
MariSol FCU

11:00am to 12:00pm

New Attendee Orientation

Room: **Julliard**

Inclusiv is inviting all first-time conference attendees and new Inclusiv Members to a pre-conference meet-and-greet on Tuesday, May 7th, at 11am. Join fellow attendees, Inclusiv board members, and staff for a discussion about what to look forward to during your conference experience and hear highlights from past events. Light snacks and refreshments will be provided.

Sponsored by



12:30pm to 5:30pm



AFTERNOON REGISTRATION / HELP DESK

AGENDA

Tuesday, May 07

1:00pm to
3:15pm

OPENING GENERAL SESSION

Room: Salons 1 - 4

Welcome & Opening Keynote / Bienvenida y Ponente Inaugural



WELCOME SPEAKER:
Mark Levine
Manhattan Borough President



KEYNOTE SPEAKER:
Pravina Raghavan
CDFI Fund

Building an Equitable and Resilient Future

As financial first responders, CDCUs close the gaps and remove barriers to financial opportunities for people living in distressed and underserved communities. When these same communities are experiencing energy and climate injustice, households pay a significantly higher percentage of their incomes in energy costs, clean energy technologies are harder to access, and homes and businesses are disproportionately impacted by the devastating impacts of climate events. Under these circumstances, achieving financial security becomes even more challenging, but CDCUs can help. CDCUs have an obligation and an opportunity to serve as energy and climate financial first responders, building energy equity and climate resilience for the communities they serve.

In this important conversation, gain a deeper understanding of why energy and climate justice are critically important to the well-being of communities around the country from Shalanda Baker, Director of the Office of Energy Justice and Equity at the U.S. Department of Energy. Hear about how community lenders across the country have been investing locally to build climate resiliency in low-income communities from David Erickson, SVP and head of Outreach and Education at the Federal Reserve Bank of New York. And learn about solutions CDCUs can implement to improve climate and energy outcomes for their members and their communities with stories from the frontlines of climate change from Aurelio Arroyo González, Executive President, Cooperativa Jesús Obrero in Guaynabo, Puerto Rico.

Construyendo un futuro equitativo y resiliente

Como primeros respondedores financieros, las CDCU cierran las brechas y eliminan las barreras a las oportunidades financieras para las personas que viven en comunidades desventajadas y desatendidas. Cuando estas comunidades sufren injusticia energética y climática, gastan un porcentaje mayor de sus ingresos en costo de energía. A estas personas se les dificulta más acceder a la nueva tecnología energética, lo que provoca que sus comunidades y las empresas se vean afectadas de manera desproporcionada por el impacto de los eventos climáticos. En estas circunstancias, cuando la seguridad

#inclusiv50

Share your Gala and Conference photos!

financiera se vuelve difícil, las CDCU pueden ayudar. Las CDCU tienen la obligación y la oportunidad de servir como los primeros respondedores financieros en asuntos de energía y clima, impulsando la equidad energética y resiliencia climática para las comunidades a las que sirven.

En esta conversación, Shalanda Baker, directora de la Oficina de Justicia y Equidad Energética del Departamento de Energía de Estados Unidos, profundizará sobre por qué la justicia energética y climática son vitales para el bienestar de todo el país. Escucharemos a David Erickson, vicepresidente senior y director de Extensión y Educación del Banco de la Reserva Federal de Nueva York, discutir sobre cómo los prestamistas comunitarios han estado colaborando para desarrollar la resiliencia climática en las comunidades de bajos ingresos. A su vez, Aurelio Arroyo Gonzalez, presidente ejecutivo de la Cooperativa Jesús Obrero en Puerto Rico, conversará sobre su experiencia e historias relevantes sobre el cambio climático para que las CDCU puedan implementar nuevas soluciones y obtener mejores resultados climáticos y energéticos para sus socios y las comunidades.



MODERATOR:
Pablo DeFilippi, *Inclusiv*

SPEAKERS:



Aurelio Arroyo González
Jesús Obrero Cooperativa



Shalanda Baker
U.S. Department of Energy



David Erickson
Federal Reserve Bank of New York



CLOSING SPEAKER:
Michelle Thornhill, *Citi*

3:15pm to
6:00pm



NETWORK WITH THE EXHIBITORS

AGENDA

Tuesday, May 07

WORKSHOPS

3:30pm to
5:45pm



WORKSHOP 1:

Room: **Odets**

Building Strong Financial Coaching Programs

Sponsored by **Edward Jones**

Designed for Community Development Credit Unions (CDCUs) that are either seeking to launch a new financial coaching program or strengthen an existing program. Workshop participants will learn about best practices in financial coaching program design, resource requirements and program implementation strategies. Participants will leave the workshop with key strategies they can employ to advance financial empowerment through programming such as financial coaching. Please note that this session is intended only for Community Development Credit Unions.



