



National Credit Union Collections Alliance

Seventh Annual Conference

The Bellagio, Las Vegas | October 19-21, 2021



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National Credit Union Collections Alliance

Dear Conference Attendee,

Welcome to the seventh 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 Casino and Resort reinvigorated, re-energized, and ready to take back highlights to your credit union colleagues.

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

The NCUCA Conference, presented by eight credit unions, will focus on Legal Updates, Bankruptcy, Lending, Risk Management, Compliance, Collections, Collection Strategy, Fintechs, and Industry Updates from the industry's leading speakers. The conference will open with a Keynote Address from Director of Regulatory Affairs at NAFCU, Ann Kossachev. Other sessions on the first day include Liability Resulting Practices within your Collections Departments, CECL, Fraud Prevention, and collections text messaging strategies. Day one will be concluded with the industry's most sought out vendor and credit union networking event. This third event of the 2021 conference helps highlight the current year's highly qualified vendor exhibitors and spur innovation and networking with fun giveaways, food, and drinks. Thursday morning will start off with an Economic Forecast from Moody's Analytics followed by Strategic COVID practices by Valley First's CEO, Kathryn Davis, our second Keynote Speaker. Day two of educational sessions will conclude with fintech products "rapid fire" demonstration by CU 2.0's Chris Otey followed by a session capturing how collections is revolutionized today by the CEO of MessagePay.



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

Thank you for being a part of the 2021 National Credit Union Collections Alliance 7th 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 7th annual conference at the Bellagio in Las Vegas, October 19 - 21, 2021. The conference brings together over 230 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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Thank you to our volunteer board members.
Our conference would not be possible without you.



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Interested in becoming an
NCUCA Board member?

JOIN TODAY!



Registration

- Tower Ballroom 1
- Tower Ballroom 3, 5, 8
- Tower Ballroom 7
- Tower Ballroom 2
- Tower Ballroom 4

12:00 PM  **Pre-conference Event: Topgolf**

5:00 PM  Reg Desk 4 **Welcome Reception**


5:00 PM  **Registration**

TBD  **Pre-conference Event: Food Tour**

Day 1


- Tower Ballroom 1
- Tower Ballroom 3, 5, 8
- Tower Ballroom 7
- Tower Ballroom 2
- Tower Ballroom 4

8:00am – 9:15am  **Hot Breakfast**

9:15am – 10:15am  **Keynote Speaker: Ann Kossachev**
The Shifting Political and Economic Environment
Implications for Your Credit Union

10:15am – 10:30am  **Lead Sponsor Address**

10:30am – 10:45am  **Networking Break**

10:45am – 12:00pm  **Bruce A. Pearson**
General Session: Litigation, Regulatory and Other
Trends Affecting Financial Institutions

12:00pm – 1:00pm  **Lunch**

1:00pm – 2:00pm  **Ian McCready**
Networking Session: CECL

1:00pm – 2:00pm  **Alana Anaya**
Breakout Session: Fraud Prevention

1:00pm – 2:00pm  **Nick Mitchell**
Breakout Session: Legal Implications Created by the Pandemic

2:00pm – 3:00pm  **Technology Disruption Panel**
moderated by Nathan Anderson

3:00pm – 3:15pm  **Networking Break with Snacks**

3:15pm – 4:30pm  **Ashish Garg & Shawn Spratte, Eltropy**
General Session: Text Messaging for Collection

