



NCUCA

National Credit Union Collections Alliance

Sixth Annual Conference

The Bellagio, Las Vegas | October 28-30, 2020



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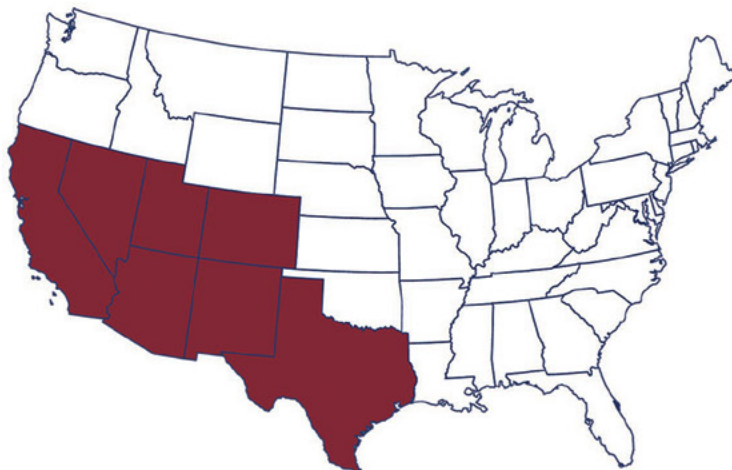
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NCUCA

National Credit Union Collections Alliance

Dear Conference Attendee,

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

On Wednesday afternoon, we'll welcome attendees to the NCUCA Welcome Reception. This event will provide powerful business networking opportunities to spur innovation and drive success within the credit union movement.

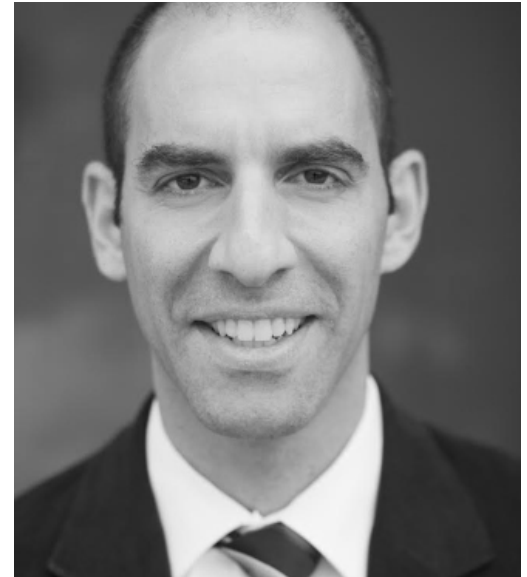
The NCUCA Conference, presented by eight credit unions, will focus on Legal Updates, Bankruptcy, Lending, Risk Management, Compliance, Collections, Collection Strategy & Metrics, and Industry Updates from the industry's leading speakers. The conference will open with a Keynote Address from President & CEO of SchoolsFirst Federal Credit Union, Bill Cheney, on Thursday morning and conclude Friday afternoon with a presentation from Kirk Drake, Founder of Credit Union 2.0.

The NCUCA, organized in early 2015 with the goal of improving resources and efficiencies amongst credit unions collections employees and management nationwide. Lead by a board of directors representing credit unions across the country with the aim of developing low cost educational services and assisting in identifying efficiencies and best practices. The conference is presented in partnership with Los Angeles Federal Credit Union, Alta Vista Credit Union, Texas Bay Credit Union, Del Norte Credit Union, First City Credit Union, Vantage West Credit Union, Credit Union of Southern California, and First Tech Federal Credit Union.

Thank you for being a part of the 2020 National Credit Union Collections Alliance 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



ABOUT NCUCA

The National Credit Union Collections Alliance (NCUCA) is pleased to host its 6th annual conference at the Bellagio in Las Vegas, October 28 - 30, 2020. The conference brings together over 180 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; County Schools Federal Credit Union; Alta Vista Credit Union; Rio Grande Credit Union; First City Credit Union; Vantage West Credit Union; Travis Credit Union; and Credit Union of Southern California.

