

Our **10th** Annual Collections and Lending Conference



NCUCA

National Credit Union Collections Alliance

Tenth Annual Conference

The Bellagio, Las Vegas | April 2 - 4, 2024



National Credit Union Collections Alliance

Dear Conference Attendee,

Welcome to the tenth annual National Credit Union Collections Alliance (NCUCA) Conference! We are excited that you have chosen to join us for three jam packed days of presentations, networking, and fun! We are confident you are going to leave the Bellagio Resort and Casino reinvigorated, re-energized, and ready to take back highlights to your credit union colleagues.

Our conference kicks off with a pre-conference event at TopGolf. On Tuesday afternoon, we'll welcome attendees to the NCUCA at the Welcome Reception at the center of the Las Vegas Strip at Bellagio Resort and Casino. This event will provide powerful business networking opportunities to spur innovation and drive success within the credit union movement.

The NCUCA Conference, presented by eight credit unions, will focus on Lending, Portfolio Analytics, Real Time Payments, Text Banking, Generative Ai, Compliance, Fraud, Mergers, and Industry Updates from the industry's leading speakers. The conference will open with a Keynote Address from Vice President of Regulatory Affairs at America's Credit Unions, Ann Petros. Other sessions on Day One include Credit Unions and Fintech Partnership, Collection Strategies that Everyone in Collections Should Consider, Using Vehicle Data To Increase Confidence and Reduce Risk, and Skip Tracing in Today's Contact Avoidance World.

Day Two will start with the industry's most sought out vendor and credit union networking event. This third event of the 2024 conference helps highlight the current year's highly qualified vendor exhibitors and spur innovation and networking with fun giveaways, food, and drinks. Day Two will continue with a session devoted to Strategic Growth for Credit Unions presented by Peter Duffy of Piper Sandler & Co. followed by the return of the Roundtables event where participants are seated with industry professionals on relevant topics including "Power User" sessions by collections programs that include latest releases and best practices. Day two of educational sessions will conclude with a session on AI in Collections by the Founder and CEO from Eltropy, Ashish Garg.

The NCUCA, organized in early 2015 with the goal of improving resources and efficiencies amongst credit unions, collections employees and management nationwide. Led by a board of directors representing credit unions across the country, the NCUCA's aim in developing educational services and assisting in identifying efficiencies, sharing recommended best practices, and facilitating networking, has continued to be a successful way to further evolve the credit union movement. The conference is presented in partnership with Los Angeles Federal Credit Union; Alta Vista Credit Union; Texas Bay Credit Union; First City Credit Union; Vantage West Credit Union; Credit Union of Southern California; California Credit Union; and Sooper Credit Union.

Thank you for being a part of the 2024 National Credit Union Collections Alliance 10th Annual Conference. We know that you will leave Las Vegas with greater insight into the credit union movement, poised for success in the coming years.

Exciting things are happening, and we're glad you are a part of it!

Warm Regards,
Art Sookazian
NCUCA President





South Bay Remarketing Services, Inc

SOUTH BAY REMARKETING SERVICES, INC

No one knows remarketing better than an auction.

- ▷ Recovery & Skip
- ▷ Impounds
- ▷ Evaluation of Collateral
- ▷ Transportation
- ▷ DMV & Title Service
- ▷ Cutting Edge Technology
- ▷ Reliable Service You Can Trust
- ▷ Secured Online Inventory Management
- ▷ Maximize Exposure and Auction Results
- ▷ Remarketing Services Over 100 Auctions Nationwide



Mission Statement

Our goal at South Bay Remarketing Services is to provide the best remarketing services in the industry. We are obligated to deliver profit and growth to our clients.



▷ South Bay Remarketing Services, Inc

Corporate Office
13210 S. Normandie Ave
Gardena, CA 90249
Tel: 844.246.2992 | Fax: 310.719.2221
info@SouthBayRemarketingServices.com
www.SouthBayRemarketingServices.com

ABOUT NCUCA

The National Credit Union Collections Alliance (NCUCA) is pleased to host its 10th annual conference at the Bellagio in Las Vegas, April 2 - 4, 2024. The conference brings together hundreds of attendees from credit union collections departments and senior management as well as business experts serving the collections industry. It is one of the few nationwide conferences specifically designed for the collections segment of the credit union industry.

“Credit Unions are resource challenged compared to the bigger banks and finance companies,” notes Art Sookazian, NCUCA President and Los Angeles Federal Credit Union Vice President, Special Services. “However, as a group of nationwide credit unions, we can come together and share best practices, networking, and communication. With the much needed nationwide collections network for credit unions the basis of the NCUCA’s organization became a very natural beginning to the improvement in credit union collections.”

The NCUCA, organized in early 2015 with the goal of improving resources and efficiencies amongst credit unions collections employees and management nationwide. Led by a board of directors representing credit unions across the country, NCUCA’s aim is to develop low cost educational services and assist in identifying best practices. This year’s conference is presented in partnership with Los Angeles Federal Credit Union; Alta Vista Credit Union; Texas Bay Credit Union; First City Credit Union; Vantage West Credit Union; Credit Union of Southern California; California Credit Union; and Sooper Credit Union.

Opt in to NCUCA Text Updates & Marketing

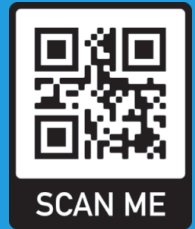


Table of Contents

Board Members	6	Jenn Quinn (Roundtable Session)	31
Agenda	7	Karel Rocha (Roundtable Session)	32
Industry Partners	10	Chris Otey (Roundtable Session)	34
Bellagio Map	12	Amir Tajkarimi (Roundtable Session)	35
Jerome Wade	13	Ann Johnson (Roundtable Session)	36
Ann Petros (Keynote Speaker)	16	Peter Duffy (Roundtable Session)	37
Chris Otey	17	Jonathan A. Malek (Roundtable Session)	38
Susan Richards	18	Susan Richards (Roundtable Session)	39
Ian Frame	19	Tyler Gray (Roundtable Session)	40
Greg Pesci	20	Michael J. Dougherty (Roundtable Session) ..	40
Tony Boutelle (Keynote Speaker)	21	Courtney Collier (Roundtable Session)	41
Harrison Tang	22	Kirby Miller (Roundtable Session)	42
Peter Duffy (Keynote Speaker)	23	Ashish Garg	44
Kevin Barth (Power User Session)	25	Sponsors	46
Mike Schatzman (Power User Session)	26	NCUCA 2025	49
Kris Frantzen (Power User Session)	28		

This is the last time.

Consumers are fed up with mishandling of the product cancellation refund process.

Consumer complaints lead to a damaged reputation and less lending. Ultimately resulting in costly compliance audits and severe financial liability.

RefundPlus from Allied Solutions is the industry's most comprehensive product refund solution. You will save time and resources, enhance compliance, keep more borrowers satisfied and protect your valuable reputation.

Time is running out. Choose RefundPlus®.



- ▢ Unique end-to-end process
- ▢ Millions invested in technology
- ▢ API data connector with leading platform
- ▢ Fully auditable document trail
- ▢ Expanded lending capacity
- ▢ More satisfied consumers



Learn more at alliedsolutions.net/refundplus



National Credit Union Collections Alliance

Thank you to our volunteer Board Members. Our conference would not be possible without you.



Art Sookazian

Los Angeles Federal Credit Union
Glendale, CA
President



877-695-2328 ext 6322
asookazian@LAFCU.org



Alexander Rodriguez

Credit Union of Southern California
Anaheim Hills, CA
Vendor Relations Director



(714) 671-2726
ARodriguez@CUSoCal.org



Benjamin Lopez

Alta Vista Credit Union
Redlands, CA
Treasurer



909-809-3692
blopez@altavistacu.org



Jade Oesterle

Vantage West Credit Union
Tucson, AZ
Marketing & Event Director



520-917-6291
jade.oesterle@vantagewest.org



Rudy Martin

First City Credit Union
Los Angeles, CA
Vice President



800-944-2200
rmartin@firstcitycu.org



Carolyn Rivera

Texas Bay Credit Union
Houston, TX
Secretary



(713) 852-6715
crivera@tbacu.org



Danny Pak

California Credit Union
Glendale, CA
Director



(818) 291-5527
dpak@ccu.com



Beverly Fritton

Silver State Schools (retired)
Green Valley, AZ
Speakers Director



ff3630bf@cox.net



Andrew Villarreal

Sooper Credit Union
Arvada, CO
Vendor Relations Director



(720) 826-6140
avillarreal@soopercu.org

Interested in becoming an NCUCA Board Member.

