



NCUCA

National Credit Union Collections Alliance

TWELFTH ANNUAL CONFERENCE

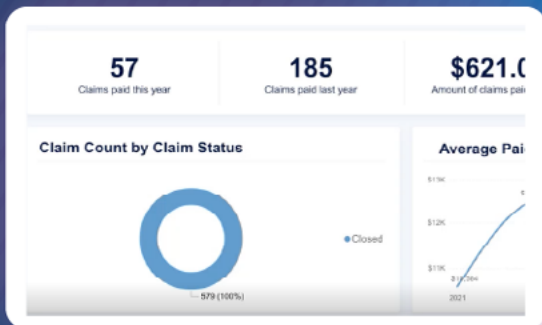
The Bellagio, Las Vegas ♦ April 7 - 9, 2026



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Tonya Rogers

Loan Number: 987654321-0123 | Collateral: 2013 Nissan Altima
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Insurance Details | **Loan Details** | Borrower Details | Collateral Details | Claim Details | Recover

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Dear Conference Attendee,

Welcome to the twelfth 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 seven credit unions, will focus on the Economic Outlook, Strategic Planning, Generative AI, Industry Disruptions, Modernized Collections, and other Industry Updates from the industry's leading speakers. The conference will open with a Keynote Address from Head of Regulatory Advocacy at America's Credit Union, James Akin. Day One also features sessions covering the Economic Outlook, Strategic Changes in Credit Unions, AI-Driven Automations, Payment Reminders Using AI, and the use of Neuro-Linguistic Programming. . Don't miss a special session hosted by Messagepay's CEO, Greg Pesci, alongside LAFCU's VP of Special Services & Risk Management, Art Sookazian, as they present a compelling case study demonstrating how Messagepay's cutting-edge text-to-pay solution is transforming the payment experience with seamless, real-time transactions.

Day Two will start with a session by Alana Anaya, Esq. followed by the industry's most sought out vendor and credit union networking event. This third event of the 2026 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 Reimagining the Recovery Lifecycle presented by Michael Pupil, Account Executive at Eltropy. followed by the return of the Roundtables event where participants are seated with industry professionals on relevant topics. Day two of educational sessions will conclude with a session on "The Credit Union Way" by Award-winning Author and Speaker, Lee Silber.

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; Texas Bay Credit Union; First City Credit Union; Vantage West Credit Union; Credit Union of Southern California; California Credit Union; and Climb Credit Union.

Thank you for being a part of the 2026 National Credit Union Collections Alliance 12th 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

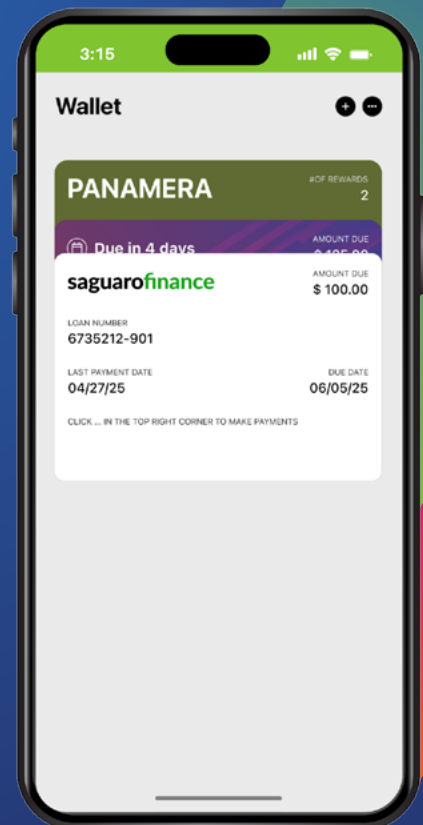


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ABOUT NCUCA

The National Credit Union Collections Alliance (NCUCA) is pleased to host its 12th annual conference at the Bellagio in Las Vegas, April 7 - 9, 2026. 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; Texas Bay Credit Union; First City Credit Union; Vantage West Credit Union; Credit Union of Southern California; California Credit Union; and Climb Credit Union.

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Our conference would not be possible without you.



National Credit Union Collections Alliance

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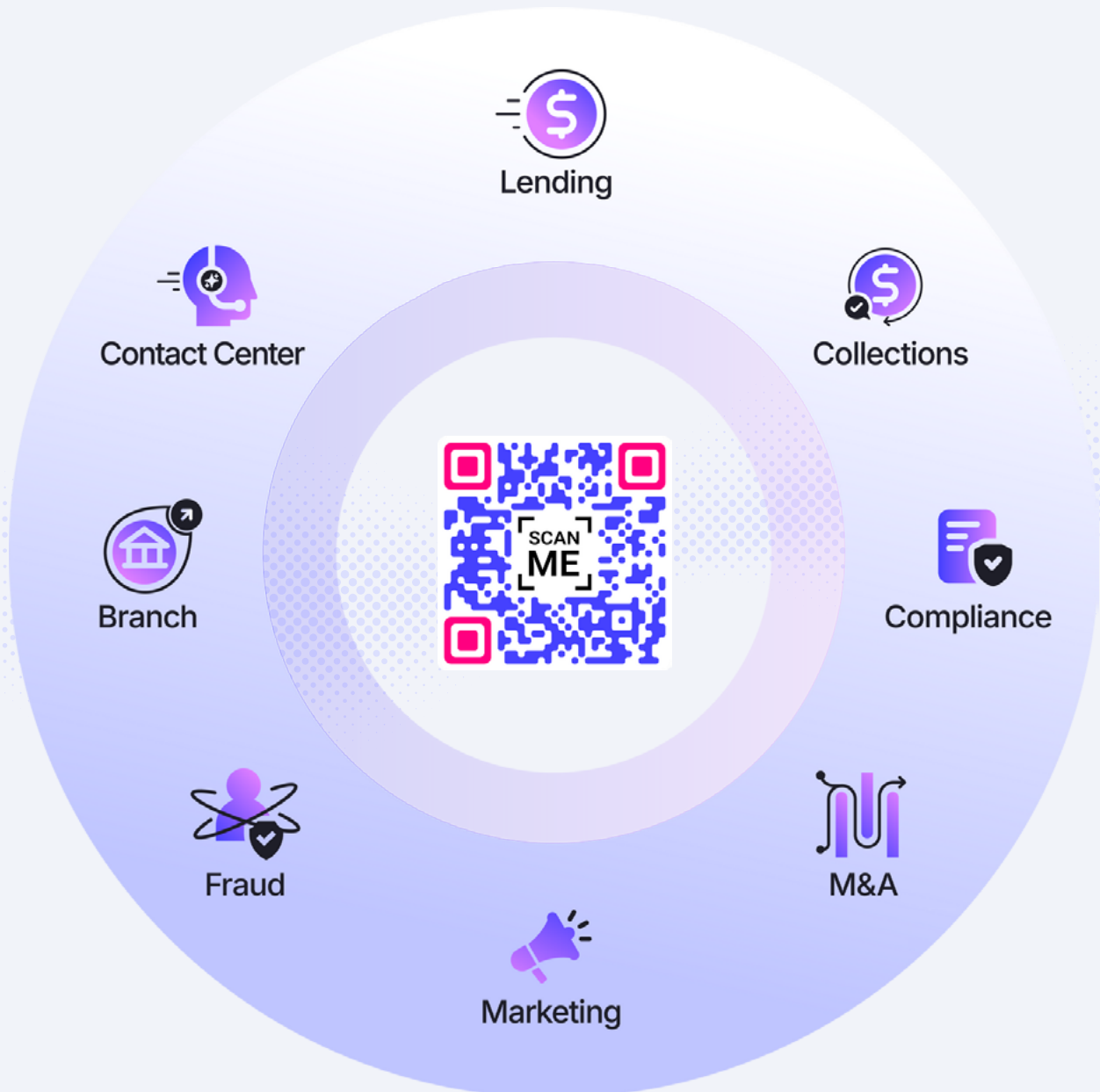
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Lending