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in assets located
in 2020



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OF CLIENTS**

see a positive ROI
in 90 days



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YTD**

still .1%
dispute rate!



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YEARS**

is the length of
our average
client relationship



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OF CLIENTS**

surveyed are
"very satisfied"



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annually



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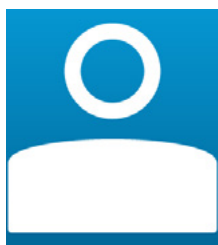
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Registration

Bellagio Ballroom ■ ROOMS 1-4 ■ ROOMS 5-7

Monet + Patio ■ ROOMS 1-4

Cezanne, Gauguin, Renoir ■ ROOMS 1 & 2

9:00am		Golf Tournament
5:00pm	📄	■ Registration
5:00pm	✕	■ Welcome Reception
TBD	✕	Pre-conference Event: Food Tour

Day One

Bellagio Ballroom ■ ROOMS 1-4 ■ ROOMS 5-7

Monet + Patio ■ ROOMS 1-4

Cezanne, Gauguin, Renoir ■ ROOMS 1 & 2

7:45am – 8:45am	✕	■ Hot Breakfast
9:15am – 10:15am	💬	■ Keynote Speaker: Bill Cheney Industry Update
10:15am – 10:30am	💬	■ Lead Sponsor Address
10:30am – 10:45am		■ Networking Break
10:45am – 12:00pm	💬	■ FINTECH and the state of the industry Presented by Chris Otey of Credit Union 2.0, Kirk Klinkhammer of Loanify, and Joel Schwartz of Doublecheck
12:00pm – 1:00pm	✕	■ Lunch
1:00pm – 2:00pm	💬	■ Thomas Prenevost Breakout Session: Bankruptcy Updates
1:00pm – 2:00pm	💬	■ David Lippman Breakout Session: Calculating Statutes of Limitations & Proper Venue Choices for Litigation
1:00pm – 2:00pm	💬	■ Alana Anaya, Anaya Law Group Breakout Session: Economic Impact of COVID-19
2:00pm – 3:00pm	💬	■ General Session: Differentiate With Data, Repeatable Experiences, Educate, Automate and Motivate Presented by Kirk Drake of Credit Union 2.0
3:00pm – 3:15pm		■ Networking Break with Snacks
3:15pm – 4:30pm	💬	■ Brett Christensen Lending & Collection
4:30pm – 6:30pm	💬	■ Exhibitors' Display Event



Day Two

Bellagio Ballroom ■ ROOMS 1-4 ■ ROOMS 5-7

Monet + Patio ■ ROOMS 1-4

Cezanne, Gauguin, Renoir ■ ROOMS 1 & 2

8:00am – 9:30am



■ Hot Breakfast & Raffle Prize Announcements

8:45am – 9:45am

■ **Peter Duffy**

Potential Impact of COVID-19 on Credit Unions & Banks

9:45am – 10:00am

■ **Networking Break**

10:00am – 11:00am

■ **Bruce Pearson**

Risk Mitigation in the Collections Department

11:00am – 12:30pm

■ **Mini Breakout Speed Sessions
(formerly Roundtables)**

3, 30 Minute Breakout Sessions

12:30pm – 1:30pm

■ **Lunch**

1:30pm – 3:00pm

■ **Keynote Speaker: Kirk Drake**

Financial Talk: AI – How will Artificial Intelligence Impact Your Credit Union

3:00pm – 3:05pm



Closing/Dismiss



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THANK YOU TO OUR 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!



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SPEAKER BIO

*Keynote Speaker*

Bill Cheney

President & CEO | SchoolsFirst Federal Credit Union

As President and CEO of SchoolsFirst Federal Credit Union in Santa Ana, Calif., Bill works closely with the credit union's Board of Directors and teammembers to lead one of the largest, most progressive credit unions in the nation, while strongly adhering to the timeless credit union value of maximizing service to the credit union's Members on a not-for-profit basis.