SPEAKER:

Karla Bachmann, *Social Impact Leader*



WORKSHOP 2:

Room: **Lyceum**

Credit Union Green Lending and Greenhouse Gas Reduction Fund

Sponsored by



Inclusiv is thrilled to be selected for a \$1.87 billion Greenhouse Gas Reduction Fund Clean Communities Investment Accelerator (CCIA) grant. CCIA will be transformational, providing CDCUs with grant dollars to offer green loans for energy efficiency, home appliances, solar, and electric vehicles. Green loans expand membership, diversify loan portfolios, and reduce disproportionately high energy cost burden in CDCU communities. Inclusiv, in partnership with the University of New Hampshire, has trained hundreds of CDCUs in how to develop green loan products. Join us to learn about green loans and how your credit union and members could benefit from Inclusiv's CCIA program.

SPEAKERS:



Neda Arabshahi
Inclusiv



Eric Hangen
*I Squared
Community
Development
Consulting*



Yusi Turell
*Center for Impact
Finance, UNH
Carsey School*



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WORKSHOP 3:

Room: **Julliard**

The Sandbox – CDFI Certification and Your Community Development Credit Union

Sponsored by 

This workshop welcomes CDFI-certified credit unions and credit unions interested in seeking CDFI certification to discuss the CDFI Fund's updated certification standards. We will break down the new standards and the reporting obligations associated with annual certification reporting and draw out ideas on how to approach them as credit unions committed to community development and financial inclusion. This will be a golden opportunity to share ideas, best practices, and innovative solutions with leading CDFI practitioners.

SPEAKERS:



Michelle Dickens
CDFI Fund



Chriselle Martinez
Inclusiv



Jeff Merkowitz
CDFI Fund



Shannon McKay
CDFI Fund



Terry Ratigan
Inclusiv



WORKSHOP 4:

Room: **Wilder**

Breaking Down Barriers to Serving Immigrant Communities

Sponsored by 

According to new estimates from the US Census Bureau, after four years of flat growth, the number of foreign-born people climbed by nearly a million in 2023, reaching a record high of just over 46 million, or 16% of the U.S. adult population. About four in ten immigrant adults identify as Hispanic (44%), over a quarter are Asian (27%), and smaller shares are White (17%), Black (8%), or report multiple races (3%). The top six countries of origin among adult immigrants in the U.S. are Mexico (24%), India (6%), China (5%), the Philippines (5%), El Salvador (3%), and Vietnam (3%). Despite their diversity, immigrants share some common concerns in the consumer financial marketplace, particularly among low and moderate-income households whose needs are not well met due to a range of systemic

continue...

AGENDA

Tuesday, May 07

Workshop 4 continued...

barriers that diminish access, fair competition, and transparency. These barriers are particularly challenging for the approximately 11 million unauthorized immigrants in the US. Furthermore, low income Latinos remain marginalized from the financial mainstream, where 10% of households report being unbanked and around 20% are underbanked due to inadequate identification, language barriers, discriminatory business practices, and limited financial literacy, among other challenges.

As the 141 credit unions that have obtained the Juntos Avanzamos designation can demonstrate, serving this market is both a moral imperative and a business opportunity. They consistently show higher membership growth rates, are more loaned out and feel more embraced by their communities. The Latino and immigrant markets are at the crossroad where mission and margin come together. The workshop will focus on two specific strategies:

- Building trust with the community through collaborating with the network of Mexican consulates
- Implementing an inclusive lending framework that doesn't penalize borrowers for not having a credit history or lacking a social security number.

SPEAKERS:



Luis Pastor
Pastor Advisors



Jeff Ivey
River City FCU



Ricardo Santana Velazquez
*Ambassador of Mexico
- Oxnard, CA*

**6:00pm to
7:30pm**

DEI Tuesday Welcome Reception

Room: **Marquis Terrace + Ballroom**

Welcome to Inclusiv Conference 50! Kick off the celebration of 50 years of Inclusiv and be a part of our movement's commitment to DEI! The DEI Tuesday Welcome Reception is sponsored by MGIC and co-hosted by AACUC, CU Pride, HAPICUP and NLCUP.

Sponsored by **MGIC**

9:00pm to
10:30pm

Late Night Unscripted

Room: **Julliard**

Join the conversation on the immigrant experience in America with a panel of incredible immigrant credit union leaders, hosted by Pablo DeFilippi. Our panel will take part in a candid conversation on their struggles and journeys. Then, Nilbia Coyote, Executive Director of New Immigrant Community Empowerment and Alicia Portada, Director of Communications and Community Engagement at Lower East Side People's FCU will share their perspectives on how our movement can better support asylum seekers. We'll also hear from asylum seekers directly, to break down barriers and unite our movement in saying ¡no más! to the demonization of immigrants and asylum seekers.



