



National Credit Union Collections Alliance



Eighth Annual Conference

The Bellagio, Las Vegas | July 13 - 15, 2022



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National Credit Union Collections Alliance

Dear Conference Attendee,

Welcome to the eighth 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 Wednesday 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, Risk Management, Litigation, Compliance, Collections, Collection Strategy, Fintechs (such as Text Messaging and Click to Pay), and Industry Updates from the industry's leading speakers. The conference will open with a special appearance by World Renown, A-List Celebrity, Author, & Producer, Chazz Palminteri, followed by a Keynote Address from Vice President of Regulatory Affairs at NAFCU, Ann Petros. Other sessions on Day One include How to Fortify Your Financial Institution, Post Judgment Collection Alternatives, Updates on FDCPA and Reg F, Click to Pay Collection Strategies, and Top Credit Union Risks in 2022. Day Two will start with the industry's most sought out vendor and credit union networking event. This third event of the 2022 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 an Economic Forecast from Moody's Analytics 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 the Director of Sales from Eltrophy, Mark Johnson, on the benefits of Text Messaging for 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, the NCUCA's aim in developing educational services and assisting in identifying efficiencies, sharing recommended best practices, and facilitating networking, has continued to be a successful way to further evolve the credit union movement. The conference is presented in partnership with Los Angeles Federal Credit Union; Alta Vista Credit Union; Texas Bay Credit Union; First City Credit Union; Vantage West Credit Union; Credit Union of Southern California; California Credit Union; and Credit Union of Denver.

Thank you for being a part of the 2022 National Credit Union Collections Alliance 8th 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

Welcome!



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ABOUT NCUCA

The National Credit Union Collections Alliance (NCUCA) is pleased to host its 8th annual conference at the Bellagio in Las Vegas, July 13 - 15, 2022. The conference brings together hundreds of attendees from credit union collections departments and senior management as well as business experts serving the collections industry. It is one of the few nationwide conferences specifically designed for the collections segment of the credit union industry.

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

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

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SCAN ME

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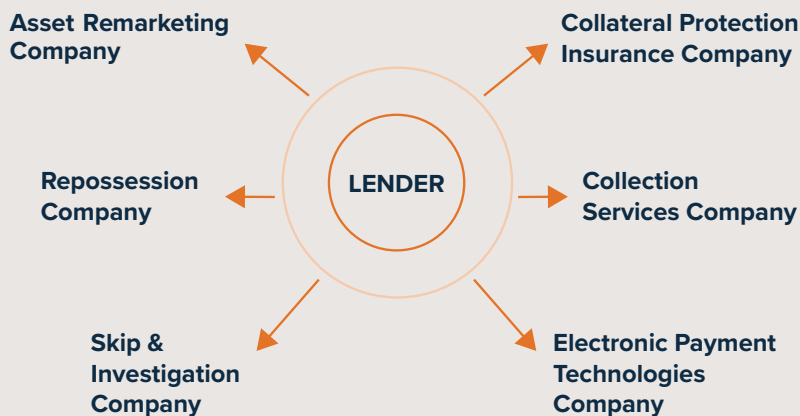
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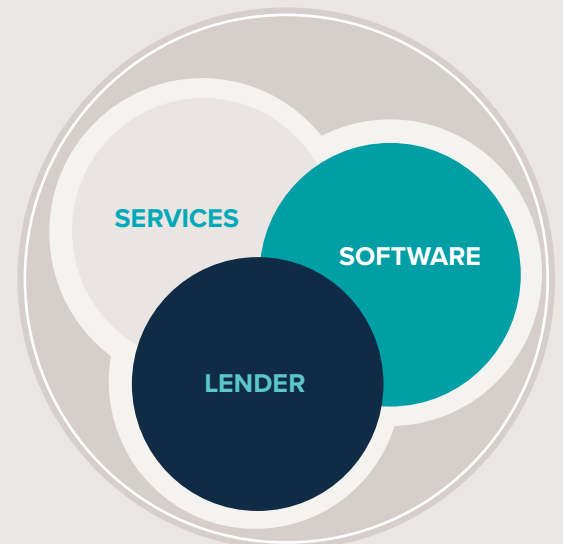
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Art Sookazian
Los Angeles Federal Credit Union
Glendale, CA
President