SchoolsFirst FCU is the largest credit union in California and the fifth largest in the United States by asset size, with more than 750,000 Members, and over \$13 billion in assets.

Before joining SchoolsFirst, Cheney was president and CEO of the Credit Union National Association (CUNA), the nation's largest advocacy group for credit unions. As leader of the national trade group, Bill worked in Washington, D.C. and throughout the country to represent America's credit unions and their more than 99 million members before the White House, Congress, federal government agencies, the press and the public.

Bill has played an active role in the credit union movement for more than 30 years, beginning in community-based and employee-based credit unions, then as a leader in the state league system, the national trade group, and now as the CEO of SchoolsFirst FCU.



Chris Otey

Chief Revenue Officer | CU 2.0

Chris is the Chief Revenue Officer at CU 2.0 and the chairman of the board at South Bay Credit Union. In these roles, Chris creates partnerships between fintech providers and credit unions to allow them to thrive in a constantly changing digital environment.

Previously, Chris was the Chief Revenue Officer at CU Wallet. He worked in all facets of the credit union division within Fiserv. He has also sold, trained, and installed core processing, EFT services, wire services, internet banking, bill pay, mobile solutions, and accounting systems. The point is, he may have forgotten more about the industry than most people have learned.

Of course, business isn't everything. Chris is a dad, and he coaches his two daughters' soccer teams in the uber competitive town of Manhattan Beach, CA. He also enjoys the finer things in life: a tumbler of good scotch, an Ashton cigar, and a good round of golf. Chris has lost to most of the best golfers in the credit union industry.





Kirk Klinkhammer

Chief Operations Officer | Loanify



Joel Schwartz

CEO and Founder | DoubleCheck Solutions

CEO and Founder of DoubleCheck Solutions. Joel has 17 years in the Banking industry holding such positions as SVP at First Bank; one of the largest privately held banks in the US. He has also been an instructor at UCLA teaching Niche Marketing and Market Growth Strategies. He is a visionary that is focused on empowering customers, elevating customer experience and helping financial institutions be more efficient, compliant, and profitable.



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SPEAKER BIO



Thomas J. Prenovost, Jr.

Managing Principal Attorney

Education:

Loyola Law School (Los Angeles), Juris Doctor Degree, 1977
 University of California, Los Angeles, Graduate Studies in Architecture and Urban Planning, 1973-1974
 California State University, Long Beach, Bachelor of Arts Degree in Political Science/Public Administration, "Cum Laude", 1972

Education:

Loyola Law School (Los Angeles),
 Juris Doctor Degree, 1977
 University of California, Los Angeles,
 Graduate Studies in Architecture and Urban Planning, 1973-1974
 California State University,
 Long Beach, Bachelor of Arts
 Degree in Political Science/Public
 Administration, "Cum Laude", 1972

Practice Areas:

Automobile Law & Dealership
 Banking Law/ Commercial Litigation
 Creditor's Bankruptcy Law
 Civil Litigation
 Commercial Litigation
 Corporate Law

Credit Unions

Financial Institutions

Real Estate Law

Admitted To Practice In:

United States Supreme Court
 California Supreme Court
 All California Courts of Appeal
 All Federal, State and Bankruptcy Courts in California

Professional Profile:

Managing Principal of Prenovost, Normandin, Bergh, & Dawe (1984-Present)
 Director – California Credit Union Collectors Council – Orange County Chapter (2012-2017)
 Director – California Domestic Water Company (2015 – present)
 Top 100 Irish Attorney in U.S.A. (2014, 2015, 2016, 2017, 2018)
 Planning Commissioner for the City of Brea (1998-2013)
 Parks & Recreation Commissioner, City of Brea (1996-1998)
 Served on the Board of Governors for Loyola Law School (1995)
 Served on the Board of the St. Vincent de Paul Society (1996)
 Associate Professor at Chapman University (1977-1983)
 Founder (2000) and President (2010-2012) of the Celtic Bar Association of Orange County
 Speaker on various topics, including "Current Legal Issues" and "Update on Legal Lending Issues" at California Bankers and Lenders Conference
 Brea-Olinda High School Football Booster President (1994-1999)
 Member of American Bar Association, Orange County Bar Association, Debt Collection, Bankruptcy and Real Estate Sections, Community Bankers