HOST:
Pablo DeFilippi, *Inclusiv*

SPEAKERS:



Nilbia Coyote
New Immigrant Community Empowerment



Alicia Portada
Lower East Side People's FCU

MEET THE AUTHORS & CDFI OFFICE HOURS

May 7 / 3:15pm - 6pm

Room: **Fifth Floor Foyer**

Meet the Authors: Federal Reserve Bank of New York, featuring What's Possible: Investing NOW for Prosperous, Sustainable Neighborhoods

May 8 / 11am - 12:30pm

Room: **Fifth Floor Foyer**

Meet the Authors: Cliff Rosenthal, author of Democratizing Finance and the forthcoming Community Capital: Race, Equity, and the Credit Union Movement

Drop-In CDFI Fund Office Hours

Room: **Belasco**

Tuesday	1:00 pm - 4:30 pm
Wednesday	9:00 am - 11:30 am / 1:00 pm - 4:30 pm
Thursday	9:00am - 11:30 am

WEDNESDAY

May 08

7:30am to
9:00am



BREAKFAST BUFFET

8:00am to
12:30pm



MORNING REGISTRATION / HELP DESK

9:00am to
10:45am

GENERAL SESSIONS

Rooms: **Salons 1 - 4**

Building a Cooperative Economy

We all know that community development credit unions are member-owned and governed financial cooperatives, but what does it mean to build a cooperative economy? And how have community development credit unions contributed to the civil rights movement and other movements for racial and economic justice? Learn from Dr. Jessica Gordon Nembhard, the leading historian of the Black cooperative movement and our hall of fame panel for an engaging conversation moderated by Carla Decker with movement leaders Michele Franqui, Cliff Rosenthal and Maurice Smith, about their history in and vision for building our movement.

Construyendo una economía cooperativa

Todos sabemos que las cooperativas de ahorro y crédito para el desarrollo comunitario son entidades financieras gobernadas y que son propiedad de sus socios, pero ¿qué significa construir una economía cooperativa? ¿Cómo han contribuido las cooperativas de ahorro y crédito para el desarrollo comunitario al movimiento de derechos civiles y otras iniciativas para la justicia racial y económica? Conversaremos con la Dra. Jessica Gordon Nembhard, la principal historiadora del movimiento cooperativo negro, en uno de nuestros paneles. En esta interesante conversación, moderada por Carla Decker, dialogaremos con grandes líderes como Michele Franqui, Cliff Rosenthal y Maurice Smith, sobre sus vivencias y visión para la construcción de nuestro movimiento cooperativo.



MODERATOR:

Carla Decker, SkyPoint FCU



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SPEAKERS:



Michele Franqui
CamuyCoop



Jessica Gordon-Nembhard
John Jay College, City University of NY



Cliff Rosenthal
Archer + Rosenthal



Maurice Smith
M Smith Law, PLLC

Capitalizing the Future: Impact Deposits and Community Development Credit Unions

Recent years have been marked by global challenges and community-led institutions such as CDCUs and cooperativas have been critical financial first responders and partners in building stronger communities. From landmark public initiatives such as Treasury's Emergency Capital Investment Program to philanthropy, private corporations and other institutional investors, historic commitments and innovative partnerships are being developed to mobilize capital to advance change in underinvested communities.

Moderated by Hope Credit Union's Bill Bynum, this panel will feature thought leaders and cross-sectoral investors Chris Weaver, Economic Opportunity Coalition, Dan Letendre, Bank of America, Lynne Hoey, Kataly Foundation, and Cathi Kim, Inclusiv, on how they are investing in CDCUs and cooperativas for impact. This session will also highlight Inclusiv's new \$100 million social impact deposit fund for credit unions and cooperativas, which aim to catalyze another \$1 billion in high-impact private deposits in these critical institutions.

Capitalizando el futuro: Depósitos de impacto y CDCUs

Los últimos años han estado marcados por grandes desafíos globales e instituciones lideradas por la comunidad, como las CDCU y las cooperativas, que han sido socorristas financieros y que, junto a otros colaboradores, han contribuido en la construcción de comunidades más fuertes. Desde iniciativas públicas históricas, como el Programa

continue...

AGENDA

Wednesday, May 08

de Inversión de Capital de Emergencia del Tesoro, hasta instituciones filantrópicas, corporaciones privadas y otros inversionistas, han estado impulsando colaboraciones históricas para movilizar capital que logre cambios en las comunidades con poca inversión.

Bill Bynum, de Hope Credit Union, moderará un panel con Chris Weaver, director ejecutivo de la Coalición de Oportunidades Económicas (EOC), y líderes del sector privado, como Dan Letendre de Bank of America, Lynne Hoey de Kataly Foundation, y Cathi Kim de Inclusiv, para conversar sobre cómo están invirtiendo en las CDCU y en las cooperativas para alcanzar nuevas oportunidades de impacto. En esta sesión, también se destacará la inversión de 100 millones de dólares en el nuevo fondo de depósitos de impacto social de Inclusiv para las credit unions y cooperativas de Puerto Rico. El objetivo de este fondo es servir de catalizador para otros mil millones de dólares en depósitos privados de alto impacto en instituciones críticas.



MODERATOR:
Bill Bynum, Hope CU

SPEAKERS:



Lynne Hoey
Kataly
Foundation



Dan Letendre
Bank of America



Christopher Weaver
Economic Opportunity
Coalition



Cathi Kim
Inclusiv

10:45am
to 11:15am



NETWORK WITH THE EXHIBITORS

BREAKOUT SESSIONS

11:15am to
12:30pm



Green Lending: Making the Business Case for Credit Unions

Room: Lyceum

Sponsored by  UNFCU®

Green lending is good for business. This session will cover the green lending ‘business case’ for credit unions. Attendees will learn about how investing in green loan products (energy efficiency appliances and upgrades, solar, electric vehicles, etc.) can attract new credit union members, provide your communities with a safe alternative to national predatory green lenders, and increase profitability and diversity of your credit union’s product offerings.