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



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

(714) 671-2726

ARodriguez@CUSoCal.org



Benjamin Lopez
Alta Vista Credit Union
Redlands, CA
Treasurer

909-809-3692

blopez@altavistacu.org



Jade Oesterle
Vantage West Credit Union
Tucson, AZ
Marketing & Event Director

520-917-6291

jade.oesterle@vantagewest.org



Rudy Martin
First City Credit Union
Los Angeles, CA
Vice President

800-944-2200

rmartin@firstcitycu.org



Carolyn Rivera
Texas Bay Credit Union
Houston, TX
Secretary

(713) 852-6715

crivera@tbacu.org



Danny Pak
California Credit Union
Glendale, CA
Director

(818) 291-5527

dpak@ccu.com



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

ff3630bf@cox.net



Andrew Villarreal
Credit Union of Denver
Boulder, CO
Director

(303) 657-7154

avillarreal@pmcu.org






Interested in becoming an
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JOIN TODAY!



Wednesday - July 13, 2022

- Tower Ballroom 1
- Tower Ballroom 2
- Tower Ballroom 4
- Tower Ballroom 5

- | | | |
|-----------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| 12:00pm |  | Pre-conference Event: TopGolf Event |
| 3:00pm – 5:00pm |  | Registration / Check-in at Registration Desk 4
Near Tower Ballrooms |
| 5:00pm – 7:00pm |  ■ | Welcome Reception at Tower Ballroom 5
Near Registration Desk 4 |









Thursday - July 14, 2022

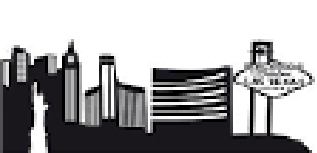
- Tower Ballroom 1
- Tower Ballroom 2
- Tower Ballroom 4
- Tower Ballroom 5

- | | | |
|-------------------|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 8:00am – 9:15am |  ■ | Breakfast |
| 9:00am – 9:15am |  ■ | Guest of Honor/ Speaker Intro |
| 9:15am – 10:00am |  ■ | Keynote Speaker: Ann Petros
Topic: Industry Update |
| 10:00am – 10:15am |  ■ | 15 Minute Break |
| 10:15am – 10:20am |  ■ | NCUCA Giveaway/Speaker Intro |
| 10:15am – 11:00am |  ■ | Speaker Panel
The Fintech Playbook |
| 11:00am – 12:00pm |  ■ | Bruce Pearson
General Session 1: Brace for Impact – How to Fortify Your Financial Institution |
| 12:00pm – 1:15pm |  ■ | Lunch |
| 1:15pm – 1:45pm |  ■ | Barry Smith
Breakout Session 1: Post Judgment Collection Alternatives – thinking outside the box |
| 1:15pm – 1:45pm |  ■ | Karel Rocha
Breakout Session 2: FDCPA and REG F – Hot Topics and Review of Pending Litigation |
| 1:45pm – 1:55pm |  ■ | 10 Minute Break |
| 1:55pm – 2:00pm |  ■ | Speaker Intro |
| 2:00pm – 3:00pm |  ■ | Greg Pesci
General Session 2: Text, Click, Pay – Why Click to Pay is so Vital in an Evolving Collections Landscape |
| 3:00pm – 4:00pm |  ■ | Joette Colletts
General Session 3: Top Credit Union Risks in 2022 |

Friday - July 15, 2022

- Tower Ballroom 1
- Tower Ballroom 2
- Tower Ballroom 4
- Tower Ballroom 5

9:00am – 11:00am		■	Vendor Event / Giveaways / Brunch
10:50am – 11:00am		■	NCUCA Giveaway / Speaker Intro
11:00am – 11:45am		■	Sohini Chowdhury General Session 4: Economic Outlook Update: Through the Fog of Uncertainty
11:45am – 12:00pm		■	15 Minute Break/Coffee
12:00pm – 1:30pm		■	Roundtable Session (3, 30 minute increments per topic)
1:30pm – 1:45pm		■	Snacks/Cookies/Refreshments
1:45pm – 2:30pm		■	Chris Harline General Session 5: Text Messaging for Collections
2:30pm – 3:00pm		■	Closing Ceremony, Certificates, & NCUCA Main Giveaway