JOIN TODAY!

Registration

Tower Ballroom

Room 1, 2, 6 Room 3, 5, 7, 8 Room 4

- 12:00pm - 2:00pm  Pre-conference Event: Top Golf Event
- 3:00pm - 5:00pm  Reg Desk 4 Registration / Checkin
- 5:00pm - 7:00pm  Welcome Reception

Day 1

Tower Ballroom

Room 1, 2, 6 Room 3, 5, 7, 8 Room 4

- 8:00am - 9:15am  Breakfast
- 9:00am - 9:15am  Speaker Intro
- 9:15am - 10:00am  **Keynote Speaker #1**
Ann Petros, Vice President of Regulatory Affairs | America's Credit Unions
Topic: State of the Industry: Navigating Legislative and Regulatory Risks
- 10:15am - 10:15am  15 Minute Break **SNACKS & BEVERAGE STATION**
- 10:15am - 10:20am  Speaker Intro
- 10:20am - 11:00am  **General Session #1**
Chris Otey, Co-Founder & Chief Revenue Officer | Credit Union 2.0
Topic: Credit Union and Fintech Partnerships
- 11:00am - 12:00pm  **General Session #2**
Susan Richards, CEO & Founder | CredTech Consulting LLC
Topic: Collection Strategies that Everyone in Collections Should Consider
- 12:00pm - 1:15pm  Lunch
- 1:15pm - 1:45pm  **Breakout Session #1**
Ian Frame, Director | CARFAX Auto Finance Division
Topic: Using Vehicle Data To Increase Confidence and Reduce Risk
- 1:15pm - 1:45pm  **Breakout Session #2**
Greg Pesci, President & CEO | MessagePay
Topic: Modern Payment Solutions for Modern Credit Unions
- 1:45pm - 1:55pm  10 Minute Break **SNACKS & BEVERAGE STATION**
- 1:55pm - 2:00pm  Speaker Intro
- 2:00pm - 3:00pm  **General Session #3**
Tony Boutelle, President & CEO | Origence
Topic: Positioning Credit Unions for New Auto Buying and Lending Landscape
- 3:00pm - 4:00pm  **General Session #4**
Harrison Tang, CEO & Co-founder | Spokeo
Topic: Skip Tracing in Today's Contact Avoidance World: Enhancing Collections with Identity Resolution and Integrated Data

9:00am - 11:00am



Vendor Event / Giveaway / Brunch

10:50am - 11:00am



Speaker Intro

11:00am - 11:45am



Keynote Speaker #2

Peter Duffy, Managing Director, - Fixed Income Sales | Piper Sandler & Co.

Topic: Strategic Considerations for Growth Minded Credit Unions

11:45am - 12:00pm



15 Minute Break / Coffee

BEVERAGE STATION

12:00pm - 1:30pm



Power User + Roundtable Sessions
(3, 30 minute increments per topic)

Power User Sessions

Power User Session 1: AKUO

Table 1 (12:00pm; 12:30pm; 1:00pm)

Optimize Your Strategy: Boosting Early-Stage Collections for Maximum Impact!

by Kevin Barth, VP Sales, AKUVO

Power User Session 2: Symitar

Table 2 (12:00pm; 12:30pm; 1:00pm)

Collections using the Symitar Episys Core

by Mike Schatzman, CEO at Technology Systems Solutions

Power User Session 3: Meridian Link

Table 3 (12:00pm; 12:30pm; 1:00pm)

Meridian Link: latest releases, functionality, and best practices

by Meridian Link

Power User Session 4: Temenos

Table 4 (12:00pm; 12:30pm; 1:00pm)

Strategic direction of the Temenos Collection Module

by Kris Frantzen, Product Manager at Temenos (formerly Akcelarent)

Power User Session 5: Flintegrate Technology

Table 5 (12:00pm; 12:30pm; 1:00pm)

Increasing efficiency in collections through automation with anticipated surges in delinquencies and loan losses

by Flintegrate Technology

Roundtable Sessions



Table 1 (12:00pm; 12:30pm; 1:00pm)

See How Text Messaging Can Help Your Loan Servicing

By Jenn Quinn, Customer Success Manager at Eltrophy

Table 2 (12:00pm; 12:30pm; 1:00pm)

Consumer Collection Litigation Update

By Karel Rocha, Attorney at Prenovost, Normandin, Dawe, & Rocha

Table 3 (12:00pm; 12:30pm; 1:00pm)

Credit Unions and Fintech Partnership: How is it going

By Chris Otey, Co-Founder & Chief revenue Officer at Credit Union 2.0

Table 4 (12:00pm; 12:30pm; 1:00pm)

Leading with Empathy: A Blueprint for Modern Collections

By Amir Tajkarimi, Vice President – CEO & Co-Founder at Lexop

Table 5 (12:00pm; 12:30pm; 1:00pm)

Common Challenges of Working From Home

By Ann Johnson, PHR, SHRM-CP, SVP/Chief Administrative Officer for Silver State Schools Credit Union

Table 6 (12:00pm)

How Mergers of Banks Differ From Mergers of Credit Unions and why you should care.

By Peter Duffy, Managing Director – Fixed Income Sales, Piper Sandler & Co.

Table 6 (12:30pm)

Credit Union Partnerships With Fin-Tech Companies- what's the big deal?

By Peter Duffy, Managing Director – Fixed Income Sales, Piper Sandler & Co.

Table 6 (12:30pm)

"Everything Is on The Table"

By Peter Duffy, Managing Director – Fixed Income Sales, Piper Sandler & Co.

Table 7 (12:00pm; 12:30pm; 1:00pm)

Real Estate Trends

By Jonathan A. Malek, Esq., General Counsel – RE/MAX ONE

Table 8 (12:00pm; 12:30pm; 1:00pm)

Navigating the Selection Process: Criteria for Choosing Collection Agencies in Credit Unions

By Susan Richards, Founder & CEO – CredTech Consulting LLC

Table 9 (12:00pm; 12:30pm; 1:00pm)

Regulatory Review of GAP Cancellations

By Tyler Gray, Director of Sales, Lender Compliance Technologies

Table 10 (12:00pm; 12:30pm; 1:00pm)

Handling Commercial Loan Defaults – from Work Out to Judgment

By Michael J. Dougherty, Shareholder, Weltman, Weinberg & Reis Co., L.P.A. Technologies

Table 11 (12:00pm; 12:30pm; 1:00pm)

Develop Auto Lending Strategies To Survive an Economic Recession

by Courtney Collier, RVP of Sales, Open Lending L.P.A. Technologies

Table 12 (12:00pm; 12:30pm; 1:00pm)

Transforming the member experience and increasing recovery with DirectDrop Voicemail

by Kirby Miller, Chief Revenue Officer, VoApps DirectDrop Voicemail

1:30pm - 1:45pm



Snacks / Cookies / Refreshments

1:45pm - 2:30pm



General Session #5

Ashish Garg, Founder & CEO | Eltrophy

Topic: AI in Collections: The Impact of ChatGPT-style AI on Community Financial Institutions

2:30pm - 3:00pm



Closing Ceremony

Make Members Matter More with Streamlined Payments

- ⋮ Omni-channel self-service payment options
- ⋮ Flexible settlement deposits to General Ledger
- ⋮ Faster processing integrated to core system

REPAY[®]

Realtime Electronic Payments

Visit us at NCUCA
Booth #25

THANK YOU INDUSTRY PARTNERS

We are happy to welcome a number of business partners from related industries to our conference this week. Many of their organizations provide valuable services that can help us do our jobs better. They are here to learn and network with us.

If you are an industry partner, we thank you for supporting NCUCA and making the journey here to join us in Las Vegas for what we are confident is going to be an insightful few days!



And to our GOLF SPONSOR!



[CLICK HERE FOR GOLF GALLERY](#)





TriVerity[®]
TRUST. TRANSPARENCY. TOGETHER.