SPEAKERS:



Joanna Jackson
Tucson Old Pueblo CU



Laurie Fielder
VSECU



Enhancing Compliance Management for Credit Unions: A Collaborative Approach to Audit, Vendor, and Complaint Solutions

Room: Julliard

Sponsored by **ViClarity**

Join us for an insightful exploration of how ViClarity, Inclusiv, collaborative partnership, and five Inclusiv member credit unions, are championing the growth and resilience of small credit unions and Minority Depository Institutions (MDIs). This session will spotlight the strategic development of three vital software solutions within the ViClarity platform, aimed at streamlining audit/exam tracking, vendor management, and complaint resolution. Discover the transformative impact of regulatory technology on building a compliance infrastructure essential for sustained growth. Gain firsthand insights from peer credit unions on their practical experiences, benefit from a live demonstration of these solutions in action and leave with actionable best practices for automating and enhancing your compliance management processes.

SPEAKERS:



Tricia Ackerman
Neighbors United FCU



Jessica Grostic
Copper Basin FCU



Kendah Parris
NYU FCU



Ogie Sheehy
ViClarity



Murray Williams
Iowa Credit Union League

AGENDA

Wednesday, May 08

11:15am to
12:30pm



Reflections on the 30th Anniversary of the CDFI Fund

Room: **Wilder**

Inclusiv isn't the only organization celebrating a major anniversary this year—the CDFI Fund is celebrating its 30th anniversary in 2024. Join this breakout to hear from CDFI Fund staff about the Fund's history and strategic vision. The CDFI Fund's mission is to expand economic opportunity for underserved people and communities by supporting the growth and capacity of a national network of community development lenders – Certified CDFIs. Topics will include an overview of the CDFI Fund's history, CDFI Fund programs impact to date and challenges faced along the way in its efforts to achieve its mission to help CDFIs grow and support people and communities to prosper.

MODERATOR:

SPEAKERS:



**Pravina
Raghavan**
CDFI Fund



**Shannon
McKay**
CDFI Fund



**Marcia
Sigal**
CDFI Fund



Building Equity: The Role of CDCUs in Preparing for and Responding to Climate Change and Related Disasters

Room: **Odets**

Sponsored by **ZEST**^{AI}

As climate change accelerates, we are witnessing a dramatic shift in weather patterns and a significant increase in severe climate events worldwide. Communities that were once safe from extreme weather and natural disasters are now vulnerable. In this scenario where governments are overwhelmed by the magnitude of increasingly destructive disasters, the role of cooperatives and credit unions becomes crucial. They have the power to drive disaster relief and recovery efforts and can be instrumental in building resilient communities and bolstering local economies, particularly in low-income areas.

This session will delve into the critical role that financial institutions can play in climate change adaptation and disaster response. Join our panel of expert speakers for a conversation about resilience, best practices, and strategies to support communities in the face of adversity and climate related disasters.

MODERATOR:

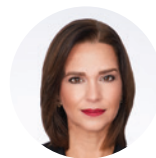
SPEAKERS:



**René Vargas
Martínez**
Inclusiv



Carlos Ortiz
BoniCoop



**Katherine
De La Cruz**
Banco Cooperativo



**Brice
Yocum**
Tucoemas FCU



**Diane
Sandoval-Griego**
Guadalupe CU



Impactful Partnerships: Serving the Justice-Involved Community

Room: **Booth**

There are many barriers to achieving financial stability for low- to moderate-income communities. Those who are directly involved in the justice system are consistently overlooked. However, recently, there has been growing interest by the current administration and others to do more to help justice-impacted communities. Attend this breakout session to hear about partnerships that credit unions and community-based organizations have formed to build financial wellness and a holistic re-entry.

SPEAKERS:



Nancy Eiden
First Step Alliance



Blanche Jackson
*Stepping Stones
Community Credit Union*

12:30pm to
5:00pm



AFTERNOON REGISTRATION / HELP DESK

12:30pm to
2:00pm



BUFFET LUNCH & FIRESIDE CHAT

Room: **Broadway Ballroom**

Get to know TruStage CEO Terrance Williams after enjoying lunch in the beautiful Broadway Ballroom. Terrance will be joined by Inclusiv CEO Cathie Mahon for a candid fireside chat. Learn what drives Terrance's passion to ensure a brighter financial future is accessible to all. Terrance and Cathie will also detail how TruStage has partnered with Inclusiv to make that vision a reality.



MODERATOR:
Cathie Mahon
Inclusiv



FEATURED SPEAKER:
Terrance Williams
TruStage

AGENDA

Wednesday, May 08

2:00pm to
3:30pm

GENERAL SESSION

Rooms: **Salons 1 - 4**

Regulatory Perspectives on Building an Inclusive Financial System

Join NCUA Director of the Office of Examination and Insurance Kelly Lay, COSSEC Executive President Mabel Jiménez Miranda and NASCUS CEO Brian Knight for a lively discussion on the role community development credit unions play in advancing economic, climate and racial justice and the CDCU movement's regulators' vision for the future. Our speakers will discuss timely issues like climate resilience, support for institutions led by and serving people of color, and opportunities to grow our movement. We'll also celebrate collaboration as COSSEC and Inclusiv sign an expanded memorandum of understanding that will deepen our partnership and strengthen the bonds between Puerto Rico's cooperativas and the mainland credit union movement.