Contact Center



Collections



Branch



Compliance



Fraud



M&A



Marketing

Registration

Bellagio Ballroom

Room 1, 5, 6, 7 Room 2

9:00am - 11:00am



Gaugin 1

Pre-conference Event: Power Sessions

For existing clients of Akuvo

12:00pm - 2:00pm



Pre-conference Event: Top Golf Event

Shuttle Pickup (Bellagio Tour Lobby): 11:30am and 11:40am

REGISTRATION / CHECK-IN

8:00am - 10:00am



Reg Desk

Vendor Registration / Checkin

VENDORS ONLY

10:00am - 12:00pm



Registration Closed

12:00pm - 2:00pm



Reg Desk

Vendor Registration / Checkin Resumes

VENDORS ONLY

2:00pm - 5:00pm



Credit Union Reservation by Appointment

5:00pm - 7:00pm



Welcome Reception

Day 1

Bellagio Ballroom

Room 1, 5, 6, 7 Room 2

7:00am - 8:15am



Breakfast

8:15am - 8:30am



Welcome from President National Credit Union Collections Alliance & Emcee Intro

8:35am - 9:35am



Keynote Speaker #1
James Akin, Head of Regulatory Advocacy | America's Credit Union
Topic: Industry Update

9:35am - 10:30am



Keynote Speaker #2
Sohini Chowdhury, PhD, FRM, Senior Director | Moody's Analytics
Topic: Economic Outlook: The Road Ahead

10:30am - 10:45am



15 Minute Break **SNACKS & BEVERAGE STATION**

10:45am - 11:25am



General Speaker #1
Pragas Nanthakumar, CEO | FinanceOps
Topic: Transforming Back-Office Operations in a Post-AI World: How Banks and Credit Unions Are Evolving from Routine Tasks to AI-Driven Efficiency

11:25am - 12:05pm



General Session #2
Peter Duffy, Industry Analysts & Advisor
Topic: The Century of Tectonic Change - And The Changes Credit Unions Are Considering For Their Strategic Plan

12:05pm - 1:05pm



Lunch

1:10pm - 2:00pm



General Session #3
G. A. "Jay" Mossman, III / Founder & CEO | AKUVO
Topic: AI in Action: Practical Strategies to Automate and Elevate Collections

2:05pm - 2:50pm



General Session #4
Greg Pesci & Art **SNACKS & BEVERAGE STATION**
Topic: Payments 365

2:50pm - 3:15pm















25 Minute Break

3:00pm - 3:50pm



General Session #5
Ron Brown / President & CEO | CSI Group
Topic: Neuro-Linguistic Programming Use in the 8 Steps of a Collection Call

- 8:00am   Light Continental & Coffee FOLLOWED BY BRUNCH
- 8:00am – 8:45am   **General Session #6**
Alana Anaya, Esq., Principal & Owner | Anaya Law Group
Topic: Understanding the impact of recent bankruptcy law changes on creditor rights
- 9:00am – 11:00am   Vendor Brunch Event / Vendor Showcase / Giveaways / DJ & Mimosas
- 11:00am – 11:55am   **General Session #7**
Michael Pupil, Account Executive | Eltrophy
Topic: Reimagining the Recovery Lifecycle: High-Velocity Results for a Digital-First World
- 12:00pm – 12:15pm   15 Minute Break / Coffee BELLAGIO FRESH BAKED COOKIES AND REFRESHMENTS
- 12:15pm – 1:45pm   **Roundtable Sessions (3, 30 minute increments per topic)**









Peter Duffy Table 1	Michael Pupil Table 2	Greg Pesci Table 3
EVERYTHING ON THE TABLE	The AI Trifecta: Synchronizing Member Experience, Staff Empowerment, and Institutional Growth	Payments 365

Erin Ackerman Table 4	Kris Frantzen Table 5	Srinivas Njay Table 6	
Digital Collections in Action: Enhancing the Member Experience	Driving the Evolution of Collections	When the Agent Calls Back: Member Experience in AI-Powered Collections	Autonomous but Accountable: Compliance and Risk When AI Agents Make Collection Decisions
		From Reactive to Predictive: Can Agentic AI Prevent Delinquency Before It Starts?	

Paula Nunez & Art Sookazian Table 7	Alana Anaya, Esq. Table 8	Mike Schatzman Table 9
Mastering the Art of Preparation – How to Eliminate Audit & Exam Findings	Proper handling deceased accounts	Negotiating judgment liens on distressed property
	Understanding UCC-1 liens	Symitar Programming for Collections, Lending & Risk

Pragas Nanthakumar Table 10	Ann Johnson Table 11	Christie V. Smith Table 12
Transforming Back-Office Operations in a Post-AI World: How Banks and Credit Unions Are Evolving from Routine Tasks to AI-Driven Efficiency	HR Compliance for Manager	Hiring Challenges in Today's Market
	Employee Engagement and Retention	Maintaining Customer Relationships

Sheldon Jones Table 13
Responsible and Effective Use of AI in Collections and Recovery

- 1:45pm – 2:45pm   **General Session #8**
Lee Silber / Award-Winning Author and Speaker
Topic: The Credit Union Way in Action
- 2:45pm   Emcee, Closing Announcements, Raffle Giveaways
- 3:00pm   Certificates
- 3:00pm – 4:30pm   Meeting One on Ones by Request with NCUCA Board

Reg Desk

Driving the Evolution of Collections

Stop reacting to delinquency. Start predicting outcomes.

Predictive
insight



Personalized
strategies



Digital-first
engagement



AI-driven
optimization



Temenos is redefining how credit unions approach
collections and loss mitigation.

Let's talk about your
collections strategy.

Scan to connect



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!