The Loan Service Center[™]
FIRST-PARTY DELINQUENCY MANAGEMENT



FIRST & THIRD-PARTY COLLECTION SOLUTIONS

TRUST. TRANSPARENCY. TOGETHER.

Explore how TriVerity and The Loan Service Center can minimize losses from unpaid loans with its delinquency management suite of services, payment portal and client support.

The Loan Service Center
First-Party Collections

TriVerity
Third-Party Collections

TriVerity Training
Variety of Training Options

800.377.1798

Contact Us!

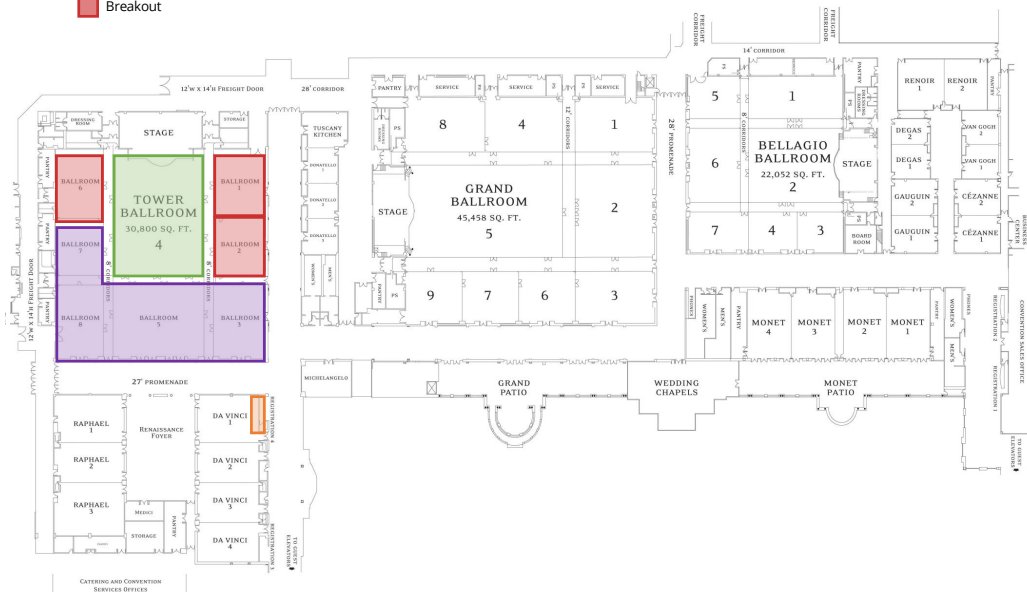
www.triverity.com



Bellagio Map & Info



- NCUA Registration
- General Session
- Vendor Showcase, Meal Room
- Breakout



National Credit Union Collection Alliance
TENTH ANNUAL CONFERENCE

DAY 1

Jerome Wade/ CSP, International Master of Ceremonies

Jerome Wade, CSP, is an inductee into the Global Speakers Hall of Fame, Virtual Speakers Hall of Fame, and best-selling author. He is The International Master of Ceremonies, with more than 3000 events of experience. Jerome masterfully guides audiences through the programming and complexities of event schedules and information with wit and wisdom. Audiences immediately embrace Jerome's authenticity and professionalism as he energizes and encourages full engagement from the beginning to the end of events.

Jerome goes beyond leading and facilitating meetings from the stage by being highly engaged with audience members before and after sessions as well as after-hours events and activities. Jerome's irresistible style adds immense value to event planners and attendees as he makes himself available to ensure their success. With an undeterred commitment to providing only the highest quality of emcee professionalism, Jerome is the go-to resource when your event demands the best.

**Emcee / Moderator**

Sponsored By:

DCS² **temenos**

After the sale is made...



...we DELIVER on our promises!

DCS2
ASSET RECOVERY

A Values Driven Company With a
Commitment to Excellence

temenos

Discover the industry's leading full featured collection management system

- ▀ **Optimize** efficiency across collection processes
- ▀ **Orchestrate** automated and manual tasks
- ▀ **Power** your business through integration with services

Your greatest challenges can also be your greatest opportunities

Contact us at
info@temenos.com

Everyone's Banking Platform



SPEAKER BIO

Ann Petros/ Vice President of Regulatory Affairs, America's Credit Unions

Ann Petros joined the credit union industry in 2016 and continues to serve the industry at America's Credit Unions. As the Vice President of Regulatory Affairs, Petros oversees advocacy to federal agencies, including the NCUA, CFPB, and the Federal Housing Finance Agency, and also launched and hosts The Credit Union Policy Podcast (The CUPP). Previously, Petros worked at a law firm focusing on complex commercial litigation. Petros is a George Mason University Antonin Scalia Law School graduate and holds a Master of Business Administration degree from Florida State University. She also holds a bachelor's degree in Economics and Political Science from Binghamton University. Petros is a member of the Virginia State Bar, and is active in the Young Lawyers Division of the Virginia Bar Association and the American Bar Association.



Keynote Speaker

Keynote Speaker 1

State of the Industry: Navigating Legislative and Regulatory Risks

Wednesday, April 3, 2024

9:15am – 10:00am

Hear about the latest developments from Washington D.C. lawmakers and regulators, what proposed changes could mean for your credit union's day-to-day operations, and how America's Credit Unions is working to achieve the best policy outcomes that prioritize industry growth and innovation opportunities.



SPEAKER BIO

Chris Otey / Co-Founder & Chief Revenue Officer, Credit Union 2.0

Chris is the Co-Founder and Chief Revenue Officer at CU 2.0, the Chairman of the Board at South Bay Credit Union and a Business Development Executive at Strategic Resource Management. In his role with CU 2.0 Chris is looking to create partnerships between FinTech providers and Credit Unions to allow them to compete and thrive in a constantly changing digital environment. Chris has been on the Board of Directors at South Bay Credit Union since 2007 and became the Chairman in 2017. In his role with SRM, Chris provides credit unions with Data Analytics Strategy reports and facilitates Board Strategic Planning session for SRM clients nationwide.



Previously, Chris was the Chief Revenue Officer at CU Wallet. Chris was with CU Wallet since its inception and was responsible for all revenue generated for the CUSO. In his role with CU Wallet, Chris worked to unite the Credit Union Industry behind a credit union led, credit union driven mobile wallet solution. He worked with Credit Unions, Merchants, other CUSO's, State Leagues and Associations to create the credit union specific mobile payments ecosystem.

Chris spent eighteen years working in all facets of the Credit Union Division within Fiserv including XP Systems, Summit Information Systems, and LynxGate Solutions. Chris has sold, trained and installed core processing, EFT services, Wire Services, Internet Banking, Bill Pay, Mobile Solutions and Accounting Systems. Chris currently is on the CUNA Payments Subcommittee.

General Session 1 Credit Union and Fintech Partnership: How is it going

Wednesday, April 3, 2024
10:15am - 11:00am

CU 2.0 will take a look at how the relationships between Fintech companies and credit unions is going. What has worked and what has not worked.



SPEAKER BIO

Susan Richards / CEO & Founder, CredTech Consulting LLC

Susan Richards has more than 35 years of experience building a name for herself in the Collection and Debt Buying Industry. Susan started on the collection floor at Allied Bond and Collection Agency in 1989. After building her own stellar track record, she was quickly promoted to trainer. Soon after, she transferred her outstanding performance and training skills to a sales position with NCB Management Services. While at NCB Management Services, Susan consistently exceeded expectations. She increased the company's client base by 75% and sales by more than 64 million dollars. Her strong work ethic and creative vision propelled her advancement in the industry. She was promoted to senior management roles, enthusiastically taking on the role of Vice President of Operations, and then to Senior Vice President of Operations. Throughout the years, Susan continued her journey up the professional ladder and ultimately advanced to the position of Chief Operating Officer. As Chief Operating Officer, she implemented strategies and procedures to help achieve and exceed the company's revenue goals. In her last year in operations, she surpassed goals of more than 120 million dollars in collections for contingency and purchase accounts. Her record still stands today as a "top performer" in the multi-million-dollar collector club. She was responsible for planning, investment committee procedures, training and compliance, quality control, and a team of more than 500 people. Susan's reputation has always been one of integrity and honesty. She is well known and respected in the industry for driving results and being a leader who leaves "ego" at the front door. On a personal note, Susan is the proud mother of three. She has a daughter and twin boys. One of her sons has a severe disability with autism, mental challenges, and epilepsy. Her priority has always been her family and ensuring financial stability as the breadwinner. Now that her children are young adults, she decided it was time to take her collective experience to the next level. She looks forward to this new chapter as a business owner and consultant and to helping your organization reach its operational, strategic, and financial goals.