Perspectivas regulatorias sobre la construcción de un sistema financiero inclusivo

Acompaña a Kelly Lay, directora de la Oficina de Examinación y Seguros de la NCUA, a Mabel Jiménez Miranda, presidenta ejecutiva de COSSEC, y Brian Knight, director ejecutivo de NASCUS, para conversar sobre el rol que desempeñan las cooperativas de ahorro y crédito para el desarrollo comunitario en el avance de la justicia económica, climática y racial del movimiento CDCU. Nuestros ponentes discutirán temas sobre la resiliencia climática, el apoyo a instituciones financieras dirigidas por personas de color y nuevas oportunidades de crecimiento para nuestro movimiento cooperativo. También, celebraremos la firma de un nuevo memorando de entendimiento entre COSSEC e Inclusiv que fortalecerá la colaboración entre las cooperativas de Puerto Rico y el movimiento de cooperativas del continente.

Perspectives on What's Next

Featuring lightning keynotes from Hope Knight, President, CEO and Commissioner of Empire State Development; Doug O'Brien, President & CEO, National Cooperative Business Association CLUSA International; and Kyle Hauptman, Vice Chair of the National Credit Union Administration.

Mirando al Futuro

Con discursos breves de Hope Knight, presidenta, CEO y comisionada de Empire State Development; Doug O'Brien, presidente y CEO de la Asociación Nacional de Empresas Cooperativas CLUSA International; y Kyle Hauptman, vicepresidente de la Administración Nacional de Cooperativas de Crédito.



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MODERATOR:
Pablo DeFilippi, *Inclusiv*

SPEAKERS:



Mabel Jiménez Miranda
COSSEC



Brian Knight
NASCUS



Kelly Lay
National Credit Union Administration

FEATURING LIGHTNING KEYNOTES FROM:



Doug O'Brien
*National Cooperative Business Association
CLUSA International*



Kyle Hauptman
National Credit Union Administration



Hope Knight
Empire State Development

3:30pm to
4:00pm



NETWORK WITH THE EXHIBITORS

MEET THE AUTHORS & CDFI OFFICE HOURS

May 7 / 3:15pm - 6pm

Room: **Fifth Floor Foyer**

Meet the Authors: Federal Reserve Bank of New York, featuring What's Possible: Investing NOW for Prosperous, Sustainable Neighborhoods

May 8 / 11am - 12:30pm

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Drop-In CDFI Fund Office Hours

Room: **Belasco**

Tuesday	1:00 pm - 4:30 pm
Wednesday	9:00 am - 11:30 am / 1:00 pm - 4:30 pm
Thursday	9:00am - 11:30 am

AGENDA

Wednesday, May 08

BREAKOUT SESSIONS

4:00pm to
5:15pm



Everything You Ever Wanted to Know About Cybersecurity but Were Afraid to Ask

Room: **Wilder**

Sponsored by **fiserv.**

Cybersecurity is a constant concern for financial institutions, big, small and everything in between. From the audacious Ongoing Operations-Trellance-Fedcomp ransomware attack that knocked 60 credit unions from being able to access their core system and offer digital services to members to more mundane data breaches, it is clear that, like every other financial institution, the bad guys are targeting credit unions.

What can your credit union do to help secure your technology and what are your third-party technology providers doing to make sure their systems are as secure as they can be?

MODERATOR:



Peter Rubenstein
Inclusiv

SPEAKERS:



Rick Van Luvender
Fiserv



Stanley Lyzak
DHS, Cybersecurity and Infrastructure Security Agency



Green Lending: Marketing to Credit Union Members

Room: **Lyceum**

Discover how credit unions can effectively market their green loans and communicate the availability of federal incentives to their members. This session will share specific techniques for how to market green loans to credit union members, including how to communicate energy cost savings, how to take advantage of social media, and how to market your green loans as a safe alternative to predatory loans. In addition, the U.S. Department of the Treasury will discuss how credit unions can educate their members to access the billions of dollars of federal tax credits available to help lower the cost of green projects such as, electric vehicles, solar, and home energy improvements.

SPEAKERS:



Ronald Newman
U.S. Department of the Treasury



Jessica Maldonado
PolicyWorks



The Power of Impact Tracking through through Credit Union Financial Coaching Programs

Room: **Julliard**

Sponsored by dora

“The Power of Impact Tracking through Credit Union Financial Coaching Programs” offers a dynamic and comprehensive approach to enhancing financial wellness through credit union initiatives.

This interactive session will equip financial professionals with the skills and knowledge to design, implement, and evaluate effective financial coaching strategies, incorporating theoretical insights and practical applications. Moreover, it enables participants to apply these techniques in real-world scenarios, promoting a deep, hands-on understanding of impact tracking’s significance in refining programs and reinforcing credit unions’ contribution to economic empowerment and community resilience.