4:30pm – 6:30pm  **Exhibitors' Display Event**

Day 2

 Tower Ballroom 1

 Tower Ballroom 2

 Tower Ballroom 3, 5, 8

 Tower Ballroom 4

 Tower Ballroom 7

7:45am – 8:45am



 Hot Breakfast & Raffle Prize Announcements

8:45am – 9:45am



 **Ian McCready**

General Session: Economic Update Moody's Analytics

9:45am – 10:00am



 **Networking Break**

10:00am – 11:00am



 **Keynote Speaker: Kathryn Davis**

Strategically Navigating COVID

11:00am – 12:30pm



 **FinTech Solutions and Your Credit Union**

Moderated by Chris Otey

12:30pm – 1:30pm



 **Lunch**

1:30pm – 3:00pm



 **Keynote Speaker: Greg Pesci**

Revolutionizing Collections by Messagepay CEO

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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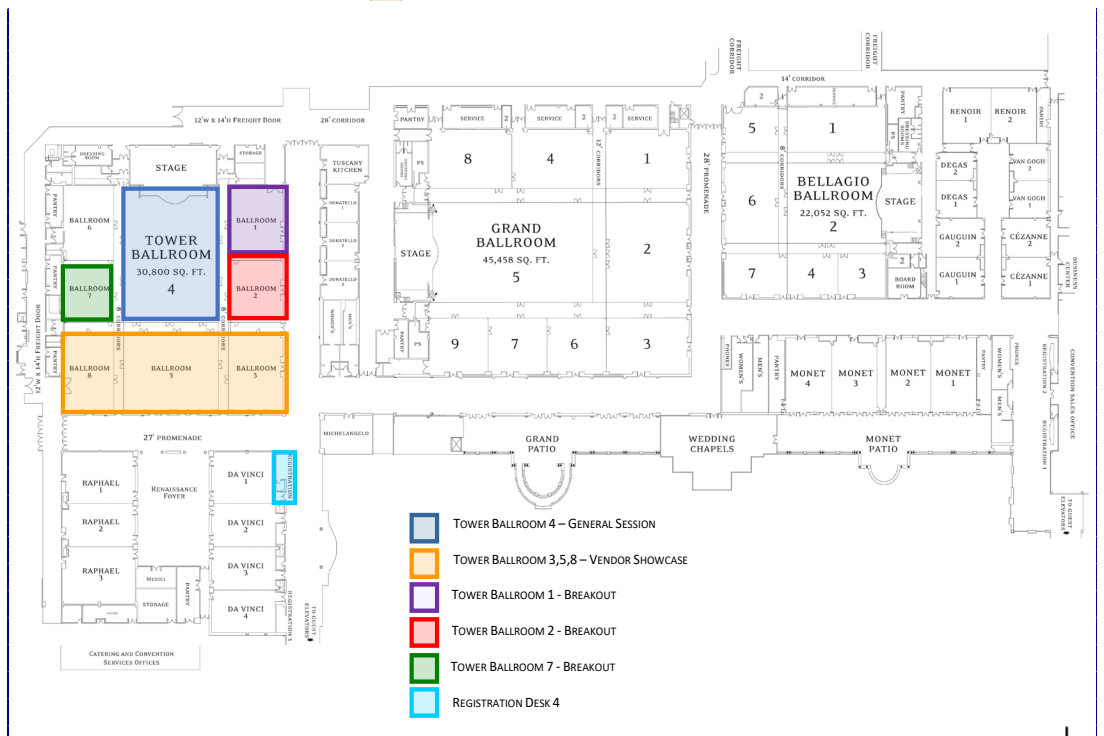


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Topic

The Shifting Political and Economic Environment – Implications for Your Credit Union

Wednesday, October 20, 2021 | 9:15am – 10:15am

NAFCU's Ann Kossachev will discuss the changing regulatory, legislative, and economic dynamics that could impact your credit union's strategic planning, operations and bottom line. The new priorities of the Biden Administration and leadership changes in Congressional will likely translate to enhanced regulatory oversight, enforcement, and attention on the financial services industry in the years to come. Find out what policy areas your credit union should be focused on and hear insights from NAFCU's engagement with key decisionmakers.

Ann Kossachev

Director of Regulatory Affairs | NAFCU



Keynote Speaker

Ann Kossachev was named Director of Regulatory Affairs in January 2019. In her role, Kossachev oversees NAFCU's advocacy to federal agencies, including the National Credit Union Administration, the Consumer Financial Protection Bureau, and the Federal Housing Finance Agency. Kossachev joined NAFCU in June 2016 as a regulatory affairs counsel and was promoted to senior regulatory affairs counsel in June 2018. Since starting at NAFCU, Kossachev has led the association's advocacy on housing finance issues as well as Federal Communications Commission rules implementing the Telephone Consumer Protection Act.