SPEAKER BIO



David Lippman

Managing Attorney | Lippman Recupero

David Lippman is the managing attorney for Lippman Recupero a multi-state law practice dedicated to creditors rights. The firm serves the needs of credit unions nationwide handling a variety of member claims including auto deficiencies, replevins, personal lines, as well as HELOC claims.

He has worked in the collection industry since 1982 and licensed as an attorney since 2005. Mr. Lippman frequently instructs, lectures and writes about the Fair Debt Collection Practices Act (FDCPA), selling as a tool to collect more payments while maintain customer relationships, Cybersecurity,

and the Fair Credit Reporting Act (FCRA).

He earned his bachelor's degree, summa cum laude, from Northeastern University, focusing on computer science, and his J.D. degree from Suffolk University Law School. Mr. Lippman is an active member of the state bars of Arizona, Colorado, Idaho, New Mexico, Pennsylvania, Oregon, Texas, Utah, and Washington as well as the Federal District Courts of Arizona and Idaho.



Alana Anaya

Principal & Owner | Anaya Law Group

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.



SPEAKER BIO



Kirk Drake

Founder | Credit Union 2.0

Kirk Drake is a lifelong entrepreneur, author, and founder of Credit Union 2.0. He is a credit union and technology enthusiast who built nine successful businesses, notably the Credit Union Service Organization (CUSO) Ongoing Operations, CU Wallet – a mobile wallet venture, Resistance Wine Company, and several additional lifestyle e-commerce/mobile platforms.

Kirk harnessed the power of inbound marketing, generating over 500 blog articles, twelve books, created a lead scoring system, and developed a digital engagement strategy resulting in over 100 leads per month.

In 2016, Kirk harnessed his 25 years of industry experience to write Credit Union 2.0: A Guide to Helping Credit Unions Compete in the Digital Age. His second book – Financial – Artificial Intelligence for bankers will be published in 2019.

Kirk is a featured speaker with over 100 previous appearances at conferences, including The California Credit Union League, CU Leaders, PSCU Annual Conference, Cornerstone Credit Union League, and many more. He helps audiences understand the current state of credit unions, the imminent need to adapt into current digital technologies, and how to regain crucial market share in the banking industry.

When Kirk isn't busy helping credit unions be relevant in today's digital age, he loves spending time with his beautiful wife Kimberly and their three amazing kids. They are also starting a vineyard in their beautiful new hometown of Ashland, Oregon.



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SPEAKER BIO

*Keynote Speaker*

Brett Christensen

Owner | CU Lending Advice, LLC

Brett is the owner of CU Lending Advice, LLC. As such, he consults and conducts training sessions on various lending topics to professionals that work in the credit union industry. His personal and entertaining speaking style have also made him a popular and sought out speaker in the credit union industry.

Prior to forming his own company, Brett worked as a lending consultant and trainer for Lending Solutions Consulting, Inc. of Elgin, IL. Prior to his job at Lending Solutions, Brett was the Chief Sales Officer of APPRO Systems, Inc.

which purchased the Loan Link Lending Center, which Brett managed as the President for three years.

Prior to his work at Loan Link, Brett was the Vice President of Lending & Sales at Clark County Credit Union in Las Vegas, Nevada. He also worked for five years as a civil engineering officer in the United States Air Force.

He has earned a Bachelor's of Science degree in Civil Engineering from the United States Air Force Academy in 1987, and a Master's of Business Administration degree from the University of Phoenix in 1991.