General Session 2

Collection Strategies that Everyone in Collections Should Consider

Wednesday, April 3, 2024

11:00am - 12:00pm

Ian Frame / Director, CARFAX Auto Finance division

Ian Frame is a licensed attorney with more than a decade of experience in the automotive industry. Ian currently serves as Director of CARFAX's Auto Finance division, overseeing the strategic execution of the vertical while launching projects designed to pierce the Auto Finance industry landscape. In a recent collaboration with major lenders and insurance companies, Ian utilized machine learning to help develop fraud indicators that integrate with loan origination platforms and feed directly into lender scorecards. A 2021 Auto Remarketing 40 Under 40 honoree, Ian retains an impressive cache of knowledge on key topics in the auto lending space, including: machine learning, collateral fraud, big data and more.



Breakout Session 1

Using Vehicle Data To Increase Confidence and Reduce Risk

Wednesday, April 3, 2024

1:15pm - 1:45pm

Information symmetry focuses on ensuring every stakeholder is operating with the same information to make the correct decisions quickly. Vehicle history data is ubiquitous among dealers and consumers; however, auto lenders are often at a strategic disadvantage in accessing this information. This session will explain how achieving information symmetry will help drive growth in your lending business and ensure a better performing auto portfolio.



SPEAKER BIO

Greg Pesci / President & CEO, Spera, Inc. (dba MessagePay)

Greg Pesci is the founder, President, and CEO of Spera, Inc. (dba MessagePay). MessagePay is a fintech company that embeds payments into communication software to serve the needs of financial institutions.

Greg served at ProPay, Inc. for nearly ten years. His roles included General Counsel, and then President and COO. He was instrumental in leading the sale of ProPay to Total Systems ("TSYS"). Prior to joining ProPay, Greg served as SVP at Merrick Bank, where he was Associate General Counsel, and led Business Development for more than 6 years.

He holds a Master of Organizational Behavior from the Marriott School of Business, and a Juris Doctor degree, with honors, from the J. Rueben Clark Law School at Brigham Young University. He is a named inventor on a patent addressing encryption and secure payment transactions.



Breakout Session 2

Modern Payment Solutions for Modern Credit Unions

Wednesday, April 3, 2024

1:15pm - 1:45pm

How digital payments can help: make payments more convenient for members; increase payments received; reduce delinquencies; and reduce call center volume.



ALLIED COLLECTION SERVICES

"Bridging the gap between Profit and Loss"



Established in 2001, **Allied Collection Services** is a professional, full-service Collection Firm specializing in providing recovery services for the **CREDIT UNION** industry.

Allied is committed to transforming your delinquent receivables and charge-off files into **Positive Cash Flow**.

In-House Law Firm

Allied pays for all legal costs and fees.

✓ **No Collection, No Fee**

✓ **Allied performs collection services for credit unions throughout the United States**

✓ **Regular account placement with low contingency rates**

✓ **Established compliance program that meets all State & Federal regulations**

✓ **Innovative analytics & account scrubbing used to identify and target viable accounts**

✓ **Credit Bureau Reporting**

✓ **Committed to utilizing the latest and most advanced recovery technology**

✓ **Customized client reporting**

✓ **Cascade of skip tracing tools used to locate debtors and their assets**

www.ACSCA.com

Allied Collection Services • (877) 714-8191

Tony Boutelle / President & CEO, Origence

Tony Boutelle is the President and Chief Executive Officer of Origence. Tony has more than 30 years of credit union industry experience, beginning his career at the Colorado Credit Union League in 1985. He continued his career at the California Credit Union League in the beginning of 1987 and moved to CUNA Mutual Group in 1991, and he held executive positions at both companies. He returned to the California Credit Union League in 1994 to start CU Direct Corporation—now Origence. He has built the network to include 1,100 credit unions that represent 64 million members and 20,000 auto dealers. Under Tony’s leadership, the company has grown into the nation’s leading lending technology solutions and services provider for credit unions. Tony has successfully expanded the organization to include products such as Origence arc OS (origination system), arc DX (digital experience), arc MX (marketing experience), and CUDL Indirect Lending. In 2023, Origence helped credit unions fund \$59 billion in new loans and over \$551 billion since the company’s inception. Tony has served on several industry and charitable Boards over his career and most recently served on the Children’s Hospital Orange County (CHOC) Foundation Board. Tony graduated from the University of Wisconsin-Madison with a Bachelor of Business Administration.



Keynote Speaker

General Session 3

Positioning Credit Unions for New Auto Buying and Lending Landscape

Wednesday, April 3, 2024

2:00pm - 3:00pm

Auto loans make up 20-30% of a credit unions loan portfolio. 80% of your members are shopping for cars online and 73% are ready to do the financing online. Are you ready?

Discussion topics include:

- Trends in car shopping, buying and embedded financing
 - Online auto shopping marketplaces
 - Online Direct to Consumer Used Auto
 - Electric vehicle and OEM Direct auto sales
- Why credit unions need to work together to win in the new lending market
- Origence opportunity now for credit unions to capture online auto loans



Harrison Tang / CEO & Co-founder, Spokeo

Harrison Tang, CEO and Co-founder of Spokeo, combines his extensive knowledge in Electrical Engineering and Economics from Stanford University with a visionary approach to data technology. His expertise in identity resolution and data integration positions him as a leading expert in adapting collections practices to the challenges of the modern, contact-avoidant landscape. Tang's innovative strategies have made him a sought-after voice in the field of collections and data utilization. Harrison has been a speaker at CES and has been cited in major publications such as CNN.com and USA Today.

In his current role as a Co-Chair of the W3C Credentials Community Group. He actively contributes to the advancement and standardization of digital credentials. In addition, Harrison assumed the position of Chairman at the Monte Jade Science and Technology Association – Southern California (SCMJ) in 2022. In this role, he facilitates networking opportunities among Taiwanese-American professionals. Harrison was also a board member of Innovate Pasadena from 2020-2021.



General Session 4

Skip Tracing in Today's Contact Avoidance World: Enhancing Collections with Identity Resolution and Integrated Data

Wednesday, April 3, 2024

3:00pm - 4:00pm

In an era marked by increasing contact avoidance, Harrison Tang, CEO and Co-founder of Spokeo, will address the evolving challenges in the collections industry. His presentation will focus on the critical role of identity resolution and the integration of diverse data sources in enhancing skip tracing techniques, particularly in today's environment where individuals are more elusive and protective of their contact information.



DAY 2

**Peter Duffy / Managing Director - Fixed Income Sales
Piper Sandler & Co.**

Peter Duffy is a managing director in the financial services group at Piper Sandler. Duffy works with senior management and boards of credit unions to develop strategies for growth, fintech partnerships, earnings and balance sheet development. His strategic considerations include capital raising and mergers and acquisitions.

Previously, Duffy was a managing director of Sandler O'Neill + Partners, L.P. He joined the firm in 2004 as an associate director and moved to the managing director position in 2006.

Duffy is a 1977 graduate of Texas Christian University with a bachelor's degree in business management.

**Keynote Speaker****Keynote Speaker 2
Strategic Considerations for Growth Minded Credit Unions**

Thursday, April 4, 2024
11:00am – 11:45am

“Economy of scale” is playing an outsized role in determining success- what does that look like and what are the trends?

This session is tabbed by many boards to be part of their strategic planning conferences as it delves, with specific research, into the factors effecting growth, earnings, capital and member value sustainability.

Takes a fresh perspective in identifying the competitive, regulatory, consumer and fintech impact on a credit union's ability to grow while maintaining a semblance of profitability.

With the recent adoption of Risked Based Capital and the ability of credit unions to issue secondary capital, CSuites and Boards now have the potential to more flexibly and strategically plan growth by the way capital is managed.

The session also discusses the myth that it's “ok” to be not for profit by linking the ability to generate profit directly to membership value and membership growth.

The session uses research that helps enhance key conclusions and leads to various strategic considerations that every c-suite and board should discuss and debate.