Prior to joining NAFCU, Kossachev worked at a law firm focusing on complex commercial litigation. Kossachev is a graduate of the George Mason University Antonin Scalia Law School and holds a bachelor's degree in economics and political science from Binghamton University.

Kossachev is a member of the Virginia State Bar, the Virginia Bar Association, and the American Bar Association. Kossachev is also a registered parliamentarian.



Topic

Litigation, Regulatory and Other Trends Affecting Financial Institutions

Wednesday, October 20, 2021 | **10:45am – 12:00pm**

Gain insights on how to spot the signs of material risk from the collection perspective, as Bruce Pearson presents an overview on the latest class action threats, regulator hot buttons and other macro trends affecting the financial services industry.



Bruce A. Pearson

Senior Partner | SW&M

Bruce Pearson is a senior partner at the law offices of Styskal, Wiese & Melchione, LLP ("aSW&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.



SPEAKER BIO

Breakout Session

Fraud Prevention

Wednesday, October 20, 2021 | 1:00pm – 2:00pm | Room 2

Credit Unions across America face significant losses annually due to fraud. This session will focus on fraud detection and prevention strategies for the escalating fraud schemes occurring across America.

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.



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Breakout Session

CECL

Wednesday, October 20, 2021 | **1:00pm – 2:00pm** | Room 1



Ian McCready

Director | Moody's Analytics

Ian McCready is a risk management professional with expertise in credit risk and regulatory impacts, with a background in turnaround and crisis situations. Currently advising lenders on pandemic reserves and CECL strategy. Restructured the credit risk department at Clarien Bank, rebuilding models (IFRS 9, stress test, securitization, RAROC), overhauling policies and procedures, and leading a substantial hiring process. Member of the commercial loan portfolio wind-down team during the Lehman Brothers bankruptcy. Skilled in credit risk modelling, cash flow management, valuation, budget forecasting, and financial reporting.

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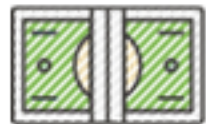
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Breakout Session

Legal Implications Created by the Pandemic

Wednesday, October 20, 2021 | **1:00pm – 2:00pm** | Room 7

The onset of the pandemic resulted in rapid changes to laws and regulations affecting credit unions, creating an overlapping web of rules that credit unions must follow to avoid lawsuits from members, employees, and others. This session will examine some of the important changes still in effect, such as those affecting credit reporting, collections, and employment. We will also discuss ways credit unions can stay abreast of continuing changes and how we can influence future legislation to lessen the burden on credit unions and our members.



Nick Mitchell

Vice President | Logix Federal Credit Union

Nick Mitchell is the Vice President, Legal Affairs and Corporate Counsel at Logix Federal Credit Union, an \$8.4 billion financial institution serving over 217,000 members headquartered in Southern California. In addition to managing the company's legal affairs, Nick oversees the Regulatory Compliance and Bankruptcy & Loan Services departments, which includes repossessions, charge off recoveries, and credit reporting.

Nick pursued his formal education almost entirely while working full time, completing his Bachelor of Science in Business and Management at Woodbury University, and his Juris Doctorate at Southwestern Law School.

Nick has managed teams in legal affairs, sales, learning and development, service quality, customer loyalty, and project management. As a proponent of continuing education, Nick also completed his National Association of Federally-Insured Credit Unions Certified Compliance Officer designation and Management and Leadership Accreditation, his Association for Talent Development Certified Professional in Learning and Performance credential, and his Satmetrix Certified Net Promoter designation. Nick also serves as the Secretary of Henry Mayo Newhall Hospital Foundation's Board of Directors, and he is a member of the Board of Advisors for the Woodbury University School of Business.