TriVerity[®]
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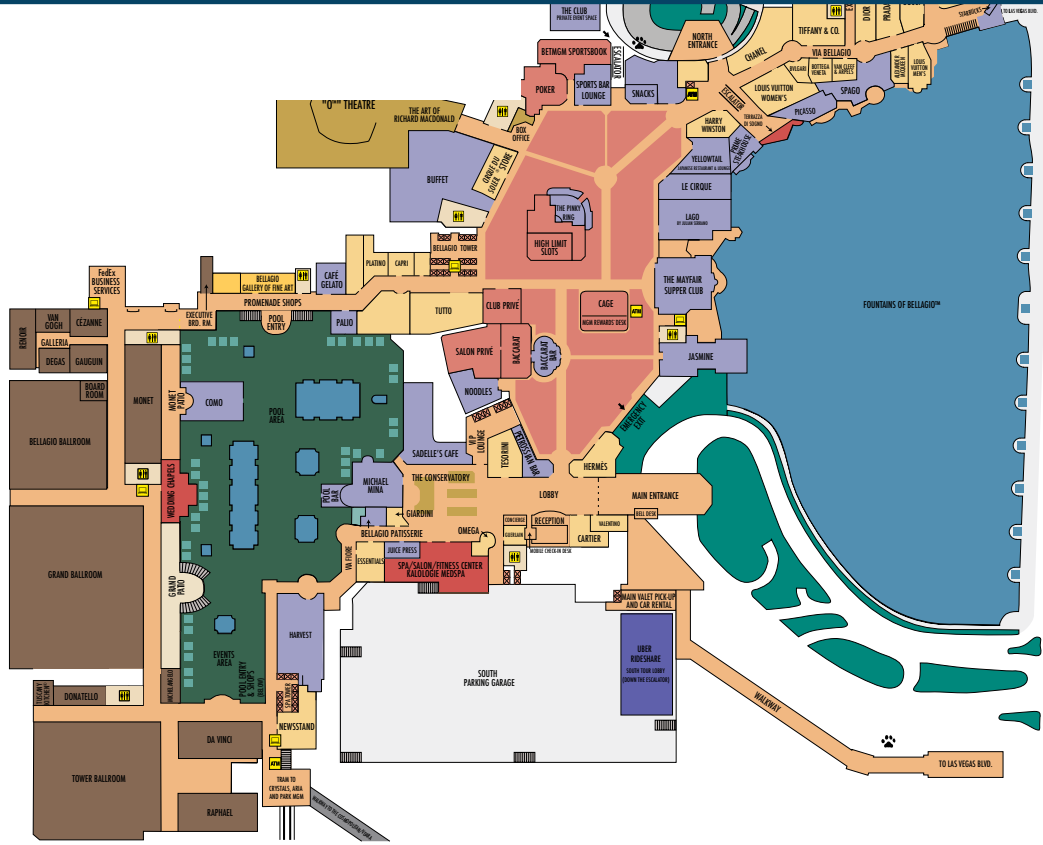
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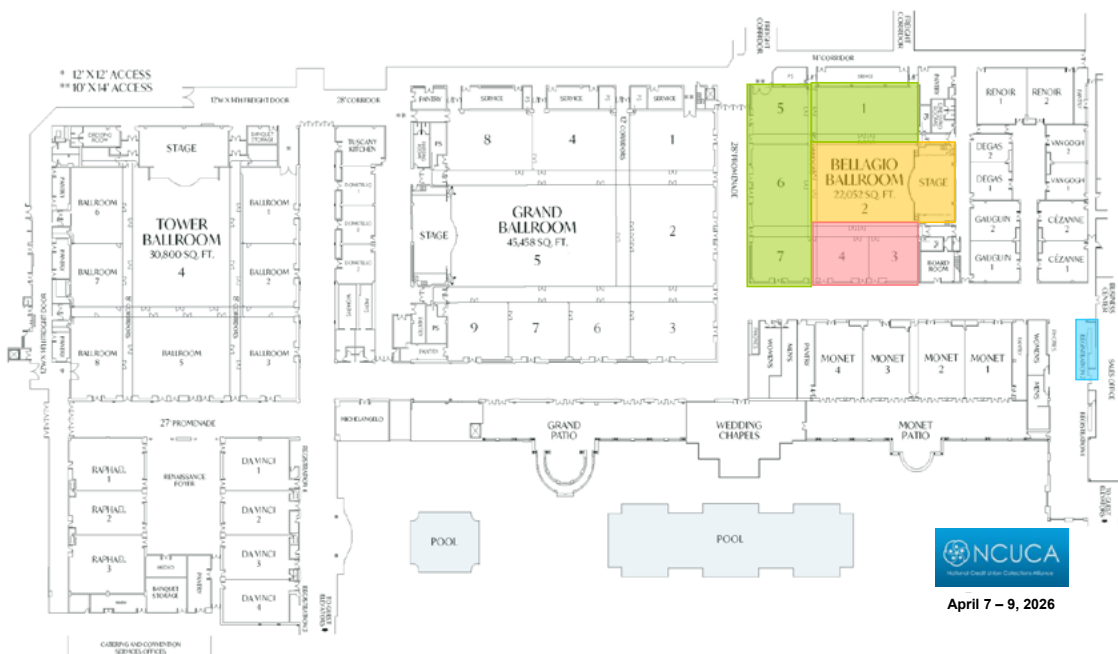
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Bellagio Map & Info



Legend	
4/7 - 4/9 REGISTRATION DESK 2 Registration	4/7 - 4/9 BELLAGIO BALLROOM 1,5,6,7 Vendor Showcase
4/7 - 4/9 BELLAGIO BALLROOM 2 General Session	4/7 - 7/9 BELLAGIO BALLROOM 3 & 4 Breakouts



NATIONAL CREDIT UNION COLLECTION ALLIANCE
 TWELFTH ANNUAL CONFERENCE

Bellagio Map & Info



Bellagio Ballroom for NCUC 2026 - April 6, 2026 at 12:00 AM

What You Don't See *Is Already* Costing You.



Intelligent
BANKING SOLUTIONS

SAFIRE-IQ™ AI-POWERED COLLECTIONS & RECOVERY

SAFIRE-IQ provides clear portfolio visibility that surfaces delinquency risk **before it escalates**, replacing fragmented tools with a single system teams across your organization can rely on to make informed decisions.

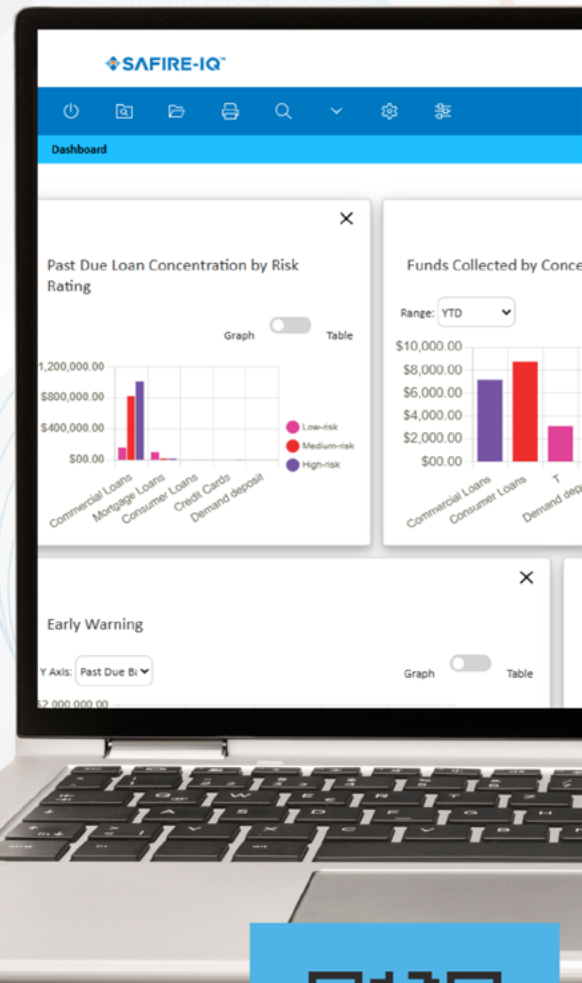
EARLY RISK DETECTION

COMPLIANCE READY

EXECUTIVE REPORTING

WORKFLOW AUTOMATION

AI DIGITAL CONCIERGE



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PRE-CONFERENCE POWER SESSIONS

FOR COLLECTIONS SYSTEMS PROVIDERS

Dive deep into system enhancements, hot fixes, the 2026 roadmap, best practices, and peer engagement in exclusive private meeting sessions tailored to each platform. These roundtable discussions will bring together credit union attendees within their respective client bases, fostering open and private forums where both attendees and speakers drive the conversation.

Bring your laptop and explore proven case studies alongside groundbreaking concepts first introduced at NCUCA. Gain an industry-first look at strategies to improve processes, maximize efficiencies, and implement best practices.

Stay ahead of the curve by getting exclusive insights into system enhancements and upcoming releases designed to optimize collections in today's economy. Hosted by leading collection software providers, these private conference sessions offer a unique opportunity for granular discussions on the topics that matter most to your team.