Power User Sessions

3 Sessions, 30 Minutes each



Table 1

Optimize Your Strategy: Boosting Early-Stage Collections for Maximum Impact!

By Kevin Barth, AKUVO



Table 2

Collections using the Symitar Episys Core

By Mike Schatzman, Technology Systems Solutions

meridianlink[®]

Table 3

Meridian Link: latest releases, functionality, and best practices

By Meridian Link



Table 4

Strategic direction of the Temenos Collection Module

By Kris Frantzen, Temenos

FIntegrate
TECHNOLOGY

Table 5

Increasing efficiency in collections through automation with anticipated surges in delinquencies and loan losses

By FIntegrate Technology



Kevin Barth / VP Sales, AKUVO

Kevin Barth is a highly motivated and results-driven executive with over 25 years of experience in sales and strategic business development in the financial services industry. Kevin has played a pivotal role in training and mentoring sales management and overseeing efficient operations at financial intuitions. His expertise and passion lie in establishing win-win relationships and demonstrating a critical understanding of customer business needs and opportunities. At AKUVO, Kevin is recognized as a hands-on VP of Sales for his ability to employ innovative approaches in business development, fostering team unity, and delivering solutions to customers.

**Akuvo Power User Session
Optimize Your Strategy: Boosting Early-Stage Collections for
Maximum Impact!**

Table 1 (12:00pm – 1:30pm)

In this insightful roundtable, Kevin Barth will lead an energetic discussion on key factors of optimizing early-stage collections to set the stage for long-term success. Explore the use of cutting-edge technologies for personalized communication strategies, including insights on email, texting, and voice drops. We'll discuss proven techniques that boost recovery rates, minimize losses, and foster positive customer relationships. Don't miss this opportunity to hear expert guidance on how to elevate your collections approach and stay ahead in the dynamic landscape of debt recovery.





Mike Schatzman / CEO, Technology Systems Solutions

I have been working at or for credit unions since 1988. I have been writing Symitar PowerOns since 1994. Today I am the CEO of Technology Systems Solutions (TSS). I founded TSS, in 2001, with the goal to help credit unions realize the power of their Symitar System. I combine my experience with the technical aspects of the Symitar Episys system and my knowledge of the business and functional aspects of running a credit union. I grew my knowledge of the collections process and Symitar's Collections package in 2008 because of growing number of credit unions that needed a more robust offering in those difficult times. I have used PowerOns to help collections professionals create tools to track collections processes such as; bankruptcies, repossessions, outsourced accounts, and legal processes. I have helped collection managers create reports to track productivity and results. I have helped collections executives create reports to analyze collections portfolios to recognize trends and anticipate future needs.

**Symitar Power User Session
Collections using the Symitar Episys Core**

Table 2 (12:00pm – 1:30pm)

This roundtable will explore the capabilities of the Episys Collections Package. The integration of thirdparty products such as Tenemos or AKUVO. Leveraging PowerOns to create metrics to track performance. Using PowerOns to enhance reporting. Capabilities of interfacing with text messaging companies such as Eltropy. Understanding and resolving issues with CPI providers.





Transforming Collections with Emerging Tech

Connect

Reach your account-holders through their preferred methods with behavior-driven automation & digital engagement.

Collect

Provide your account-holders with convenient options to pay over-the-phone or on their own device with powerful integrations.

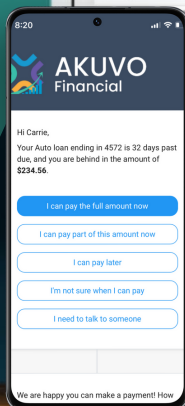
Cure

Take control of your portfolio by curing delinquencies more rapidly & predicting them before they begin.

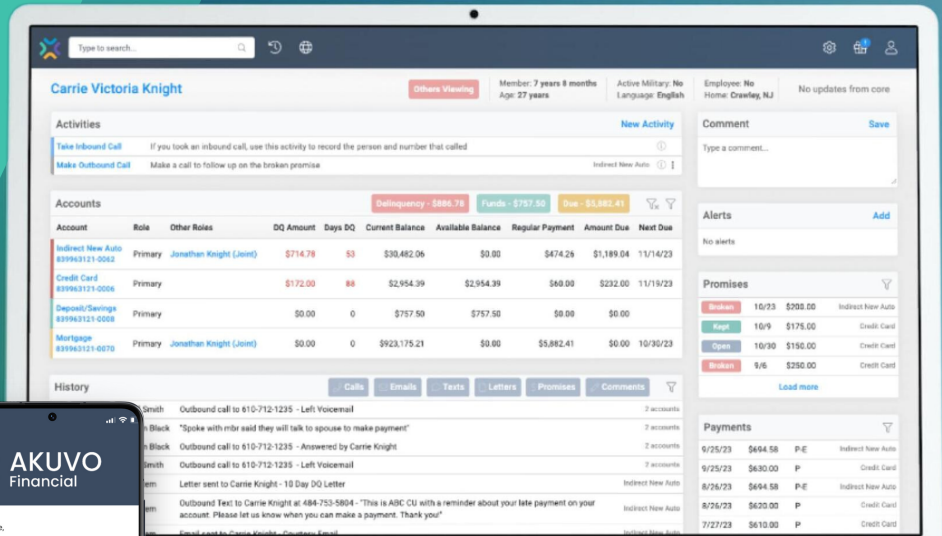
Scan me!



www.akuvo.com



Platform



Virtual Collector

The Result?

\$363k

Decrease in delinquency **after 1 month**

Publix Employees Federal Credit Union

160%

Collections Team Productivity

USF Federal Credit Union



Meridian Link Power User Session

Latest releases, functionality, and best practices

Table 3 (12:00pm – 1:30pm)

Kris Frantzen / Product Manager at Temenos (formerly Akcelerant)

Kris has spent 25 years in the software and service space, focusing on solutions that drive efficiency and growth for credit unions and banks. This has included product strategy roles for loan and account origination and collection solutions with Metavante, FIS, and now Temenos.

In his role as a Product Manager with Temenos, Kris is responsible for Product Strategy for the Temenos North American Origination and Collection solutions. He also manages relationships with strategic accounts and the team of Product Evangelists that drive product demonstrations, deliver request for proposal responses, and provide thought leadership content for industry articles, webinars, and conferences. The insight gathered from prospects, clients, the Temenos teams, and his experience in the industry are key components for Kris's input on the strategic direction of the Temenos solutions.



Temenos Power User Session Strategic direction of the Temenos Collection Module

Table 4 (12:00pm – 1:30pm)

Kris Frantzen, the Product Manager for the Temenos (formerly Akcelerant) will provide insight on continued investment in the industry-leading solution, and lead a collaborative discussion around customer successes and opportunities for product expansion. Learn how the flexibility and automation of the solution is being coupled with new technologies and complementary services to deliver a future-ready Collections solution for Credit Unions.



FIntegrate Technology Power User Session

Increasing efficiency in collections through automation with anticipated surges in delinquencies and loan losses

Table 5

12:00pm – 1:30pm

This roundtable will explore the capabilities of the Episys Collections Package. The integration of thirdparty products such as Tenemos or AKUVO. Leveraging PowerOns to create metrics to track performance. Using PowerOns to enhance reporting. Capabilities of interfacing with text messaging companies such as Eltropy. Understanding and resolving issues with CPI providers.



Roundtable Sessions

3 Sessions, 30 Minutes each



Table 1

See How Text Messaging Can Help Your Loan Servicing

By Jenn Quinn



Table 2

Consumer Collection Litigation Update

By Karel Rocha



Table 3

Credit Unions and Fintech Partnership: How is it going

By Chris Otey



Table 4

See How Text Messaging Can Help Your Loan Servicing

By Amir Tajkarimi



Table 5

Common Challenges of Working From Home

By Ann Johnson



Table 6

How Mergers of Banks Differ From Mergers of Credit Unions and why you should care.

Credit Union Partnerships With FinTech Companies- what's the big deal?