SPEAKERS:



Carl Windom
Windom Wisdom LLC



Hector Hildalgo
Neighborhood Trust Financial Partners



Are We Who We Say We Are? Using Data to Achieve Impact & Tell Your Story

Room: **Odets**

Sponsored by TruStage

Are We Who We Say We Are? Using Data to Achieve Impact & Tell Your Story will share concrete strategies for identifying your unique impact story and highlight real-life examples of how community development credit unions are using data to measure and increase their impact. This session will help your credit union develop a proactive approach to achieving and sustaining impact—and motivate you to share your impact story.

Inclusiv Senior Consultant Terry Ratigan will present strategies for using data to identify your impact story. LGFCU’s Darian Cobb and HOPE CU’s Ed Sivak will share their experience using data to deepen their impact and inform their storytelling. And TruStage’s Alane Dent will highlight the benefits of storytelling for your credit union and how your impact story can help strengthen the community development credit union movement as a whole.

SPEAKERS:



Darian Cobb
LGFCU



Alane Dent
TruStage



Terry Ratigan
Inclusiv



Ed Sivak
Hope CU

AGENDA

Wednesday, May 08



Collection Trends and Best Practices

Room: **Booth**

Learn how to design tailored collection strategies that speak to your members while including every step in the customer experience to ensure a healthy loan portfolio. We'll cover how cross-departmental collaboration, understanding your members' goals, creative approaches to loan security, effective communication, and leveraging credit reporting and other tools can support your credit union's collections process.

SPEAKER:



Isaac Roldan

Rolans Asset Recovery Program

7:00pm to
9:30pm



Inclusiv 50th Anniversary & Annie Vamper Helping Hands Awards Gala

Room: **Salons 1 - 4**

Join us to celebrate Inclusiv's 50th anniversary and to honor our outstanding Annie Vamper Helping Hands Award honorees! We hope you'll take this opportunity to join us and our emcee, Errol Louis, host of NY1's Inside City Hall and co-founder of Central Brooklyn Federal Credit Union, in celebrating 50 years of championing financial inclusion and the leaders who make it happen. Inclusiv created the Annie Vamper Helping Hands Award in 1993 in memory of Annie Wilma Vamper, whose life-long dedication to the credit union movement remains an inspiration to credit unions serving low-income people and communities to this day. The Annie Vamper Helping Hands Award is the highest honor presented by Inclusiv and we are thrilled to be presenting the award to Melissa Marquez, Amy Nelson and Kathya Pierre this year!

Please note that this is a ticketed event. Conference attendees who have purchased tickets in advance will receive their tickets with their conference badges. For non-conference attendees, please visit the Registration & Help Desk to pick up your ticket.

9:30pm to
11:00pm



Gala After Party

Room: **Salons 1 - 4**

**Join the celebration at our Gala after party and dance the night away!
The after party is open to all conference attendees!**

THURSDAY

May 09

7:30am to
9:00am



BREAKFAST BUFFET

8:00am to
9:00am

Inclusiv Member Business Meeting

Room: **Lyceum**

The Business Meeting is the official annual meeting for Inclusiv Policy Members.

9:00am to
10:45am

GENERAL SESSIONS

Room: **Salons 1 - 4**

Putting It All Together: Credit Unions Building an Inclusive, Equitable and Green Economy

Cooperativas de ahorro y crédito construyendo una economía inclusiva, equitativa y sostenible

Building an Equity Agenda

Join four remarkable leaders for a conversation on the community development credit union movement's mandate to advance racial and economic justice. Many CDCUs are committed to closing the racial wealth gap and eliminating predatory lending but they may not be connected to broader social justice movements that are aligned with their goals. Our speakers are all credit union experts and public policy leaders – at both the local and national level—and can help CDCUs connect the dots between their work and broader justice movements. NCUA Board Member Tanya Otsuka will open the session with highlights of the NCUA's work to advance equity and our panelists will share practical strategies and examples of CDCUs making a difference in their communities through organizing and advocacy – and ways to get involved!

Construyendo una agenda de equidad

Acompaña a estos cuatro grandes líderes para una conversación sobre el mandato del movimiento de cooperativas de ahorro y crédito para el desarrollo comunitario, cuyo objetivo es promover la justicia social y económica. Muchas CDCU están comprometidas con cerrar la brecha de riqueza racial y eliminar los préstamos predatorios, pero es posible que aún no estén inmersas en iniciativas de justicia social alineadas con sus objetivos. Todos nuestros oradores son expertos en el campo de las cooperativas de ahorro y crédito, y son líderes en política pública, tanto a nivel local como nacional. Su colaboración puede ayudar a las CDCU a conectar los puntos entre su trabajo y los movimientos de

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Thursday, May 09

justicia. Tanya Otsuka, miembro de la junta directiva de la NCUA, abrirá la discusión con los aspectos más destacados de la NCUA para promover la equidad. A su vez, nuestros panelistas compartirán estrategias, ejemplos prácticos de las CDCU que marcan una diferencia en sus comunidades a través de la abogacía, ¡y formas sobre cómo participar!