TUESDAY
APRIL 7, 2026

FREE
REGISTRATION

TIME
9:00AM - 10:30AM

James Akin, NCCO, APRP
Head of Regulatory Advocacy - America's Credit Union

DAY 1

Keynote Speaker

James Akin oversees America's Credit Unions' advocacy on regulatory developments from federal agencies, including the National Credit Union Administration, the Consumer Financial Protection Bureau, and the Small Business Administration. Akin is the association's primary subject matter expert on consumer protection issues and supports the association with expert legal guidance on topics like fees, payday, student, and auto lending, the

FCRA, UDAAP, and more. Akin leads a team responding on behalf of the credit union industry to proposed regulations and information-gathering notices, advising on legislative changes, and serving as a liaisons between the industry and the executive agencies. Akin previously served in policy and engagement roles in the Federal Government including the White House and Department of Housing and Urban Development.



Keynote Speaker 1
Wednesday, April 8, 2026
8:35am – 9:35am

Industry Update

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.



Sohini Chowdhury, PhD, FRM

Senior Director - Moody's Analytics

DAY 1

Keynote Speaker

Sohini Chowdhury is a Senior Director with Moody's Analytics. She specializes in applying macroeconomic forecasts, scenarios, and models in different industries such as banking, insurance, government, and asset management. These applications include stress testing such as CCAR/DFAST and ORSA, impairment accounting such as CECL/IFRS9, and asset allocation. She also works on incorporating climate scenarios and ESG metrics in underwriting and portfolio management. Previously, she led the global team responsible for the Moody's Analytics market risk forecasts and modeling services while managing custom scenarios projects for major financial institutions worldwide.

An experienced speaker, Sohini often presents at global industry conferences, roundtables and client meetings on topics such as the global and regional macroeconomic outlook and risks, and industry best practices for managing credit and market risks, portfolio modeling and meeting regulatory mandates. Sohini holds a PhD and a master's degree in economics from Purdue University, and a master's degree in applied statistics from West Chester University in Pennsylvania. She is a GARP® certified Financial Risk Manager (FRM) and has been working at Moody's Analytics since 2011.



Keynote Speaker 2

Wednesday, April 8, 2026
9:35am – 10:30am

Economic Outlook: An Uncertain Future

Where is the U.S. economy headed? What is in store for credit markets? This session will explore these questions as well as discuss the various risks facing the economy including geopolitical, policy and inflation risks and what it means for credit unions.

Pragas Nanthakumar

CEO - FinanceOps

DAY 1

Pragas Nanthakumar is the CEO and Co-Founder of FinanceOps, whose Agent AI and PayFac platform unifies AI-powered debt management, payment resolution, loan servicing, customer service, and collections into one intelligent engine, trusted by credit unions like Skyone Federal Credit Union, and LAFCU, and others to recover what would otherwise be written off.

With 10+ years across capital markets and fintech, including senior roles at RBC Capital Markets, Scotiabank, and Ramani.io, Pragas brings a rare strategic lens to a challenge most executives recognize but few have solved: the quiet erosion of working capital through fragmented, delayed, and costly receivables processes.

He built FinanceOps on a founding conviction, that collections, powered by the right AI, can be empathetic, compliant, and deeply profitable. FinanceOps is on track to collecting over \$1B in payments this year, from \$280M last year, and reduced collection costs to as low as 1.5% of recovered balances, achieving 10x growth in 2025.

Backed by world class investors and recognized on global stages from Hong Kong to Washington, Pragas is a leading voice on AI, liquidity strategy, and the future of financial operations, where collections is no longer a cost center, but a strategic revenue engine.”



General Session 1
Wednesday, April 8, 2026
10:45am – 11:25am

Transforming Back-Office Operations in a Post-AI World: How Banks and Credit Unions Are Evolving from Routine Tasks to AI-Driven Efficiency

The session will cover how AI is reshaping back-office functions in credit unions and banks, with a focus on improving operational efficiency, reducing costs, and evolving roles for CFOs and collections teams.

Peter Duffy

Nationally Recognized Industry Analysts and Advisor To Credit Unions and Their Boards

DAY 1

Peter Duffy works with senior management and boards of credit unions to understand key consumer, industry and regulatory trends and assist in developing plans for growth and strategic alliances. Advisory includes helping boards and their senior leaders in their preparation for the change needed to sustain top performance for members.

Previously, Duffy was a managing director at both PiperSandler and 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.

**General Session 2**

Wednesday, April 8, 2026

11:25am – 12:05pm

The Century of Tectonic Change – And The Changes Credit Unions Are Considering For Their Strategic Plan

As discussed when we last met, the U.S. and its financial institutions are experiencing permanent disruption and fundamental shifts in communication, technology, entertainment, consumer behavior (including depositing and borrowing), and much more.

Our discussion will delve a bit more deeply into the impact of the above trends on the financial and growth performance of banks and credit unions and what they portend for future performance.

Duffy will share research describing the key performance trends of FIs and the root influencers of the trends.

Increasingly, boards are determining that organic growth, fintech partnerships and merger should now play an outsized role in their CU's strategic planning. We will identify the financial capability of an FI to fund their growth plans while remaining competitive on loan and deposit products for members and without charging more for fees, sharing how to measure this capability in a clear manner. Included will be a clear demonstration of the role scale plays in the "financial capability" dynamic.

This session will have attendees discussing outcomes during breaks and at the roundtables, while leading to robust discussions back at the CU.

G. A. “Jay” Mossman, III

Founder & CEO - AKUVO

DAY 1

Jay is the Founder and CEO of AKUVO, a leading provider of credit risk and delinquency management technology that processes data for 24 million credit union members and almost 100 million accounts daily. In 2015, he successfully sold his previous company, Akcelerant, to Temenos, where he led the North America team until 2019. Through his investment holding company, NRT Holdings, Jay is an active investor with a diverse portfolio spanning real estate, technology, apparel, and food & beverage industries.

Jay’s career began at Mellon Bank and includes roles at RepublicBank and BankOne. In 1998, he founded a financial software company, marking the start of his entrepreneurial journey, which led to six successful ventures and created over \$250 million in value. Throughout his career, he has received numerous accolades, including Turnaround Entrepreneur of the Year by Inc. Magazine and formal Citations from the Pennsylvania Senate and House.



General Session 3
 Wednesday, April 8, 2026
 1:10pm – 2:00pm

AI in Action: Practical Strategies to Automate and Elevate Collections

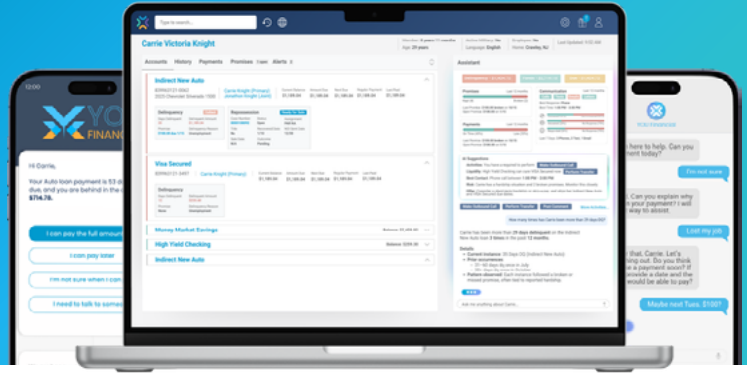
Credit unions are facing rising delinquency, tighter margins, and growing regulatory and member expectations. In this session, Jay Mossman will outline practical, achievable ways AI can help credit unions modernize collections while staying true to their member-first mission.

Jay will break down how predictive analytics, intelligent automation, and emerging agentic AI can help teams identify risk earlier, prioritize cases more accurately, personalize outreach, and automate manual tasks, freeing staff to focus on high-value member support. Using real examples from the credit union industry, he’ll highlight where institutions are already improving recoveries, reducing operational strain, and delivering better member experiences through smarter, data-driven decisioning.