"Everything Is on The Table"

By Peter Duffy



Table 7

Real Estate Trends

By Jonathan A. Malek



Table 8

Navigating the Selection Process: Criteria for Choosing Collection Agencies in Credit Unions

By Susan Richards



Table 9

Regulatory Review of GAP Cancellations

By Tyler Gray



Table 10

Handling Commercial Loan Defaults – from Work Out to Judgment

By Michael J. Dougherty



Table 11

Develop Auto Lending Strategies To Survive an Economic Recession

By Courtney Collier



Table 12

Transforming the member experience and increasing recovery with DirectDrop Voicemail

By Courtney Collier

SPEAKER BIO



Jenn Quinn / Customer Success Manager at Eltrophy

Jenn Quinn has been working with banks and credit unions for more than 15 years building relationships of trust and solving existing pain points. She believes in providing quality leadership for the design and execution of product implementations. Her areas of expertise include the financial services industry, servicing and the mortgage industry.

Jenn joined Eltrophy, a SaaS organization, as a customer success manager to build relationships with Credit Unions utilizing the Eltrophy platform which includes secure and compliant Text, Video, Audio, Secure Chat and Social Messaging channels.

Jenn is passionate about partnering with clients to understand their expectations and providing the best customer experience. This includes overseeing client onboarding, providing analytics and incorporating feedback into Eltrophy.

Teamwork, dependability and positive attitude are why clients both internally and externally enjoy working with her. Jenn believes a collaborative journey throughout the relationship.

Eltrophy integrates with IT systems including Symitar, MeridianLink and Corelation.

See How Text Messaging Can Help Your Loan Servicing

Table 1 (12:00pm – 1:30pm)

Jennifer will host an interactive session demonstrating the power of text messaging for your collections department and borrowers. Staying on top of delinquencies means being proactive and connecting better with members. Text messaging enables your team to do this more efficiently, and with an improved member experience, from funding to payoff. Make sure to bring your cellphones to experience the demo for yourself.



[Prodigaltech.com](https://prodigaltech.com)



Collect up to 43% more payments.

Discover the diamonds in your data.

Prodigal AI uncovers hidden gems in every conversation you have with your members.



Let's get started.



Karel Rocha / Principal Attorney, Prenovost, Normandin, Dawe, & Rocha

Mr. Rocha is a Member of State Bar of California, Los Angeles County Bar Association, Orange County Bar Association, and the Hispanic Bar Association of Orange County.

Mr. Rocha became a Principal at Prenovost, Normandin, Bergh & Dawe in January 2015 and represents credit unions, escrow companies, banks and financial institutions in all manner of civil litigation, including consumer finance and real estate matters.

Over the last 17 years, Mr. Rocha has successfully handled court and jury trials throughout the State of California in the fields of real estate, auto dealer and auto finance defense, contractual disputes and personal injury on behalf of individuals and corporate clients.

He has also been a panelist speaker at various seminars throughout the State relating to consumer finance litigation and compliance (FDCPA, TCPA, Rosenthal Act, Rees-Levering Act), bankruptcy law, escrow law, and real estate matters

Consumer Collection Litigation Update

Table 2 (12:00pm – 1:30pm)

Regulation F has sparked consumer lawsuits nationwide ranging from Fair Credit Reporting Act violations to FDCPA violations. One thing is certain, Regulation F has provided Plaintiff's attorneys throughout the United States with the necessary legal and factual basis to file individual and class action lawsuits for the foreseeable future. Regulation F also has given the CFPB the legal framework to go after debt collectors from a regulatory standpoint. Join Karel Rocha for a discussion of the continuing risks to your credit union and your debt collector vendors.



This page is sponsored by:



<https://www.caine-weiner.com/>



Chris Otey / Co-Founder & Chief Revenue Officer at Credit Union 2.0

Chris is the Co-Founder and Chief Revenue Officer at CU 2.0, the Chairman of the Board at South Bay Credit Union and a Business Development Executive at Strategic Resource Management. In his role with CU 2.0 Chris is looking to create partnerships between FinTech providers and Credit Unions to allow them to compete and thrive in a constantly changing digital environment. Chris has been on the Board of Directors at South Bay Credit Union since 2007 and became the Chairman in 2017. In his role with SRM, Chris provides credit unions with Data Analytics Strategy reports and facilitates Board Strategic Planning session for SRM clients nationwide.

Previously, Chris was the Chief Revenue Officer at CU Wallet. Chris was with CU Wallet since its inception and was responsible for all revenue generated for the CUSO. In his role with CU Wallet, Chris worked to unite the Credit Union Industry behind a credit union led, credit union driven mobile wallet solution. He worked with Credit Unions, Merchants, other CUSO's, State Leagues and Associations to create the credit union specific mobile payments ecosystem.

Chris spent eighteen years working in all facets of the Credit Union Division within Fiserv including XP Systems, Summit Information Systems, and LynxGate Solutions. Chris has sold, trained and installed core processing, EFT services, Wire Services, Internet Banking, Bill Pay, Mobile Solutions and Accounting Systems. Chris currently is on the CUNA Payments Subcommittee.

Mr. Otey earned a BA in Communications from California State University, Northridge. He lives in Redondo Beach, CA.

Credit Unions and Fintech Partnership: How is it going

Table 3 (12:00pm – 1:30pm)

CU 2.0 will facilitate a conversation between fintechs and credit unions focusing on best practices in contracts, deployments, and measuring a successful fintech partnership.



SPEAKER BIO



Amir Tajkarimi / Vice President – CEO & Co-Founder at Lexop

Amir Tajkarimi is the CEO and Co-Founder of Lexop, a leading digital payment and collection software solution that empowers members to self-cure their late bills. Before co-founding Lexop, Amir was a practicing Banking Lawyer for several years at renowned firms and the National Bank of Canada. In addition to his professional successes, he is also a published author and has contributed to publications like the “Doing Business Report” by the World Bank Group.

Leading with Empathy: A Blueprint for Modern Collections

Table 4 (12:00pm – 1:30pm)

In a financial landscape where member preferences shift and technology is modernizing outdated approaches, mastering empathetic communication across multiple channels is no longer optional—it’s necessary to build trust among members and improve recovery rates. Through credit union-focused case studies, we’ll provide insights to enhance your past-due member experience and collections approach. Join us as we explore personalized communication, convenience, and technology to improve your collections strategy and member satisfaction.



The Best Past-Due Member Experience

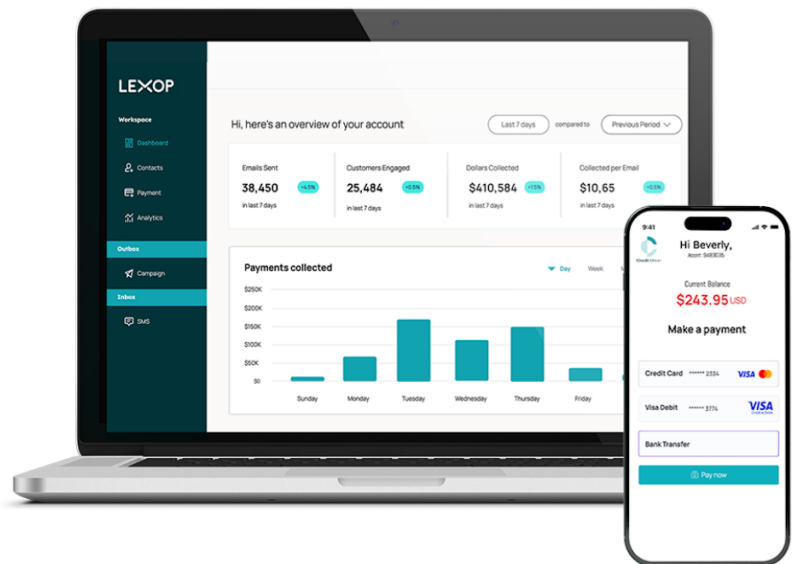
At a time when empathy for financial hardships matters, Lexop supports credit unions in handling collections thoughtfully and efficiently. It’s more than just debt recovery; it’s about being there for members when they need support.

Why Use Lexop’s Collections Software?

- ✔ **Personalized Digital Engagement:** Tailor communications to member needs, enhancing the recovery experience.
- ✔ **Efficient Recovery:** Automate and optimize your collections process, increasing success rates without sacrificing member relationships.
- ✔ **Self-Serve Payment Options:** Empower members with self-service capabilities, reducing the load on your agents and mitigating burnout, while still achieving recovery goals.
- ✔ **Boost Member Retention:** Strengthen loyalty by transforming collections into positive interactions that foster long-term engagement.