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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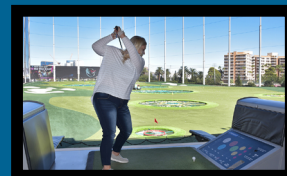


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Guest of Honor

Thursday, July 14, 2022 | 9:00am – 9:15am

Chazz Palminteri

Actor

Bronx-born and raised Chazz Palminteri was a natural choice to continue the Italianate torch in film. In the tradition set forth in the 1970s by such icons as director Martin Scorsese and actors Robert De Niro, Al Pacino, John Cazale and Joe Pesci, Palminteri has brought grit, muscle and an evocative realism to the sidewalks of his New York neighborhood, violent as they are and were.

Chazz was born Calogero Lorenzo Palminteri in 1952 in the Bronx, New York, the son of Rose, a homemaker, and Lorenzo Palminteri, a bus driver. He grew up in a tough area of the Bronx, giving him the life lessons that would later prove very useful to his career. He graduated from Theodore Roosevelt High School and started out pursuing his craft in 1973 studying at the Actor's Studio. He appeared off-Broadway in the early 1980s while paying his dues as a bouncer and doorman in nightclubs, among other jobs.

In 1986 he headed west and found that his ethnic qualifications was well-suited for getting tough-talker parts. Slick attorneys, unflinching hoods and hard-nosed cops were all part of his ethnic streetwise persona in such TV shows as Wiseguy (1987), Matlock (1986) and Hill Street Blues (1981). In films he started off playing a 1930s-style gangster in Sylvester Stallone's Oscar (1991). Although his roles were sharp, well-acted and with a distinct edge to them, there was nothing in them to show that he was capable of stronger leading parts.

In 1988 he wrote for himself a play entitled "A Bronx Tale," a powerful one-man stage commentary in which he depicted his bruising childhood in great detail, which included witnessing gangland slayings. Palminteri brought each and every character to life (18 in all) in this autobiographical piece — his friends, enemies, even his own family. He showcased for years in both Los Angeles and New York, finally sparking the interest of his film idol, Robert De Niro. DeNiro, wanting to direct for the first time, saw the potential of this project and brought both it and the actor/writer to the screen. Palminteri played one of the flashier roles, Sonny, a gangster, in the movie version. An unknown film commodity at the time, Chazz had stubbornly refused to sell his stage property (the offers went into the seven figures) unless he was part of the package as both actor and screenwriter. DeNiro, who became his mentor, backed him up all the way, and the rest is history. A Bronx Tale (1993), which featured his actress/producer/wife Gianna Palminteri, earned strong reviews.

At age 41 Palminteri had become an "overnight" star. Other important projects quickly fell his way. He received a well-deserved Oscar nomination the following year for his portrayal of a Runyonesque hit man in Woody Allen's hilarious jazz-era comedy Bullets Over Broadway (1994). He was on the right side of the law in both The Perez Family (1995), his first romantic lead, and then the classic crimer The Usual Suspects (1995). He played the ill-fated brute in Diabolique (1996) and wrote a second screenplay, Faithful (1996), in which he again plays a hit man, terrorizing both Cher and Ryan O'Neal.

Though Palminteri was invariably drawn into a rather tight-fitting, often violent typecast, it has been a secure and flashy one that continues to run strong into the millennium. Surprisingly, the one obvious show he missed out on was HBO's The Sopranos (1999). True to form his trademark flesh-lipped snarl was spotted in gritty urban settings playing a "Hell's Kitchen" cop in One Eyed King (2001) starring actor/producer Armand Assante; a pool hustler and mentor in Poolhall Junkies (2002); a mob boss in In the Fix (2005); a dirty cop in Running Scared (2006); the titular scam artist as Yonkers Joe (2008); a karaoke-loving Italian psychiatrist in Once More with Feeling (2009); and an abusive husband and father in Mighty Fine (2012).