Attendees will leave with a clear understanding of how to approach AI responsibly, where to start, and how to build confidence in using these tools to enhance, not replace, the human connection central to credit unions.

AKUVO

Intelligent Collections



What is the AKUVO Platform?

The AKUVO Platform delivers Intelligent Collections through a modern, 100% cloud-native, AI-enabled system trusted by more than **185 financial institutions** to run, manage, and elevate their entire collections organization.



100% Cloud-Native, Hosted in Azure



Next-Gen Efficiency and Automation



Support for Bankruptcy, Repo, and More



FREE Texting Included



24/7 Self-Service Virtual Collector



Onshore Experts for Support

The results?

100% increase in **collections tasks completed**

60% increase in **collections team efficiency**

13x increase in **repossession processing speed**

33% increase in **bankruptcy processing speed**

Featured achievements from our customers

75% decrease in **collector onboarding time**

6 Mo of straight **delinquency rate reduction**

\$385M cured **delinquent balances** by Virtual Collector in 1 month

<\$0.01 per dollar collected with Virtual Collector

What package is right for me?

Signature

AKUVO's Signature package offers abundant features including:

- Real-time activity creation and assignment
- Automated collections and specialty processes
- Access to AKUVO's full partner ecosystem

Essential

A simplified, cost-effective solution ideal for lower-volume institutions looking for:

- A modern platform to enhance efficiency
- Digital communication and collections channels
- Self-service options for account holders

AI Add-Ons

Modern, AI technology focused on increasing collections efficiency

- Collector Assistant with next-step processing
- AI-powered communication in Virtual Collector including chat, text, email, and voice
- "Talk to Your Data" intelligence

What are customers saying?

"If you're thinking about making the switch, **just go for it!**

The implementation was **quick**, the process was **straightforward**, and everything **just worked.**"

VP of Consumer Lending

"Automating administrative tasks has enabled **more effective collections, improved team efficiency and reduced delinquency.**"

VP of Credit Risk

"The efficiencies we've gained with **Virtual Collector** are incredible. And at just **\$0.01 per dollar collected**, the return on investment speaks for itself."

VP of Collections

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Let's do something great together.



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info@akuvo.com



484.754.6445

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.

DAY 1**Art Sookazian***President of National Credit Union Collections Alliance (NCUCA)*

Art Sookazian serves as the Vice President of Special Services and Risk Management for Los Angeles Federal Credit Union (LAFUCU). In addition, he is the President of the National Credit

Union Collections Alliance (NCUCA). The NCUCA is a nationwide collections organization for credit unions providing networking, best practices, and educational services. He oversees collections, recoveries, litigation, repossessions, and remarketing at LAFUCU. Additionally Art oversees the Risk Management program at Los Angeles Federal Credit Union finding ways to fight fraudsters and mitigate and prevent losses related to identity fraud, account takeover, plastic card fraud, dealership car fraud, and loan fraud. He has twenty years of experience in collections at both captive

finance and credit union industries. Art has worked at some of the leading captive finance companies including Toyota Financial Services, Lexus Financial Services, and Isuzu Motors Acceptance Corp. Prior to his time at Los Angeles Federal Credit Union, Art served as the Vice President of Collections at Xceed Financial Credit Union. Art has a Bachelor of Arts in Psychology from The University of Virginia. In 2016, Art was awarded the CU Times Trailblazer 40 Below award for his success overseeing collections programs at credit unions while forming the NCUCA.

General Session 4

Wednesday, April 8, 2026

2:05pm – 2:50pm

Payments 365

Powering payments 24/7/365

Using predictive modeling (AI) to tailor the content and timing of payment reminders

- Increase payment volume
- Reduce delinquency
- Alleviate administrative burden

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Ron Brown*President & CEO - CSI Group***DAY 1**

Ron L. Brown is the President and CEO of CSI Group in Oklahoma City, Oklahoma, one of the oldest and largest Asset Recovery Investigation Agencies in the Central Plains Region.

A state licensed Private Investigator and member of the National Association of Fraud Investigators, he has over 45 years of experience in the field of locating and recovering lost and missing people and assets and has assisted many law enforcement agencies including the U.S. Marshall's Service, Federal Bureau of Investigation and the Texas Rangers.

He is internationally recognized as one of the leaders in the Tracing and Recovery Industry and spends much of his time acting as an instructor for various credit and collection entities. Having received the ACA International "Fred Kirschner Instructor Achievement Award" for instructing 250 ACA Seminars, he was also three times selected by ACA International as the "ACA Certified Instructor of the Year". Ron also instructs for the Oklahoma Council on Law Enforcement Education and Training and travels across

the United States presenting his critically acclaimed "MANHUNT" and "CYBERTRACKING" Seminars.

Nationally recognized as one of the key instructors of the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, Gramm-Leach-Bliley Act and HIPAA, Ron has written many published articles on these ever-changing federal laws and continues to conduct seminars related to these statutes. Testifying as an "Expert Witness" in numerous wrongful repossession litigations Ron recognized the need for an affordable field agent compliance training program and in collaboration with the members of Eagle Group XX he has developed the asset recovery industry accepted compliance training seminars which include the Field Agent Compliance Training (FACT), the Support Employee Compliance Training (SECT) and most recently the highly praised (SACAT) Situational Awareness and Confrontational Avoidance Techniques.

Ron continues to author numerous industry publication articles on the application of psychology and neuro-linguistics related to tracing, interrogation techniques and consumer motivation in the collection and asset recovery industry as well as co-authoring the best seller, "MANHUNT, The Book".



Currently active in all phases of the Asset Recovery and Collection Industry he continues to personally handle investigations ranging from Internal Fraud to Homicide and is well known in Debt Collection, Law Enforcement and Asset Recovery circles.

General Session 5**Wednesday, April 8, 2026**

3:00pm – 3:50pm

Neuro-Linguistic Programming Use in the 8 Steps of a Collection Call

In this very advanced presentation, you will discover 5 of the most powerful words in the English language, why they are so powerful and how to properly use them to motivate your credit union members to honor their debts.

You will learn how proper use of Neuro-Linguistic Programming (NLP) will assist you in avoiding the "trip up questions" you are asked which can get you and your company in an expensive litigation as well as how to avoid those irritating "hang up" calls.

By utilizing NLP combined with the 8 steps of a collection call you will provide yourself and your staff with a "road map to success" enabling more member contact, firmer "promises to pay" and increasing the payment to promise ratio.

This highly acclaimed presentation has, in many cases doubled a credit union collector's recovery totals.

Alana Anaya, Esq.
Principal & Owner - Anaya Law Group

DAY 2

Ms. Anaya has proudly been representing credit unions, corporate clients and real estate brokerages for over twenty two years. She also is a California Real Estate Broker. Ms. Anaya handles all aspects of litigation, regularly provides legal review and guidance on contracts/transaction matters, handles bankruptcy matters on behalf of creditors and engages in skilled negotiation tactics to maximize all settlement opportunities. Ms. Anaya regularly conducts arbitrations and trials. When clients need guidance

backed by experience, Ms. Anaya can prove to be an asset to assist through any difficult or complex matter and can provide the legal guidance needed for a successful conclusion. Ms. Anaya regularly provides ongoing legal education and updates to credit unions and the real estate industry on various current topics of interest and participates regularly as a speaker at local and national venues.



General Session 6
Thursday, April 9, 2026
8:00am – 8:55am

Understanding the impact of recent bankruptcy law changes on creditor rights

This session will focus on understanding how bankruptcy activity is evolving at the state level and becoming increasingly important for risk management, recovery strategy, and litigation planning.