Scan the QR Code to experience the power of Lexop for yourself!





Ann Johnson / PHR, SHRM-CP, SVP/Chief Administrative Officer for Silver State Schools Credit Union

Ann Johnson, PHR, SHRM-CP, SVP/Chief Administrative Officer for Silver State Schools Credit Union, is an accomplished HR professional with over 30 years of experience in the private sector. Ann has been with Silver State Schools Credit Union for the past 26 years. She is responsible for implementing human resource management strategies that enable Silver State Schools Credit Union to recruit, train, and retain a high performing and motivated workforce. Her broad experience includes recruiting, training, performance management, career development, diversity program development, employee relations, benefits, compensation, payroll, safety, and compliance issues.

Prior to joining Silver State Schools Credit Union, Ann held positions in the retail industry as a Human Resources Manager and a Training Manager. Ann took a brief reprieve from the ever changing HR world to work in the gaming industry when first moving to Las Vegas.

Ann holds a BS in Marketing from Kelley School of Business, Indiana University and a minor in Psychology. She is certified through the Human Resource Certification Institute as a Human Resource Professional (PHR), and the Society for Human Resource Management as a Human Resource Certified Professional (SHRM-CP). Ann also holds a Master Trainer certification from Langevin.

Common Challenges of Working From Home

Table 5 (12:00pm – 1:30pm)

Interactive discussion about employees working from home. How do you monitor their work, productivity, and engagement. Practical recommendations for work at home employees that can fit your company and culture.





Peter Duffy / Managing Director – Fixed Income Sales, Piper Sandler & Co.

Peter Duffy is a managing director in the financial services group at Piper Sandler. Duffy works with senior management and boards of credit unions to develop strategies for growth, fintech partnerships, earnings and balance sheet development. His strategic considerations include capital raising and mergers and acquisitions.

Previously, Duffy was a managing director of Sandler O'Neill + Partners, L.P. He joined the firm in 2004 as an associate director and moved to the managing director position in 2006.

Duffy is a 1977 graduate of Texas Christian University with a bachelor's degree in business management.

Topic 1: How Mergers of Banks Differ From Mergers of Credit Unions and why you should care.

Table 6 (12:00pm – 12:30pm)

Discussion will provide current day anecdotal perspective on how the bank acquisition of a bank is different than CU mergers. We will also cover how the CU acquisition of a bank is different from a CU to CU merger. With time left, we will also touch on some of the biggest mistakes we have observed regarding CU to CU mergers and how to avoid them.

Topic 2: Credit Union Partnerships With FinTech Companies- what's the big deal?

Table 6 (12:30pm – 1:00pm)

What are these partnerships about and why do we have them as one leg of the “3 legged stool” of CU strategic planning? Real life and current examples and data will be shared. We will also briefly touch on some of the do's and don't's.

Topic 3: “Everything Is on The Table”

Table 6 (1:00pm – 1:30pm)

A no holds barred follow up to the general session “Strategic Considerations for Growth Minded Credit Unions”. You will be in the general session and will likely have comments and questions...bring them! Share your question and comment and we will bat it around! Goal is to add even more clarity and insight to the material and “network” the topics.



SPEAKER BIO



Jonathan A. Malek, Esq / General Counsel – RE/MAX ONE

Jonathan Malek is a California Licensed Attorney and Real Estate Broker. Jonathan provides both legal and business advice to RE/MAX One, a real estate brokerage with 12 locations in Southern California. Before joining RE/MAX One, Jonathan represented credit unions, real estate brokerages, real estate associate/brokers, escrow companies and title companies for over nineteen years. Jonathan has extensive litigation experience in all collection, business, real estate and bankruptcy matters. Jonathan also has extensive experience in litigating in state court, federal court, bankruptcy court and probate court.

Real Estate Trends

Table 7 (12:00pm – 12:30pm)

This interactive discussion will focus on the Real Estate Trends and issues affecting the Real Estate Industry. The discussion will also include risk management considerations for lenders, Foreclosures, a discussion of the Real Estate Settlement Procedures Act (RESPA) and the current class action lawsuits regarding real estate commissions.



Susan Richards / Founder & CEO – CredTech Consulting LLC

Susan Richards has more than 35 years of experience building a name for herself in the Collection and Debt Buying Industry. Susan started on the collection floor at Allied Bond and Collection Agency in 1989. After building her own stellar track record, she was quickly promoted to trainer. Soon after, she transferred her outstanding performance and training skills to a sales position with NCB Management Services. While at NCB Management Services, Susan consistently exceeded expectations. She increased the company's client base by 75% and sales by more than 64 million dollars. Her strong work ethic and creative vision propelled her advancement in the industry. She was promoted to senior management roles, enthusiastically taking on the role of Vice President of Operations, and then to Senior Vice President of Operations. Throughout the years, Susan continued her journey up the professional ladder and ultimately advanced to the position of

Chief Operating Officer. As Chief Operating Officer, she implemented strategies and procedures to help achieve and exceed the company's revenue goals. In her last year in operations, she surpassed goals of more than 120 million dollars in collections for contingency and purchase accounts. Her record still stands today as a "top performer" in the multi-million-dollar collector club. She was responsible for planning, investment committee procedures, training and compliance, quality control, and a team of more than 500 people. Susan's reputation has always been one of integrity and honesty. She is well known and respected in the industry for driving results and being a leader who leaves "ego" at the front door. On a personal note, Susan is the proud mother of three. She has a daughter and twin boys. One of her sons has a severe disability with autism, mental challenges, and epilepsy. Her priority has always been her family and ensuring financial stability as the breadwinner. Now that her children are young adults, she decided it was time to take her collective experience to the next level. She looks forward to this new chapter as a business owner and consultant and to helping your organization reach its operational, strategic, and financial goals.

Navigating the Selection Process: Criteria for Choosing Collection Agencies in Credit Unions

Table 8 (12:00pm – 1:30pm)

This session delves into the intricate process of selecting collection agencies for credit unions. Participants will explore the multifaceted criteria that credit unions employ when making these crucial decisions. We will dissect the significance of industry experience, compliance, success rates, and alignment with the credit union's values. Join us to gain valuable insights into optimizing the selection process and establishing effective partnerships that align with your credit union's mission and goals.



Tyler Gray / Director of Sales, Lender Compliance Technologies

Tyler is the Director of Sales for Lender Compliance Technologies, a SaaS company focused on helping lenders maintain compliance for Voluntary Protection Product cancellations and refunds.

With experience in dealership operations, loan originations and loan servicing platforms, Tyler is focused on delivering solutions that address the immediate needs of lenders while also helping achieve their organizational & technological goals. At LCT, Tyler assists lenders in navigating the complexities of VPP cancellations and refunds in a highly scrutinized regulatory environment.

Regulatory Review of GAP Cancellations

Table 9 (12:00pm – 12:30pm)

In this session, we will discuss how the regulatory bodies are enforcing their expectations on how Credit Unions should proactively refund unearned premiums on Voluntary Protection Products such as GAP and Vehicle Service Contracts. This session will review: State and Federal level actions (The NCUA is digging into lender practices, The CFPB continues its enforcement efforts, State Level AG’s action), How Credit Unions need to address the issue (Direct vs Indirect areas of concern, Risk Assessment and Operational Assessment), Best practices for Lenders (Get the data pulled together, Come up with your plan (in house or vendor), Build in flexibility to your process).

Michael J. Dougherty / Weltman, Weinberg & Reis Co., L.P.A. Technologies

Mike is the managing partner of the firm’s Philadelphia office. He practices in commercial and consumer collections, with particular emphasis in handling commercial loan workouts and complex collection cases. He also focuses a great deal of his practice on compliance issues related to the lending, debt collection, and repossession industries.