Other millennium filming includes starring presences in Body Armour (2007), The Dukes (2007), the title conman as Yonkers Joe (2008), Once More with Feeling (2009) and Mighty Fine (2012), as well as prime supports in Running Scared (2006), A Guide to Recognizing Your Saints (2006), Push (2006), Jolene (2008), Once Upon a Time in Queens (2013), Legend (2015), Vault (2019), Clover (2020). TV crime continues to occupy his time as well, clocking in such series' credits as Kojak (2005), Rizzoli & Isles (2010) and Godfather of Harlem (2019). Occasionally he will lighten up — as in his recurring role as Shorty on the popular sitcom Modern Family (2009).



Keynote Speaker 1

Industry Update

Thursday, July 14, 2022 | **9:15am – 10:00am**

Ann Petros

Vice President of Regulatory Affairs | NAFCU Union

Ann Petros was named Vice President of Regulatory Affairs in October 2021. In her role, Petros oversees NAFCU's advocacy to federal agencies, including the National Credit Union Administration, the Consumer Financial Protection Bureau, and the Federal Housing Finance Agency. Petros 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, Petros 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, Petros worked at a law firm focusing on complex commercial litigation. Petros 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.

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



Keynote Speaker





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Speaker Panel

The Fintech Playbook – How to partner with fintech solutions to reduce costs, increase revenue and improve efficiencies.

Thursday, July 14, 2022 | **10:15am – 11:00am**

Come listen to CU 2.0 as they highlight best practices and actual use cases of credit unions partnering with fintech solutions to solve needs in the credit union. CU 2.0 serves as the bridge between fintech solutions and credit unions.

Chris Otey

Co-Founder & Chief Revenue Officer | CU 2.0

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



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

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

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



Speaker Panel

The Fintech Playbook – How to partner with fintech solutions to reduce costs, increase revenue and improve efficiencies.

Thursday, July 14, 2022 | **10:15am – 11:00am**

Come listen to CU 2.0 as they highlight best practices and actual use cases of credit unions partnering with fintech solutions to solve needs in the credit union. CU 2.0 serves as the bridge between fintech solutions and credit unions.

Kari Bergh

VP of Partner Strategy | Coconut Software

Kari Bergh is Vice President of Partner Strategy with Coconut Software. Coconut Software makes it effortless for customers to connect with their financial institution. Its appointment scheduling, video banking, and lobby management software is used by leading credit unions across North America.

Kari specializes in helping fintechs and financial institutions create mutually beneficial partnerships that grow efficiencies and profitability. Her sales, architecture, and project management background instilled a love for identifying opportunities and making connections.

She previously held roles as Vice President of Strategic Partnerships for Digital Onboarding and Vice President of Channel Partner Relations for Alogent Corporation.

Gordon Flammer

CEO & President | Datava

As Founder, President, and CEO of Datava, Gordon Flammer brings twenty years of thought-leadership, strategic vision, and tactical know-how architecting database management software, improving productivity, enhancing operations, winning market share, and increasing revenue within financial services.

Gordon has worked with financial institutions for the past 21 years. Originally, as VP of IT at a consulting firm, Gordon would assist banks and credit unions with identifying technology and implementing it in areas of CRM, Member Satisfaction, Problem Resolution, Referral Management, and Employee Incentive and Sales Tracking. During that time, he worked with over 100 financial institutions, from one branch credit unions to US Bank and Wells Fargo.

Gordon started Datava in 2016 after being convinced there wasn't a good solution that provided the configurability, end-user experience and integrations necessary for successful deployments to his clients. He spent the next four years building and validating an end-to-end platform, and started a CUSO in early 2020. Since that time, Datava has doubled in size each year, currently has clients with assets ranging from \$150M to \$32B. Datava provides its clients with an affordable, highly configurable CRM solution, coupled with analytics and dashboarding across the institution. Their solution has resulted in reducing member-churn, increasing cross-sell, doubling loan applications, reducing application-to-close time, and many other vital wins for its clients.



