

NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS
2014 ANNUAL CONFERENCE
FINANCIAL INCLUSION IN FOCUS: FROM VISION TO REALITY

WEDNESDAY, MAY 14TH, 2014
9:00 AM- 12:00 PM

PRE-CONFERENCE SESSIONS

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

12:00 PM

WELCOME & LUNCH – SALON 3

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

12:30 PM- 2:00 PM

OPENING PLENARY – SALON 3

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

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

2:00 PM- 3:30 PM

EARLY AFTERNOON WORKSHOPS

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

Description: Technology is re-imagining our experience – remaking how people live, work, play and transact. Learn strategies for how to engage and retain your members in an environment of rising expectations.

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

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

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

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

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

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

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

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

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

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

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

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

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

- Monique Dunbar, CFLA Fellow at Credit Union of Atlanta
- Ash Exantus, CFLA Fellow at Urban Upbound Federal Credit Union
- Lauren Hudson, CFLA Fellow at Bethex Federal Credit Union
- Lila Phimmasone, CFLA Fellow at Genesee Co-op Federal Credit Union
- Preeya Saikia, CFLA Fellow at Fidelis Federal Credit Union

3:30 PM-4:00 PM

EXHIBITOR BREAK – GRAND FOYER

4:00 PM-5:30 PM

LATE AFTERNOON WORKSHOPS

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

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

Moderator: Ann Solomon, Strategic Initiatives Manager, Federation
· Karen Casler, Product Development Manager, CASE Credit Union
· Amber Paxton, Director, Financial Empowerment Center
· Justine Zinkin, CEO, Neighborhood Trust Federal Credit Union

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

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

Moderator: Blake Myers, Consultant, Federation
· Francisco Cervera, Co-Founder & CEO, eMoneyPool
· Sherod Halliburton, CEO, Manatee Community Federal Credit Union
· Jonathan Harrison, CEO, Emerge
· Ian Lampl, Co-Founder & CEO, Loan Street

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

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

Moderator: Terry Ratigan, Senior Development Consultant, Federation
· Amy Brown, Program Officer, Ford Foundation
· Benita Melton, Program Officer, Mott Foundation
· Bill Myers, Director, Office of Small Credit Union Initiatives, National Credit Union Association

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

Description: This workshop will provide an in-depth look at the lending opportunities housing co-ops provide for credit unions. Beyond the natural synergies among cooperatives, there’s a big need for affordable financing options, particularly around low-income co-ops in markets with large concentrations of cooperative housing, such as NYC, San Francisco and Boston. Participants will also learn about the CDFI Fund’s New Market Tax Credit program and how credit unions could potentially take advantage of larger scale housing and commercial development deals in low-income communities.

Moderator: Eben Sheaffer, CFO, Federation
· Casey Fannon, Senior VP, National Cooperative Bank

6:00 PM- 8:00 PM

40TH ANNIVERSARY RECEPTION

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

THURSDAY, MAY 15TH, 2014

8:00 AM

BREAKFAST – SALON 3

8:30 AM-9:00 AM

Special Session- Development in Detroit – Salon 3

· David Carroll, VP of Miscellaneous Stuff, Quicken Loans

9:00 AM- 9:45 AM

MORNING PLENARY – SALON 3

Empowering Americans to Build Their Financial Security

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

10:00 AM- 11:30 AM

MORNING WORKSHOPS

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

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

Moderator: Clarissa Ritter, Director of Marketing and Communications, Federation
· Cynthia Campbell, Director of Innovation Labs, Filene Research Institute
· Scott Graffius, Direct Marketing Analytics Manager, CUNA Mutual Group
· Jay Nadboralski, Senior Manager, CUNA Mutual Group

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

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

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

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

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

Moderator: Jamie Howell, Compliance Consultant, Credit Union Solutions Group
· Larry Schoeberl, Supervision Analyst, National Credit Union Administration
· Jason Schultz, Consumer Access Analyst, National Credit Union Administration
· David Sieminski, Policy Analyst, Consumer Financial Protection Bureau

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

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

Moderator: Pamela Owens, VP of Programs, Federation
· W. Kent Hartzler, President/CEO, Everence Federal Credit Union
· Mark A. Regier, Director of Stewardship Investing, Everence Financial

12:00 PM

LUNCH

12:00 PM- 12:30 PM

SPECIAL PRESENTATION

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

12:30 PM- 1:30 PM

LUNCH PLENARY – SALON 3

Serving Immigrant Communities

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

1:30 PM- 2:00 PM

EXHIBITOR BREAK – GRAND FOYER

2:00 PM- 3:30 PM

AFTERNOON WORKSHOPS

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

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

Moderator: Hank Hubbard, CEO, Communicating Arts Credit Union
· Tristram Coffin, CEO, Alternatives Federal Credit Union
· Seth Julyan, VP Membership, Opportunity Finance Network

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

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

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

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

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

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

Moderator: Pamela Owens, VP of Programs, Federation

- Robin Romano, CEO, MariSol Federal Credit Union

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

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

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

4:00 PM- 5:00 PM

REGIONAL CAUCUSES

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

6:00 PM- 7:30 PM

CELEBRATE DETROIT RECEPTION – GRAND FOYER

**FRIDAY, MAY 16TH, 2014
8:00 AM**

BREAKFAST – SALON 3

8:30 AM- 9:00 AM

Special Presentation: Dennis Nolan, Deputy Director, Community Development Financial Institutions Fund – Salon 3

9:00 AM- 10:30 AM

MORNING PLENARY – SALON 3

The Financial Lives of Low-Income Consumers

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

10:45 AM- 12:00 PM

MORNING WORKSHOPS

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

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

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

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

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

Description: As comprehensive immigration reform looms in Washington, what are community development credit unions doing to help immigrants today? What lessons can be drawn from experience working with immigrant communities and how can credit unions forge stronger ties

with this emerging population? Hear about how credit unions have helped immigrants integrate to financial life in the US and learn about innovative initiatives that combine the financial expertise of credit unions with the legal/social expertise of immigrant service providers to provide a holistic solution for immigrants.

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

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

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

- Moderator: Eben Sheaffer, CFO, Federation
- Richard W. Guillot, CEO, Business Alliance Financial Services
 - Randy Thompson, CEO, Thompson Consulting and Training

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

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

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

12:00 PM- 1:00 PM

BUSINESS MEETING – SALON 3

1:00 PM- 2:30 PM

ANNIE VAMPER AWARDS LUNCHEON – SALON 3

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

3:00 PM

CONFERENCE ADJOURNED