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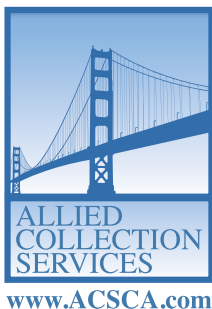
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SPEAKER BIO



Peter Duffy

Piper Sandler & Co.

Peter's session will discuss key trends related to growth and earnings while providing the top strategic considerations successful credit unions are contemplating or already implementing while in the midst of COVID and the banking fallout looming. Case studies of successful programs will be provided for a dynamic look at what works and does not work as boards and managers analyze the role of lending, fintech, earnings, capital and merger all can play in meeting member and CU needs.

Shovel ready ideas for strengthening the CU's model will be provided. If you think you've mitigated risks and perhaps lost sight of loan penetration during the pandemic, this is not a session you want to miss.



NATIONAL CREDIT UNION COLLECTIONS ALLIANCE
Sixth Annual Conference





WE ARE YOUR TOOLBOX

SPEAKER BIO



Bruce A. Pearson

Senior Partner | SW&M

Bruce Pearson is a senior partner at the law offices of Styskal, Wiese & Melchione, LLP ("SW&M"). SW&M has been involved in the financial institution movement since 1936 when its founding partners began practicing law. Bruce has over twenty-four years of experience representing the industry. He provides clients with results oriented, practical and strategic legal and business advice focusing upon corporate governance, insurance coverage, operations and regulatory matters. Bruce's past credit union work experience provides the firm's clients with a valuable "in the trenches" perspective.

Bruce received his Bachelor of Arts degree from the University of Illinois where he majored in Russian, was elected to Phi Beta Kappa, and graduated Cum Laude in 1985. While working for a credit union, he attended Southwestern University School of Law in Los Angeles, graduating Summa Cum Laude in 1992. He is licensed to practice in the state of Arizona, California, New York, Oregon, Utah and Washington.

Bruce is a frequently requested speaker and teacher at credit union industry meetings and events; he is on the faculty of Western CUNA Management School and regularly trains senior management and volunteers on fiduciary duties and responsibilities, vendor contract negotiations and is a main speaker at SW&M's annual legal update seminars.



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in case they are full!



Table 1

Hidden Sources of Collection
Alana Anaya



Table 10

Synthetic Fraud
Jerad Broaddus



Table 2

**Collection Scorecards:
Making the Grade**
Bill Perrella



Table 9

**Combating Collections
Challenges With Data**
Ian Frame



Table 3

**California Vehicle Loans
Notices of Intent and
Post-Sale Notices**
by Thomas J. Prenovost, Jr



Table 8

**Online Account Takeover:
Protect your Customer's
Online Account during
COVID-19**
Anabel Ortiz



Table 4

**Managing your Defaulted Accounts
Inventory: Have you considered
debt sales as an option?**
by Jan Steiger &
James J. Mastriani



Table 5

**Value in dealing with social
media and responding
to online reviews.**
by David Lippman



Table 6

**Artificial Intelligence and
Collections: A Perfect Match**
Nathan Anderson



Table 7

**Improving tracking,
production, and Analysis
on the Symitar Episys core**
Mike Schatzman

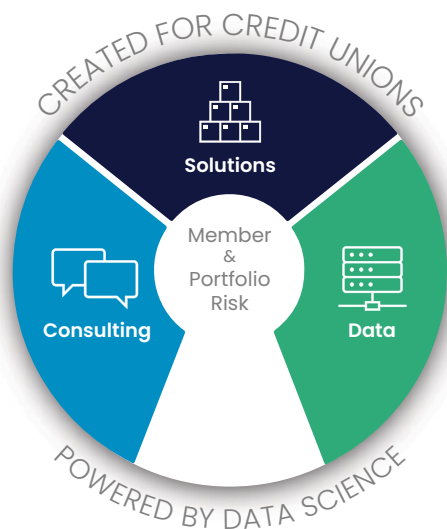
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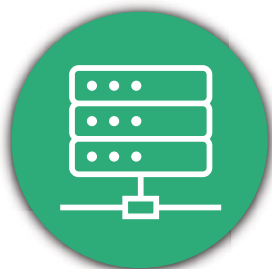
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SPEAKER BIO



Kirk Drake

Founder | Credit Union 2.0

Kirk Drake is a lifelong entrepreneur, author, and founder of Credit Union 2.0. He is a credit union and technology enthusiast who built nine successful businesses, notably the Credit Union Service Organization (CUSO) Ongoing Operations, CU Wallet – a mobile wallet venture, Resistance Wine Company, and several additional lifestyle e-commerce/mobile platforms.