Michael Pupil

Account Executive - Eltrophy

DAY 2

Michael Pupil is an Account Executive at Eltrophy, where he helps credit unions and community banks leverage a unified conversations platform to transform the member experience. Michael brings a wealth of leadership experience to this role, having previously served as VP of Sales at Lexop (acquired by Eltrophy) and VP of Eltrophy's Collections Business Unit.

With over 20 years of expertise in fintech and IT, Michael is a leading voice on "Collections 2.0"—balancing AI-powered efficiency with human empathy. A frequent speaker at CCUCC, NWCUCA, UCC, and CUCP, he provides actionable strategies for breaking down departmental silos and building long-term member loyalty through digital-first communication.



General Session 7

Thursday, April 9, 2026
11:00am – 11:55am

Reimagining the Recovery Lifecycle: High-Velocity Results for a Digital-First World

As 2026 unfolds, credit unions are facing a complex paradox: a resilient labor market coupled with record-high consumer debt and rising delinquency. For leadership, the challenge is no longer just "collecting payments," but managing portfolio risk while preserving the member relationships that define our industry. This session examines the shift toward a Unified Conversations strategy—an executive framework that integrates self-cure portals, digital wallet payments, and automated outreach. We will discuss how to optimize the cost-to-collect and leverage transaction intelligence to intervene earlier in the delinquency cycle, ensuring institutional stability and "anytime, anywhere" access without sacrificing empathy.

Takeaways:

- **The Digital Efficiency Mandate:** Why transitioning to 24/7 self-service "self-cure" portals and mobile wallets is now a strategic necessity to reduce manual overhead and meet modern member payment behaviors.
- **Proactive Portfolio Protection:** Leveraging transaction intelligence to identify financial stress early, allowing for intervention before a member loses access to vital services or moves into high-risk delinquency stages.
- **Scaling Compassion through Automation:** Strategies for utilizing a unified platform to manage surging delinquency volumes with personalized, empathetic scripting that protects the member experience and brand reputation.

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Round Table Sessions

DAY 2

3 Sessions
30 Minutes Each



Peter Duffy

Table 1

EVERYTHING ON THE TABLE



Michael Pupil

Table 2

The AI Trifecta: Synchronizing Member Experience, Staff Empowerment, and Institutional Growth



Greg Pesci

Table 3

Payments 365



Erin Ackerman

Table 4

Digital Collections in Action: Enhancing the Member Experience



Kris Frantzen

Table 5

Driving the Evolution of Collections

Round Table Sessions

DAY 2

3 Sessions
30 Minutes Each



Srinivas Njay

Table 6

When the Agent Calls Back: Member Experience in AI-Powered Collections

Autonomous but Accountable: Compliance and Risk When AI Agents Make Collection Decisions

From Reactive to Predictive: Can Agentic AI Prevent Delinquency Before It Starts?



Paula Nunez & Art Sookazian

Table 7

Mastering the Art of Preparation – How to Eliminate Audit & Exam Findings



Alana Anaya, Esq.

Table 8

Proper handling deceased accounts

Negotiating judgment liens on distressed property

Understanding UCC-1 liens



Mike Schatzman

Table 9

Symitar Programming for Collections, Lending & Risk



Pragas Nanthakumar

Table 10

“Transforming Back-Office Operations in a Post-AI World: How Banks and Credit Unions Are Evolving from Routine Tasks to AI-Driven Efficiency”

Round Table Sessions

DAY 2

3 Sessions
30 Minutes Each



Ann Johnson

Table 11

**HR Compliance
for Managers**

**Hiring Challenges
in Today's Market**

**Employee
Engagement and
Retention**



Christie V. Smith

Table 12

Maintaining Customer Relationships



Sheldon Jones

Table 13

**Responsible and Effective Use of AI in Collections
and Recovery**



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www.SouthBayRemarketingServices.com

Peter Duffy

Nationally Recognized Industry Analysts and Advisor To Credit Unions and Their Boards.

DAY 2

Peter Duffy works with senior management and boards of credit unions to understand key consumer, industry and regulatory trends and assist in developing plans for growth and strategic alliances. Advisory includes helping boards and their senior leaders in their preparation for the change needed to sustain top performance for members.

Previously, Duffy was a managing director at both PiperSandler and 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



EVERYTHING ON THE TABLE

Roundtable Sessions Table 1

Thursday, April 9, 2026

12:15pm – 1:45pm

From Peter Duffy's General Session- what ideas both orthodox and unorthodox should be considered for stronger financial health & accelerated growth.

Some Sacred Cows that CUs (and banks) are re-evaluating.

We will welcome your ideas also.



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Michael Pupil

Account Executive - Eltrophy

DAY 2

Michael Pupil is an Account Executive at Eltrophy, where he helps credit unions and community banks leverage a unified conversations platform to transform the member experience. Michael brings a wealth of leadership experience to this role, having previously served as VP of Sales at Lexop (acquired by Eltrophy) and VP of Eltrophy's Collections Business Unit.

With over 20 years of expertise in fintech and IT, Michael is a leading voice on "Collections 2.0"—balancing AI-powered efficiency with human empathy. A frequent speaker at CCUCC, NWCUCA, UCC, and CUCP, he provides actionable strategies for breaking down departmental silos and building long-term member loyalty through digital-first communication.



The AI Trifecta: Synchronizing Member Experience, Staff Empowerment, and Institutional Growth

Roundtable Sessions Table 2

Thursday, April 9, 2026

12:15pm – 1:45pm

As 2026 presents new delinquency challenges, credit union leaders must find a way to scale their recovery efforts without losing the "human touch." This roundtable is a collaborative session for senior executives to discuss how AI creates a balanced ecosystem for three critical groups. We will focus on:

The Member:

Providing a private and dignified path to repayment through 24/7 self-service options.

The Employee:

Reducing burnout by automating repetitive outreach and allowing staff to focus on complex, high-value member advocacy.

Management:

Protecting the bottom line by lowering the cost to collect and using predictive intelligence to mitigate portfolio risk.

Join Michael Pupil for a candid discussion on the hurdles and successes of AI integration. Bring your perspectives and leave with a practical framework for a more efficient and resilient recovery operation.

Greg Pesci

President & CEO, Spera - Inc. (dba MessagePay)

DAY 2

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.



Payments 365

Roundtable Sessions Table 3

Thursday, April 9, 2026

12:15pm – 1:45pm



Erin Ackerman*Vice President of Customer Loyalty - AKUVO***DAY 2**

Erin Ackerman is Vice President of Customer Loyalty at AKUVO, supporting financial institution customers using AKUVO's collections platform. With more than 25 years of experience serving financial institutions, Erin led the Collections team at TruWest Credit Union before coming to AKUVO. A graduate of the University of Phoenix, she has her bachelor's degree in accounting.

**Digital Collections in Action: Enhancing the Member Experience****Roundtable Sessions
Table 4****Thursday, April 9, 2026**

12:15pm – 1:45pm

Discuss how Temenos is building upon its proven collections solution to meet the future of collection and loss mitigation. This future will be marked by data-driven insight into optimal, personalized strategies, increased automation, and a growing utilization of digital and AI-driven communication tools.

Kris Frantzen

VP - Product Strategy, Temenos

DAY 2

Kris has spent 18 years in the software and service space, focusing on loan and account origination and collections & recovery solutions for banks and credit unions. In his role as VP of Product Strategy at Temenos, Kris is responsible for developing and innovating on the Lifecycle Management Suite which addresses onboarding, collections and recovery solutions.