Mike is a frequent speaker on compliance issues related to the Consumer Financial Protection Bureau and the lending industry. In addition, he is the moderator of the podcast, “What’s on Tap” whose recent episodes include: “Replevins, Repossessions and Repair Shop Liens – How Best to Recover your Vehicles” and “Cross-collateralization and Other Secured Loans – Maximizing Recovery from Members in Bankruptcy”



Handling Commercial Loan Defaults – from Work Out to Judgment

Table 10 (12:00pm – 1:30pm)

Your member’s commercial loan is 30 days past due, what steps do you need to take to protect your bottom line? This session discusses the need for quick action when a member’s commercial loan goes delinquent. You will be given practical pointers about how to create a work out plan and establish a forbearance agreement. If these options fail, we will then walk you through the many remedies available to protect your interest from Article 9 sales to assignments of rent. The goal of this session will be to ensure you have all the information needed to mitigate a commercial loan loss and recover on a commercial loan default.





Courtney Collier / RVP of Sales, Open Lending

Courtney Collier joined OpenLending in January of 2018 as a Regional Vice President. Prior to starting at OpenLending, Courtney managed CU Direct's loan portfolio analytics product, Lending Insights. Since 2012 he successfully worked with over 100 credit unions to manage and develop comprehensive credit risk management programs using data and analytics. He has worked diligently to educate credit unions on the latest techniques and best practices to uncover risk and discover opportunities hidden in their portfolio's data. As a strategic leader and industry expert, Courtney focuses on using data to make a positive impact on profitability, mitigate risk and drive efficiencies through data-driven decisions and actionable analysis.

Develop Auto Lending Strategies To Survive an Economic Recession

Table 11 (12:00pm – 12:30pm)

As the threat of an economic recession looms and interest rates continue to rise, credit unions should start incorporating new lending strategies to weather the impending storm. Hear from these auto lending experts discuss ways credit unions can start preparing today for the tailwinds of tomorrow.





Kirby Miller / Chief Revenue Officer, VoApps DirectDrop Voicemail

Kirby Miller is the Chief Revenue Officer at VoApps DirectDrop Voicemail. His strong background in operations, sales, technology, and marketing has established him as a thought leader in the Credit Union, ARM, and FinTech industries by garnering a trusted reputation for introducing the world's leading brands to the latest technology. Kirby has conducted several credit union training seminars focusing on technology in Collections & Bankruptcy and currently serves as the Chairperson for the ACA Affiliate committee. Previously, Mr. Miller led sales and contact center teams at Interactions, MacFarlane Group, Bank of America, and MBNA.

Transforming the member experience and increasing recovery with DirectDrop Voicemail

Table 12 (12:00pm – 12:30pm)

Chief Revenue Officer of VoApps DirectDrop Voicemail, Kirby Miller, will share a peek behind the curtain on the #1 out-bound contact tool that credit unions are leveraging today in collections, lending and more.



REPOSSESSION RESALE SOLUTIONS

Streamline your process for higher returns on repossessed vehicles.

- Decreased Deficiency Balances
- Nationwide Resale Options
- Faster Sales Turnaround
- Minimized Administrative Burden
- Real-Time Updates and Tracking

LEARN HOW TO BOOST YOUR BOTTOM LINE



Ashish Garg / Founder & CEO, Eltropy

After earning an MBA from the Wharton School at the University of Pennsylvania, Ashish spent his early career in high-tech. As a Product Manager defining and evangelizing new products, Ashish saw firsthand the changes that the latest technologies, such as Messaging, were bringing to the enterprise. He founded Eltropy with the vision of applying machine learning/AI techniques to enterprise processes to dramatically improve efficiency and customer engagement.



General Session 5
AI in Collections: The Impact of ChatGPT-style AI on Community Financial Institutions

Thursday, April 4, 2024
1:45pm - 2:30pm

No longer a nice-to-have, AI is mission-critical to staying competitive

Artificial Intelligence has introduced a new era of innovation in the field of collections from elevating member service and empowering employees, to driving never before efficiency. In this session explore how Generative AI cuts costs, ensures compliance, and enhances experiences for all stakeholders.



Unified Conversations
POWERED BY A.I.

All Channels.
All Conversations.
All The Power of AI.
ONE PLATFORM.



Talk to us
Scan or visit: eltropy.com

- AI Agents Chat and Voice
- AI Knowledge Assist
- Conversation Intelligence

Trusted by 600+ Credit Unions

Enterprise-Level Risk Management is Easier than Ever

The SWBC Total Solution

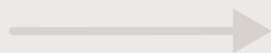
Traditionally, managing risk involved a complicated set of responsibilities, requiring multiple tasks and contacts, vendors, skillsets, and systems. Often, this web of providers creates challenges as your teams use disparate systems to execute your credit union's critical functions—including Collections.

Through SWBC's AP Portal, your credit union's teams can unite multiple risk management functions through a single, user-friendly system that's integrated with the leading core platforms.

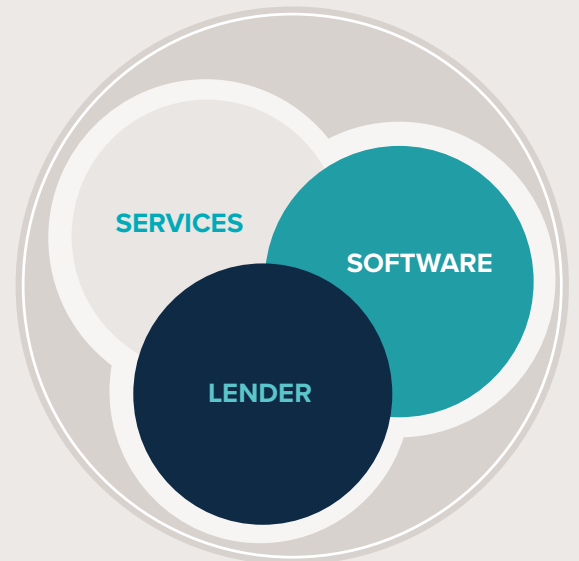
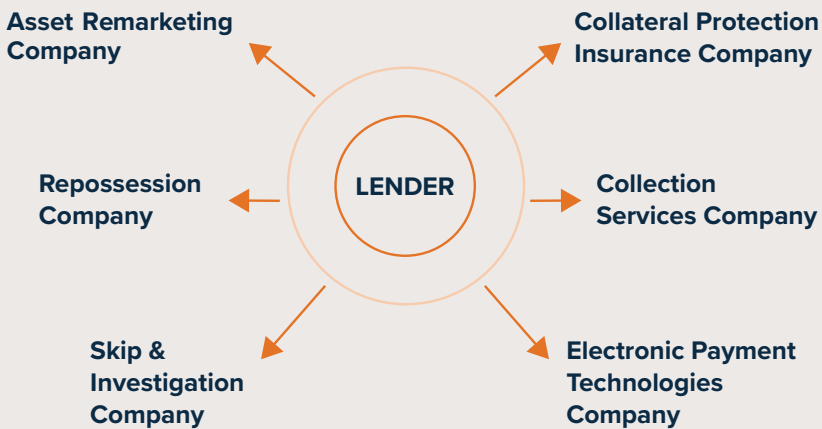
Complex risk management requires a Total Solution for your Collections, CPI, Asset Recovery, Skip Tracing, and Transaction Enablement programs.



CURRENT STATE:
DISPARATE VENDOR APPLICATIONS



FUTURE STATE:
COMPREHENSIVE SOLUTION



Visit, swb.us/solution to learn more.



THANK YOU TO OUR SPONSORS

LEAD SPONSORS



CO-SPONSORS

GOLD SPONSOR

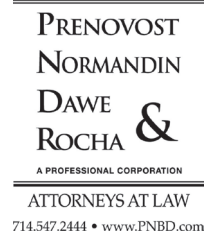
WELCOME EVENING SPONSOR



COFFEE BREAK SPONSORS



BREAKFAST SPONSORS



LUNCH SPONSORS



EMCEE/MODERATOR SPONSOR

BADGE SPONSOR

WALL INSERT SPONSOR



REGISTRATION DESK SPONSOR

TECHNOLOGY SPONSOR

TEXT SPONSOR

CELL PHONE CHARGING SPONSOR



INDUSTRY PARTNERS



EXHIBITING VENDORS





NCUCA

National Credit Union Collections Alliance

Join Us Next Year At Bellagio

2025

NCUCA artwork, web and print design, website development, printing, and conference materials, including this book, fulfilled by iOVA Communications



- Website & Database Development
- Web & Print Graphic Design
- Paid Advertising Management
- Content Marketing
- Marketing Consulting
- Full Print Capabilities

FREE QUOTE: 1-805-856-1511

www.iovacomm.com