Technology Disruption Panel

Disrupt or Be Disrupted: Technology and Innovation in Collections

Wednesday, October 20, 2021 | **2:00pm – 3:00pm**



Moderator

Nathan Anderson

Senior Strategic Consultant | SuccessKPI

Nathan Anderson is Senior Strategic Consultant for SuccessKPI, enabling organizations to pull ALL their contact center data, and put it to work with AI. Prior to SuccessKPI, Nathan helped build Interaction's AI powered Virtual Collection Agent product and practice.

In all, Nathan has spent over 25 years in the receivables management industry starting as a collector back in 1995. Through his career, Nathan has consistently utilized technology and innovation to drive efficiency and create real market differentiators. Nathan's experience spans across credit card, mortgage, auto, and student loan verticals to name just a few.

Eric Foulk

Executive Consultant | Equifax – Verification Services

Eric Foulk has 20 years of expertise in the credit and collections industry primarily focused on data, software, and analytics. He has worked at First Data, Latitude Software, and a collections consulting firm. Currently serving as an Enterprise Expert focused on both 1st party and 3rd party receivables management, Eric is assisting Equifax, Inc. with Product and Strategy.

Eric, a Navy veteran, currently resides in Miami, FL with his wife and son where he volunteers with several dog rescues and enjoys boating.



Speaker



SPEAKER BIO

**Speaker**

Cody Owens

President & CEO | Equabli, Inc.

Cody co-founded Equabli, Inc. – a fintech dedicated to rethinking debt recovery through innovative technology, insightful analytics, and wealth of expertise. He has over 20 years of experience in consumer financial services across the US, Latin America, and Europe. Prior to Equabli, Cody spent 12 years at Encore Capital group where he held various executive roles and was primarily responsible for acquiring, optimizing, and leading Encore's international subsidiaries. Prior to joining Encore, Cody spent eight years in retail banking at HSBC and Wells Fargo.

Cody has a B.A. in Economics and an MBA from Point Loma Nazarene University.

Cody resides in Austin TX with his wife and 2 ½ year old

Jay Mossman

Founder & CEO | AKUVO

Jay started his career as a software developer with Mellon Bank. He continued his banking career at RepublicBank in Dallas and BankOne in technology but eventually migrated to the business side of banking, with a focus in wealth management. Jay was recruited by Safeguard Scientifics in the early 90's to become CEO of Premier Systems, which was one of Safeguard's largest fintech investments. When Jay was brought in by Safeguard, Premier had just been written up in the Wallstreet Journal as the largest software failure in banking history. It had a negative cash flow

of \$1mm per month on \$4mm in revenue, no referenceable customers and \$50mm of outstanding lawsuits. Within 18 months Jay led the turnaround of the company to be cash positive and eventually grew revenue 9 times within 5 years, eventually selling the company to Sungard.

After years of working for banks and being CEO of a software company, Jay started his own company in the late 90's. The beginnings were an incubator which Jay incubated 6 separate companies. In October of 2000 Jay founded what would become Akcelarant which when sold to Temenos in 2015 had over 600 credit unions as customers and a 70% share of credit unions over \$1b running his collection or origination software.

In February 2020 Jay launched a new company that is focused on delivering AI driven solutions for the credit union industry. This time Jay is sharing the success with credit unions as his new venture is a CUSO.

Jay has been received many awards over his career, such as, Inc. Magazine Turnaround of the Year, and he has received citations from both the house and senate of Pennsylvania for his technology contributions and leadership.

Jay is an active technology investor having ownership in over a dozen companies. He recently has been involved in impact investing, helping those that normally would not receive funding to start a venture due to their background or income status.

Jay has been married for 41 years, has two children and 6 grandchildren.

**Speaker**

Topic

Text Messaging for Collections

Wednesday, October 20, 2021 | **3:15pm – 4:00pm**

What if you could make your credit union's collections experience as easy as sending a text message?

Eltropy enables credit unions to communicate with members over text messaging in a secure and compliant way. Using Eltropy's enterprise-wide technology, collections teams at your credit union can leverage text messaging to increase member response and repayment rates as well as receive relevant member insights via analytics.

Join Eltropy's CEO and founder Ashish Garg along with Canvas Credit Union's SVP of loss mitigation and communication center Shawn Spratte as they share how the secure and compliant text messaging platform can help drastically improve collections at your Credit Union.