MODERATOR:



James Hunter
New Orleans
Firemen's FCU

SPEAKERS:



Deyanira Del Rio
New Economy Project



Keisha Deonarine
NAACP



Tanya Otsuka
National Credit Union
Administration

Building Climate Equity

The impacts of climate change are becoming chronic financial stressors. Families face rising costs of daily living including heating and cooling, transportation, food, and insurance, creating more short-term financial instability and dampening the potential for longer-term economic mobility. Climate risk also means the loss of intergenerational wealth, as underinsured homes are lost to floods or fires, or rapidly lose value as disaster prone communities become unlivable. With new resources at the federal, state and local level there are now options to help low-income households cut costs and strengthen their finances while reducing carbon emissions. But how to support low-income families to find those resources and obtain affordable access to energy efficiency in their homes and vehicles is critical. In this session, Inclusiv is joined by long-time partner SaverLife to talk about a new effort to incorporate climate conversations and solutions into financial coaching, savings opportunities and access to affordable loans.

Construyendo equidad climática

El cambio climático está provocando un impacto significativo, convirtiéndose en un factor de gran tensión financiera. Las familias enfrentan un aumento en los costos de la vida diaria, incluyendo calefacción, refrigeración, transporte, alimentos y pólizas de seguro. Esto está causando una gran inestabilidad financiera a corto plazo y una reducción en el desarrollo económico a largo plazo. El riesgo climático, también, representa una pérdida de riqueza intergeneracional. Las viviendas que no están aseguradas podrían verse afectadas por causa de inundaciones o incendios, o perder su valor rápidamente a medida que las comunidades propensas a desastres naturales se vuelven inhabitables.

Con la disponibilidad de nuevos recursos a nivel federal, estatal y local, existen más opciones para ayudar a las personas de bajos ingresos a reducir los costos en sus hogares y fortalecer sus finanzas personales, al mismo tiempo que se reducen las emisiones de carbono. Es fundamental que trabajemos en colaboración con las familias de bajos ingresos para identificar esos recursos y lograr un acceso asequible a la eficiencia energética en sus hogares y vehículos.

#inclusiv50

Share your Gala and Conference photos!

En esta sesión, Inklusiv se une a SaverLife, un colaborador de hace mucho tiempo, para dialogar sobre un nuevo esfuerzo para iniciar con conversaciones y explorar posibles soluciones climáticas como parte del asesoramiento financiero, nuevas oportunidades para ahorrar y acceder a préstamos asequibles.

MODERATOR:



Miriam Freeman
JPMorgan Chase

SPEAKERS:



Cathie Mahon
Inklusiv



Leigh Phillips
SaverLife

10:45am
to 11:15am



NETWORK WITH THE EXHIBITORS

11:15am to
12:30pm



So You Want to Launch a Small Business Lending Program?

Room: **Julliard**

Sponsored by

Learn the ins and outs of small business lending from experts from government and the CDCU movement. Small business lending is a great way to increase your impact in your community, and Inklusiv is ready with the tools to help you get started.

Inklusiv's new small business capital initiative incorporates critical components designed to strengthen CDCUs' technical skills to better prepare them to work with small businesses, originate loans, provide credit enhancement to manage risk, expedite loan processing, bring access to capital through loan participations, and help credit unions focus on their communities while building and expanding their own small business lending programs.

SPEAKERS:



Marlene Cintron
U.S. Small Business Administration



Miguel Colon Robles
CRH Coop



Jeff Ivey
River City FCU



Rafael Salaberrios
Empire State Development



Eben Sheaffer
Inklusiv

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11:15am to
12:30pm



Green Lending: Building Climate Resilience into Lending

Room: Lyceum

When CDCUs experience climate change and climate disasters, it impacts their members, the assets in their loan portfolios, and their lending capabilities. How do extreme weather events like hurricanes impact CDCU operations? How do these extreme climate events impact how CDCUs underwrite and make loan decisions? In this interactive session, credit union leaders who have navigated extreme climate events at their financial institutions will share their stories and what resilience means for their CUs. We will share tools and frameworks to incorporate resilience into lending and underwriting, and discuss how credit unions can start to build climate resilience into their own lending and underwriting practices.

SPEAKERS:



Eddie Alicea
Cooperativa La Sagrada Familia



Judy De Lucca
New Orleans Firemen's FCU



Tina Poole Johnson
Center for Impact Finance, Carsey School, UNH



Managing Risk Beyond Credit Ratings

Room: Wilder

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A CUEVA COMPANY

Join us for an insightful panel discussion led by Bob Mundy, Director of Inclusiv Mortgage. This session brings together industry experts Alfonsina Morel, VP of Lending at North Jersey FCU, and Amy Olson, AVP of Mortgage Lending at Unitus Community Credit Union.

We'll explore innovative approaches and strategies employed by leading financial institutions to manage risk beyond credit ratings in mortgage lending, particularly to underserved and historically excluded homebuyers. Gain valuable insights into lessons learned, challenges faced, and successful collaborative partnerships formed to address systemic barriers to homeownership. Engage in thought-provoking discussions, share best practices, and explore actionable solutions to foster inclusive homeownership in underserved communities. Don't miss this opportunity to be part of the conversation shaping the future of inclusive mortgage lending! Join us and contribute to expanding access to homeownership for underserved populations.