Kris is a published thought leader who has spoken at various industry conferences and manages relationships with strategic accounts and product evangelists, all while providing input on the strategic direction of Lifecycle Management Suite solutions.

**Driving the Evolution of Collections****Roundtable Sessions
Table 5****Thursday, April 9, 2026**

12:15pm – 1:45pm

Discuss how Temenos is building upon its proven collections solution to meet the future of collection and loss mitigation. This future will be marked by data-driven insight into optimal, personalized strategies, increased automation, and a growing utilization of digital and AI-driven communication tools.

Srinivas Njay

CEO and Founder - interface.ai

DAY 2

Srinivas Njay has over a decade of experience in Artificial Intelligence—spanning his Master’s degree, an influential tenure at Microsoft, and the founding of interface.ai. By combining his deep technological expertise with profound business and financial insights, Sri created interface.ai to revolutionize the financial industry through AI.

Today, interface.ai partners with approximately 100 financial institutions across the United States. Their out-of-the-box AI Assistant acts as a “personal banking assistant,” providing 24/7 support and guiding members through every step of their journey—from becoming a member to achieving financial wellness.

Previously, Sri spearheaded the digital strategy for a financial institution, propelling it from inception to managing assets worth several billion dollars. This accomplishment not only showcases his strategic acumen but also solidifies his understanding of the financial sector’s needs.

Sri’s innovative leadership and transformative contributions have earned him widespread recognition. He was prominently featured on the cover of Forbes magazine, celebrated as the “Bootstrap Baller” for steering interface.ai’s remarkable growth as a bootstrapped enterprise. Most recently, under his guidance, interface.ai achieved a significant milestone of becoming the most valuable agentic AI company in financial services, following a highly successful funding round in October 2024.



When the Agent Calls Back: Member Experience in AI-Powered Collections

Roundtable Sessions Table 6

Thursday, April 9, 2026

12:15pm – 12:45pm

As AI agents become capable of autonomously managing the full collections lifecycle — from early-stage reminders through payment arrangements — credit unions face a fundamental question: how do you preserve the empathetic, member-first ethos that sets you apart from banks when an AI is doing the talking? This roundtable explores where agentic AI excels at meeting members in distress (24/7 availability, zero judgment, consistent tone) and where it risks eroding trust. We’ll discuss real scenarios: should an AI agent have authority to negotiate a hardship plan on the spot? How do members actually feel when they realize they’re speaking with an AI about sensitive financial struggles? And what guardrails should credit unions put in place so automation strengthens — rather than replaces — the human relationship?



Agentic Smart Collections AI

Multi-Channel Autonomous Collection



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Srinivas Njay
CEO and Founder - interface.ai

DAY 2

Autonomous but Accountable: Compliance and Risk When AI Agents Make Collection Decisions

**Roundtable Sessions
Table 6 (Continued)**

Thursday, April 9, 2026

12:45pm – 1:15pm

Agentic AI doesn't just follow a script — it reasons, adapts, and takes action. That's powerful for collections, but it also introduces new compliance territory. If an AI agent decides when to escalate, what payment terms to offer, or how frequently to contact a member, who's responsible when something goes wrong? This roundtable digs into the practical governance challenges: how do you audit an agent that makes thousands of micro-decisions daily? What does FDCA and Reg F compliance look like when the "collector" is software? How are examiners likely to evaluate AI-driven collection strategies? Attendees will share frameworks for oversight, testing, and documentation that keep agentic AI within regulatory bounds while still unlocking its value.

From Reactive to Predictive: Can Agentic AI Prevent Delinquency Before It Starts?

Thursday, April 9, 2026

1:15pm – 1:45pm

Traditional collections is reactive — a member misses a payment, then the process begins. Agentic AI opens the door to something fundamentally different: an AI that monitors behavioral signals, proactively reaches out with tailored options, and autonomously orchestrates early interventions before an account ever hits 30 days past due. This roundtable explores whether that vision is realistic today and what it means for credit union operations. We'll discuss how agentic AI can blend data from transaction patterns, engagement history, and life events to intervene at the right moment — and whether members welcome that proactive outreach or see it as intrusive. What does "collections" even mean when the goal shifts from recovering money to preventing hardship?

Art Sookazian*President of National Credit Union Collections Alliance (NCUCA)***DAY 2**

Art Sookazian serves as the Vice President of Special Services and Risk Management for Los Angeles Federal Credit Union (LAFCU). In addition, he is the President of the National Credit Union Collections Alliance (NCUCA). The NCUCA is a nationwide collections organization for credit unions providing networking, best practices, and educational services. He oversees collections, recoveries, litigation, repossessions, and remarketing at LAFCU. Additionally Art oversees the Risk Management program at Los Angeles Federal Credit Union finding ways to fight fraudsters and mitigate and prevent losses related to identity fraud, account takeover, plastic card fraud,

dealership car fraud, and loan fraud. He has twenty years of experience in collections at both captive finance and credit union industries. Art has worked at some of the leading captive finance companies including Toyota Financial Services, Lexus Financial Services, and Isuzu Motors Acceptance Corp. Prior to his time at Los Angeles Federal Credit Union, Art served as the Vice President of Collections at Xceed Financial Credit Union. Art has a Bachelor of Arts in Psychology from The University of Virginia. In 2016, Art was awarded the CU Times Trailblazer 40 Below award for his success overseeing collections programs at credit unions while forming the NCUCA.


Mastering the Art of Preparation – How to Eliminate Audit & Exam Findings
**Roundtable Sessions
Table 7**
Thursday, April 9, 2026

12:15pm – 1:45pm

This session delivers a high-impact look at how LAFCU achieved four consecutive years with zero NCUA exam or audit findings in Risk Management and Collections. Paula Nunez, AVP of Risk Management and BSA expert, and Art Sookazian VP of Risk Management and Collections, will break down the exact framework we use to prepare teams, reverse-engineer findings, strengthen internal controls, and respond strategically to examiner requests.

Attendees will walk away with practical steps to reduce repeat findings, avoid DORs, protect member data, and build a confident, exam-ready culture. This is one of the most valuable sessions at this year's conference.

Alana Anaya, Esq.

Principal & Owner - Anaya Law Group

DAY 2

Ms. Anaya has proudly been representing credit unions, corporate clients and real estate brokerages for over twenty two years. She also is a California Real Estate Broker. Ms. Anaya handles all aspects of litigation, regularly provides legal review and guidance on contracts/transaction matters, handles bankruptcy matters on behalf of creditors and engages in skilled negotiation tactics to maximize all settlement opportunities. Ms. Anaya regularly conducts arbitrations and

trials. When clients need guidance backed by experience, Ms. Anaya can prove to be an asset to assist through any difficult or complex matter and can provide the legal guidance needed for a successful conclusion. Ms. Anaya regularly provides ongoing legal education and updates to credit unions and the real estate industry on various current topics of interest and participates regularly as a speaker at local and national venues.



Proper handling deceased accounts

Roundtable Sessions
Table 8

Thursday, April 9, 2026
12:15pm – 12:45pm

Negotiating judgment liens on distressed property

Thursday, April 9, 2026
12:45pm – 1:15pm

Understanding UCC-1 liens

Thursday, April 9, 2026
1:15pm – 1:45pm

Mike Schatzman

CEO - Technology Systems Solutions

DAY 2

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 Programming for Collections, Lending & Risk****Roundtable Sessions
Table 9****Thursday, April 9, 2026**

12:15pm – 1:45pm

A data-driven session for managers who want to leverage Symitar more effectively.

