

KEYNOTE SESSIONS

Credit Union Data & Analytics: Knowledge IS Power



STEVEN RICK

Director and Chief Economist, CUNA Mutual Group

Harness the power of data and analytics to expand your credit union's competitive advantage. In this dynamic presentation, you'll learn how to leverage internal data (e.g., transactional, product ownership, etc.) and external data (e.g., social media, credit bureaus, etc.) to gain a deeper understanding of your members' needs and to streamline the operations of your credit union. This approachable perspective features case studies from credit unions that have developed their data capabilities, insights from members on their perceptions of credit unions using their personal information, and concrete steps you can take to start or advance your data & analytics journey – and capture more business.

Generation C: Your Connected Customer (and Why Millennials and Kids aren't the only Customers Changing the World!)



BRIAN SOLIS

Principal Analyst at Altimeter Group, a Prophet company

When asked about their biggest challenge, managers, HR leaders and CX strategists say "Millennials!" But, Millennials are just a generation. Sure, they're unlike the generations before them, but to classify Millennials as a single entity gets in the way of seeing the real challenges—as well as the new opportunities they present. One thing they definitely share is that they're digital-first. But, they're not alone. Every day, people of all ages and backgrounds become more and more digitally savvy. The devices they use, apps they love, and services that change their behavior and expectations, all contribute to a connected generation of customers that Brian Solis refers to as "Generation-C"—where the C represents "Connected." It's a generation of customers not bound by age but instead, by digital behavior.

Brian Solis is a world-renowned digital analyst, anthropologist and author. He believes that studying behavior allows companies to see clearer paths to innovative strategies. He'll share insights that show us how to see the world differently in order to act differently. As Brian will show, these are incredible times. While it might feel out of control in many regards, the truth is that making everything work takes work. And that starts with a shift in perspective so that we can help lead the way to a more productive and lucrative future of business...and anything, really.

BREAKOUT SESSIONS

Money Chatter



BEN ROGERS

Managing Director, Research, Filene Research Institute

As Millennials enter adulthood and prime earning and spending years, they comprise the next potential heavy users of financial services and financial instruments. Understanding their money chatter (language they use to discuss money, personal finances and their perceptions of financial services, instruments and institutions) are important to better serve their needs and communicate value propositions to them.

At this session, you'll learn:

- How Millennials discuss money-related issues
- The language Millennials use to discuss personal finances
- What this language reveals about their perceptions of financial services, instruments and institutions

Ask the Experts: Three Biggest Pitfalls in Your Consumer Lending Process



ANDREA STRITZKE

Director, Product Management and Compliance, Lending & Security Payments, CUNA Mutual Group



KEN OTSUKA

Risk Management Senior Consultant, CUNA Mutual Group

Learn about the following compliance issues and risks lurking in your consumer lending process:

- How to not get caught in the costly compliance of Telephone Consumer Protection Act (TCPA)
- Check-in on the last minute updates for the Military Lending Act (MLA) to confirm you are ready for the October deadline
- Ensure your collection letters are compliant so you can mitigate your risks

Serving the Sandwich Generation



STEPHANIE GALLIGAN

Researcher, Filene Research Institute

The increase in life expectancy and rise in student loan debt have placed more middle-aged Americans in the so-called "sandwich generation;" a generation of people who care for their aging parents while also supporting their own children. This session will reveal products and services that can help Sandwich Generation members succeed in their financial lives.

Lower Score Auto Loans – Good for Members, Good for the Bottom Line



MARK LYNCH

CUDE, DUDE, CCUFC, Senior Program Manager, National Credit Union Foundation

According to Credit Karma, the average credit score for Americans between the ages of 18 and 44 is 630. However, the vast majority of credit unions approve very few auto loans for members with a score less than 630.

In fact, credit unions only have 5% of this market and are missing an enormous opportunity to help members of modest means in a way that is good for the bottom line. In this session, Mark uses his experience working on the National Credit Union Foundation's REAL Solutions Program to:

- Examine the non-prime auto lending market and why lending to this market makes sense for credit unions
- Illustrate how credit unions can take 7 steps to ensure that non-prime auto lending can be done in a way that is good for the member, does not place the credit union at risk and is very good for the bottom line
- Highlight credit unions that are successfully doing this type of lending

Credit Union Gamification: Why the Future of Work is Fun



PATRICK McELHENIE

Director, Lender Development Program, CUNA Mutual Group



MATT DAVIS

Founder, gameFI, Inc.

This session will explore how game thinking and game mechanics are being used across the globe to engage employees with the metrics that matter, boost morale, and drive results. You will discover how five large credit unions used improved feedback, focus, and fun, to generate non-interest income—and surprising lessons they learned along the way.

U.S. Economic Outlook & its Impact on Credit Unions



STEVEN RICK

Director & Chief Economist, CUNA Mutual Group

Leaders must understand how the global economy, the overall financial sector and the Federal Reserve will affect the U.S. economy, U.S. interest rates and ultimately credit union balance sheet and earnings performance. Analyze and establish standards against which your credit union's own performance can be measured. Learn trends of savings and loan activity, and weigh the influence of future economic events on growth patterns into 2017.

HOT TOPIC CHATS

Attracting Millennials: Reaching and Protecting this Powerful Generation

MARY DELANEY

CUNA Mutual Group

Join a TruStage Program media expert for an interactive discussion on what we've learned about reaching and serving this powerful and complex generation. Uncover ideas to better serve this large consumer group and build lifetime member relationships.

Choice Overload

TANSLEY STEARNS

Filene Research Institute

Understanding how consumers make financial choices is key. Download the research, ask Filene experts, and make it easier for members to engage with your credit union.

Credit Union ACH Risks

KEN OTSUKA

CUNA Mutual Group

During this chat, you will gain an understanding of the role your credit union plays in ACH transactions and learn risk control and mitigation tips.

Fiduciary Matters

KEVIN THOMPSON

CUNA Mutual Group

In April, the Department of Labor released its new Fiduciary Rule to drive increased transparency of the advisor-client relationship. Some predict that the increased regulatory complexity will cause firms to turn away from investment and retirement planning needs of hardworking Americans. Learn about the unique opportunity that credit unions have to stand out in the new environment, and get answers to your questions about the fiduciary rule.

Regulatory Updates & Opportunities in Executive Compensation

JOHN PESH

CUNA Mutual Group

Hear the latest on FASB accounting changes and the proposed 457(f) regulations, and how they will impact your investments and NQDC plans.

What Does the DOL Fiduciary Rule Really Mean for My Credit Union?

B.T. THOMAS

CUNA Mutual Group

Hear the top issues from a retirement plan sponsor's perspective.

Tips for Growing and Protecting Loans

PATRICK McELHENIE

CUNA Mutual Group

Please join Patrick McElhenie, Director of the Lender Development Program, as he shares thoughtful tips for growing and protecting loans.

Leveraging Technology – Improving My Credit Union's Human Capital Experience

DAVID MARTIN

Digital Benefit Advisors

HR Professionals: Isn't It Time to be in the Driver's Seat? For many new employees and HR professionals, the on-boarding and talent management process begins with confusing tax documents, boring insurance descriptions, and redundant paperwork. In this chat learn why technology is the leading differentiator to complete your credit union's Human Resources and Benefits Administration solution. As well, why you SHOULD NOT be paying for it!