Ashish Garg

Founder & CEO | Eltropy

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

Shawn Spratte

Senior Vice President of Loss Mitigation & Communication |

Canvas Credit Union Union 2.0

Shawn Spratte is a 30-year veteran in the Loss Mitigation space. He has spent over a decade at Canvas Credit Union in Colorado and is currently serving as senior vice president of loss mitigation and communication center.

In this role, he is responsible for the direction, oversight, and the overall results of the departments. Shawn also oversees all stages of collections, repossessions, remarketing, foreclosures, insurance, member solutions, and call center operational strategies. Shawn is a 2021 graduate of CUNA Management School having earned the (CCUE) Certified Credit Union Executive designation.



Topic

Economic Update Moody's Analytics

Thursday, October 21, 2021 | 8:45am – 9:45am



Ian McCready

Director | Moody's Analytics

Ian McCready is a risk management professional with expertise in credit risk and regulatory impacts, with a background in turnaround and crisis situations. Currently advising lenders on pandemic reserves and CECL strategy. Restructured the credit risk department at Clarien Bank, rebuilding models (IFRS 9, stress test, securitization, RAROC), overhauling policies and procedures, and leading a substantial hiring process. Member of the commercial loan portfolio wind-down team during the Lehman Brothers bankruptcy. Skilled in credit risk modelling, cash flow management, valuation, budget forecasting, and financial reporting.



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Topic

Strategically Navigating COVID

Thursday, October 21, 2021 | **10:00am – 11:00am**

Join Valley First Credit Union's CEO, Kathryn Davis on her journey as she grew her credit union by \$270 million in assets with record loan growth, member growth, and low delinquency during the pandemic. Gain insights on lessons learned, pitfalls turned around and success achieved. Ms. Davis will also share how to navigate the next set of challenges happening now. Great session for anyone looking to expand their strategic thinking!



Keynote Speaker

Kathryn Davis

President & CEO | Valley First Credit Union

Kathryn Davis is a values-led, people-centric leader with a passion for financial health. A credit union veteran, she has spent over 25 years working in financial cooperatives with a proven track record for developing strategy, empowering teams, and establishing lasting connections with strategic and community partners.

As President and Chief Executive Officer at Valley First Credit Union, one of the Central Valley's leading financial service providers, she is committed to delivering banking services with a purpose. As an expert in personal finance, she is a passionate advocate for consumer access to affordable financial products, access to fair credit, and creating homeownership via affordable housing.

Ms. Davis holds a Bachelor of Arts degree from the University California of Riverside and a Master of Arts degree from Chapman University. She also holds a Certified Chief Executive designation through studies from The Wharton School, University of Pennsylvania, Samuel Curtis Johnson Graduate School of Management, Cornell University, and Darden, University of Virginia.

Nationally recognized as an industry expert, Ms. Davis is frequently sought after for speaking engagements on financial capability, housing, personal finance, and women and money.

Ms. Davis and her wine-maker husband have three children and reside in the beautiful "Cowboy Capital of the World" Oakdale, California.



Topic

Fintech Solutions and your Credit Union

Thursday, October 21, 2021 | **11:00am – 12:30pm**

At CU 2.0 we keep our eyes glued to the financial technology space. Emerging technologies and new startups show where the industry is headed. Many of them will last only a few years, but the ones that succeed have the power to shape the entire industry for decades to come.

Chris Otey

Chief Revenue Officer | CU 2.0 Federal Credit Union



Moderator

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.

Topic

Revolutionizing Collections

Thursday, October 21, 2021 | **1:30pm – 3:00pm**

Streaming collections technology for Credit Unions: the confluence of communication software, payments, and analytics.

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.



Keynote Speaker



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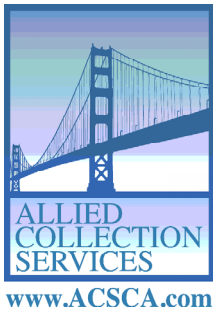


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