**This Half Page
is sponsored by:**

Pragas Nanthakumar

CEO & Co-Founder - FinanceOps

DAY 2

Pragas Nanthakumar is the CEO and Co-Founder of FinanceOps, whose Agentic AI and PayFac platform unifies AI-powered debt management, payment resolution, loan servicing, customer service, and collections into one intelligent engine, trusted by credit unions like Skyone Federal Credit Union, and LAFCU, and others to recover what would otherwise be written off.

With 10+ years across capital markets and fintech, including senior roles at RBC Capital Markets, Scotiabank, and Ramani.io, Pragas brings a rare strategic lens to a challenge most executives recognize but few have solved: the quiet erosion of working capital through fragmented, delayed, and costly receivables processes.

He built FinanceOps on a founding conviction, that collections, powered by the right AI, can be empathetic, compliant, and deeply profitable. FinanceOps is on track to collecting over \$1B in payments this year, from \$280M last year, and reduced collection costs to as low as 1.5% of recovered balances, achieving 10× growth in 2025.

Backed by world class investors and recognized on global stages from Hong Kong to Washington, Pragas is a leading voice on AI, liquidity strategy, and the future of financial operations, where collections is no longer a cost center, but a strategic revenue engine.”



Transforming Back-Office Operations in a Post-AI World: How Banks and Credit Unions Are Evolving from Routine Tasks to AI-Driven Efficiency

**Roundtable Sessions
Table 10**

Thursday, April 9, 2026

12:15pm – 1:45pm

The session will cover how AI is reshaping back-office functions in credit unions and banks, with a focus on improving operational efficiency, reducing costs, and evolving roles for CFOs and collections teams.

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FinanceOps

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Kindly Note: Exclusive to NCUCA members. Offer valid for 30 days following the NCUCA Conference.*

Ann Johnson, PHR, SHRM-CP*SVP/Chief Administrative Officer - Silver State Schools Credit Union***DAY 2**

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.

**HR Compliance for Managers****Roundtable Sessions
Table 11****Thursday, April 9, 2026**

12:15pm – 12:45pm

Interactive discussion about common HR compliance issues facing managers in today's workforce. How do you monitor leave of absences, work, and productivity without violating HR laws. Practical recommendations for managers to remain compliant with HR laws while managing today's workforce.

Hiring Challenges in Today's Market**Thursday, April 9, 2026**

12:45pm – 1:15pm

Interactive discussion about hiring challenges in today's world including flex schedules, skill gaps, decreasing talent pool, disengaged applicants, and inclusive workforce. Practical recommendations for hiring top talent – the right person for the right position.

Employee Engagement and Retention**Thursday, April 9, 2026**

1:15pm – 1:45pm

Interactive discussion answering the question – You have hired them – now how do you keep them? Practical recommendations for keeping employees engaged and retaining your top performers.

Christie V. Smith*Principal Vice President of Investor Relations - Lafayette Federal Credit Union***DAY 2**

Christie V. Smith is a seasoned leader in mortgage lending with over 34 years of experience and a master's in business management. She has extensive expertise in lending compliance, loan origination, and underwriting, and has held a mortgage broker's license for 12 years. As CEO for 17 years, Christie specialized in Affordable Housing and Community Development Financial Institutions, focusing on economic growth and financial inclusion.

Currently, she is Principal Vice President of Investor Relations at Lafayette Federal Credit Union, overseeing Investor Relations, participation loans, securitization loans, mortgage

loans, and small business lending. She ensures regulatory compliance to mitigate risk to the credit union and plays a key role in credit committee decisions across consumer, mortgage, and commercial markets.

Previously, Christie was the Vice President of Mortgage Operations, directing all aspects of mortgage operations and team development. Her core strengths include project management, regulatory compliance, team leadership, and strategic planning, which have earned her recognition for operational excellence and effective decision-making.

**Maintaining Customer Relationships****Roundtable Sessions
Table 12****Thursday, April 9, 2026**

12:15pm – 1:45pm

While third-party partnerships can operate behind the scenes, the originating institution remains accountable to the customer experience.

- How do institutions ensure customer relationships remain strong and seamless when loans are participated or serviced through third parties?
- What communication strategies are most effective in maintaining transparency and trust with borrowers?
- How can institutions use participation partnerships to enhance—not dilute—their value proposition to members or customers?

Sheldon Jones*Vice President of Sales - Convoke***DAY 2**

Sheldon Jones is the Vice President of Sales at Convoke, where he leads the company's growth strategy and execution.

He brings over two decades of experience driving revenue, launching new verticals, and scaling businesses in analytics, SaaS, and AI-driven industries. He has played key roles in the growth and successful exits of three companies; Applied Predictive Technologies (APT) to Mastercard for \$600M, IXI to Equifax for \$120M, and Claritas to Nielsen for \$300M and spearheaded North American market entry for global analytics leader Quantum.

Throughout his career, Sheldon has led cross-functional teams across sales, marketing, customer success, and sales engineering. He is passionate about helping clients unlock value from advanced analytics, big data, and AI to drive measurable business results.

Sheldon holds a bachelor's degree in Marketing Information Systems from James Madison University. He lives in Reston, Virginia with his wife and four children.


Responsible and Effective Use of AI in Collections and Recovery
**Roundtable Sessions
Table 13**
Thursday, April 9, 2026

12:15pm – 1:45pm

Artificial intelligence is reshaping financial services, but in recovery management the promise of AI has often outpaced its practical impact. Too many solutions emphasize novelty over results, dashboards over decisions, and automation over accountability. Much of the focus has been on reducing cost by replacing human effort with AI agents that automate routine tasks, while far less attention has been paid to how AI can surface deeper analytics, support better decisions, and improve recovery outcomes.

This session explores a more disciplined approach to AI in collections and recovery, one focused on explainability, measurable outcomes, and responsible deployment. We will discuss how organizations can translate AI insights into real operational decisions while maintaining compliance, transparency, and human oversight.

Attendees will learn practical approaches for building next-best-action intelligence that helps recovery leaders decide what to do next and implement change.

Lee Silber*Award-Winning Author and Speaker***DAY 2**

Lee Silber is lifelong member who claims he owes everything to his credit union... his home, his car, and his boat. In truth, his credit union helped him start and build his first business (a chain of retail stores) and guided him when he switched careers and became a best selling author, popular podcaster, and an award-winning speaker. Silber is currently collecting stories for his 26th book, "The Credit Union Way" (it's like "Chicken Soup for the Soul" for credit unions). Lee lives in San Diego, California.

**General Session 8**

Thursday, April 9, 2026

1:45pm – 2:45pm

The Credit Union Way in Action

The Credit Union Way is a concept backed by actions. It's about how we walk our talk. That's why this session will be the perfect way to wrap up NCUCA 2026. This closing keynote is about the action-oriented things we can do to make a difference for our credit union, the members, the community, the industry, our staff, and ourselves. Yes, ourselves.

In this closing session we will focus on small acts that make a big difference. Simple but powerful things we can do on a daily basis that over time (much like compound interest) exponentially create improvement for the future. It will be worth staying not only to focus on how we can implement what we learned from the conference as a whole but also to glean ideas from each other.

This is a hands-on, interactive session that draws in part from the inspiring stories in the book, *The Credit Union Way*, but also from our own stories. There will also be time for attendees to network, share, and brainstorm with each other and as a group. As this conference concludes we will be starting the second quarter, which means we have tons of time to make 2026 our best year yet. Let's do it in true credit union fashion with people helping people.

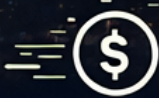
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PORT The logo for PORTX features the word "PORT" in a bold, black, sans-serif font. To its right is a stylized "X" composed of two overlapping, chevron-like shapes. The left chevron is a light teal color, and the right chevron is a slightly darker teal color, creating a 3D effect.

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