SPEAKERS:



Amy Olson
Unitus Community CU



Alfonsina Morel
North Jersey Federal Credit Union



Bob Mundy
Inclusiv



Breaking Down or Building New Barriers? How to Advance Financial Inclusion through Fintech

Room: **Odets**

Sponsored by **posh**

The advent of modern technologies, such as those powered by AI and Fintech solutions has sparked a passionate discussion within our communities and credit unions. While some believe that these advancements will help to reduce financial inequality, others fear that they will widen the gap and replace the human interaction that is at the core of our "people helping people" philosophy.

This breakout session will explore the challenges and opportunities of addressing the structural barriers to financial inclusion and share best practices and innovative solutions from different sectors and regions. We will also discuss leveraging the potential of digital technologies, such as mobile apps and artificial intelligence, to enhance financial inclusion and empower people. By the end of this session, you will better understand the current state and future trends of financial inclusion and learn how to apply the principles and tools of inclusive finance to our own context and goals.

SPEAKERS:



Karan Kashyap
Posh



Jomar Martinez
Puerto Rico FCU



Elizabeth McCluesky
TruStage



Public Banking to Build a Cooperative Economy

Room: **Booth**

Join 2024 Annie Vamper Helping Hands Awardee Melissa Marquez, New Economy Project's Deyanira Del Rio, and 2018 Annie Vamper Helping Hands Awardee Linda Levy for an interactive session on public banking and how it can help CDCUs build a cooperative economy. After a brief introduction to public banking and why it matters for CDCUs, credit union leaders will highlight their work in the cooperative economy, including community land trusts and worker coops, and show how public banking can help our movement grow and increase its impact. We'll spend the second half of the session in conversation with each other, so come with questions and highlights of your work to share!

SPEAKERS:



Deyanira Del Rio
New Economy Project



Linda Levy
Lower East Side People's FCU



Melissa Marquez
Genesee Co-op Federal Credit Union

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12:30pm to
2:00pm



BUFFET LUNCH

2:00pm to
3:30pm

GENERAL SESSION

Room: **Salons 1 - 4**

Launching Into the Next 50 Years!

Get ready to take action! Connect with like-minded colleagues for in-depth conversations on how to translate our inspiration into action. We'll break out by interest and session leaders will facilitate action-oriented discussions on credit unions building an inclusive, equitable and green future.

¡Preparándonos para los próximos 50 años!

¡Prepárate para tomar acción! Conéctate con colegas que comparten tus mismas ideas para mantener conversaciones profundas sobre cómo convertir nuestra inspiración en acción. Nos dividiremos en grupos según nuestros intereses, y los líderes de las sesiones facilitarán debates orientados a la acción y sobre cómo las cooperativas de ahorro y crédito están construyendo un futuro inclusivo, equitativo y sostenible.

MEET THE AUTHORS & CDFI OFFICE HOURS

May 7 / 3:15pm – 6pm

Room: **Fifth Floor Foyer**

Meet the Authors: Federal Reserve Bank of New York, featuring What's Possible: Investing NOW for Prosperous, Sustainable Neighborhoods

May 8 / 11am - 12:30pm

Room: **Fifth Floor Foyer**

Meet the Authors: Cliff Rosenthal, author of Democratizing Finance and the forthcoming Community Capital: Race, Equity, and the Credit Union Movement

Drop-In CDFI Fund Office Hours

Room: **Belasco**

Tuesday	1:00 pm - 4:30 pm
Wednesday	9:00 am - 11:30 am / 1:00 pm - 4:30 pm
Thursday	9:00am - 11:30 am

OFFSITE

**2:30pm to
4:30pm**

Federal Reserve Gold Vault Tours

Location: **Federal Reserve Bank of New York**

The Gold Vault is the world's largest known depository of monetary gold! Gold Vault Tour attendees are also invited to attend the Federal Reserve Bank of New York Reception and may enjoy the Fed's Museum and Learning Center between their Tour and the Reception, or explore the attractions of downtown Manhattan, including the 9/11 Memorial, historic Trinity Church, and the New York Stock Exchange.

This is a limited capacity event, please attend only if you received a confirmation email from the Federal Reserve Bank of New York. Please refer to your know-before-you-go email for your bus pick-up time and location.

**4:00pm to
5:30pm**

Circle Line Cruise

Location: **Pier 83**

Join us on the water for an unforgettable closing activity! Meet us at Pier 83 at 4pm to enjoy a Circle Line Liberty Midtown cruise to enjoy unparalleled views of iconic New York City landmarks. The cruise departs from the pier at 4:30pm and returns at 5:30pm.

Pre-registration is required for this event. Please attend only if you received a confirmation email.

**4:30pm to
6:30pm**

Closing Reception at the Federal Reserve Bank of New York

Location: **Federal Reserve Bank of New York**

Learn about the history of the Federal Reserve System at the Museum and Learning Center while networking with friends and colleagues in the New York Fed's beautiful and historic building. Enjoy the opportunity to connect with the New York Fed's Community Development team and learn about their groundbreaking research.

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FINANCIAL INCLUSION
SINCE 1974.

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