Kirk harnessed the power of inbound marketing, generating over 500 blog articles, twelve books, created a lead scoring system, and developed a digital engagement strategy resulting in over 100 leads per month.

In 2016, Kirk harnessed his 25 years of industry experience to write Credit Union 2.0: A Guide to Helping Credit Unions Compete in the Digital Age. His second book – Financial – Artificial Intelligence for bankers will be published in 2019.

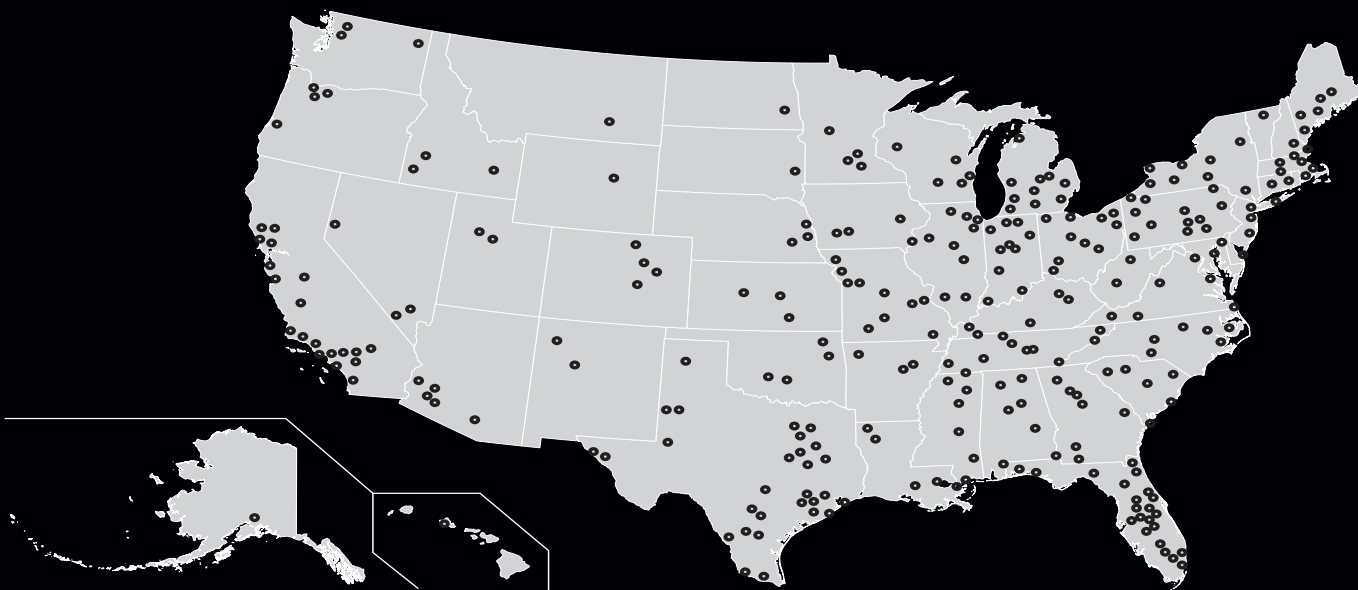
Kirk is a featured speaker with over 100 previous appearances at conferences, including The California Credit Union League, CU Leaders, PSCU Annual Conference, Cornerstone Credit Union League, and many more. He helps audiences understand the current state of credit unions, the imminent need to adapt into current digital technologies, and how to regain crucial market share in the banking industry.

When Kirk isn't busy helping credit unions be relevant in today's digital age, he loves spending time with his beautiful wife Kimberly and their three amazing kids. They are also starting a vineyard in their beautiful new hometown of Ashland, Oregon.



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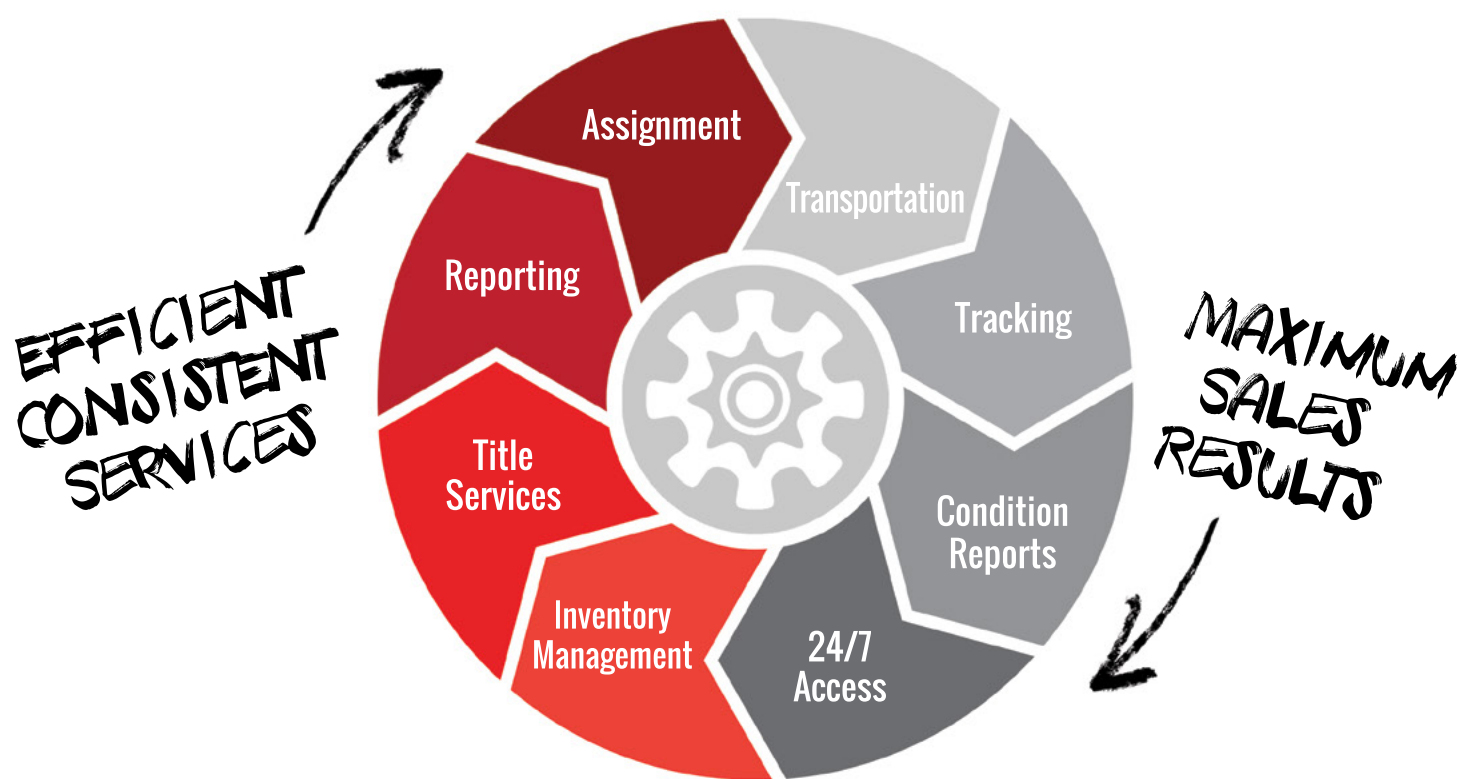
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