Speaker Panel

The Fintech Playbook – How to partner with fintech solutions to reduce costs, increase revenue and improve efficiencies.

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Oussama Hamouti

Enterprise Account Executive | January Technologies

Oussama recently joined January Technologies, a digital collections agency focused on helping credit unions and financial institutions recover on unsecured consumer debt in a more empathetic, efficient, and compliant manner. After spending most of his early career as an entrepreneur, his most recent experience has been centered around driving digital transformation in highly regulated industries. At January, their mission is to enhance the member experience with a digital self-service portal, changing the way members deal with financial hardship while maintaining a healthy relationship with lenders.



Ray Wachauf

President & CEO | TerraStrat

PMP-PgMP

Two decades of focused, commercial construction experience(BBL), nearly half spent in the financial services market – Ray is known in the industry for providing seasoned and poised leadership. Deep understanding of GIS and metrics for the banking industry.

Served in a segment leadership capacity for JP Morgan Chase & Huntington National Bank) – providing him industry insight to the value proposition and unique drivers and strategy of senior bank leadership.

Director of Strategy and Business Development for One Source Security and Sound servicing the financial industry in a similar capacity. At One Source Ray increased billable work from \$11-\$16.4 MM. We are replicating this platform with improvement to service existing relationships.



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SPEAKER BIO

General Session 1

Brace for Impact – How to Fortify Your Financial Institution**Thursday, July 14, 2022 | 11:00am – 12:00pm**

This session will dive into strong defense trends and strategies to limit material risk and set your team up for success.

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.



Breakout Session 1

Post Judgment Collection Alternatives – thinking outside the box

Thursday, July 14, 2022 | 1:15pm – 1:45pm



Barry A. Smith, Esq.

Shareholder | Buchalter Nemer

Barry A. Smith is a Shareholder and a senior member of the Firm's Litigation Practice Group and Chairman of the Financial Institutions Practice Group. Mr. Smith focuses his practice on representing financial institutions and other business entities, both domestically and internationally. Mr. Smith has extensive experience in business and commercial litigation, creditors' rights, real estate, loan workouts and restructuring, provisional remedies, receiverships, collections, and post-judgment enforcement. He also handles complex defense litigation including tort, contract law, and real estate.

Mr. Smith is a frequent speaker on creditor's rights, enforcement of judgments, prejudgment remedies, workouts and turnarounds, wrongful termination, sexual harassment, business and banking fraud, arbitration, toxic waste, lender liability, legal ethics, probate estates and trusts, and collection strategy and tactics. He speaks at numerous seminars and conferences including the California Independent Bankers, Risk Management Association, Special Asset Managers Association, National Association of Chinese American Bankers, Western Bankers Association, Western Independent Bankers Association, the Los Angeles County Bar Associations, and the Los Angeles Chamber of Commerce.



Breakout Session 2

FDCPA and REG F – Hot Topics and Review of Pending Litigation

Thursday, July 14, 2022 | 1:15pm – 1:45pm

Please join Karel Rocha as he provides an update on FDCPA and Reg. F litigation throughout the US and compliance issues affecting credit unions and your vendors. Topics will include phone call rules, email rules, voicemail rules, skip tracing requirements and an update on the status of Husntein v. Preferred Collection and various copy-cat cases filed throughout the nation.

Karel Rocha

Principal Attorney | Prenovost, Normandin, Dawe, & Rocha

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

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

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

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





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General Session 2

Text, Click, Pay – Why Click to Pay is so Vital in an Evolving Collections Landscape

Thursday, July 14, 2022 | **2:00pm – 3:00pm**

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.



General Session 3

Top Credit Union Risks in 2022

Thursday, July 14, 2022 | **3:00pm – 4:00pm**

Managing risk involves every aspect of your credit union; identifying and mitigating these risks has become more complex than ever. Staying one step ahead of the brazen criminals is never ending, but it is ever so critical.

This presentation will highlight the emerging risks that are becoming increasingly prominent for credit unions everywhere and provide you with a multitude of preventative measures to consider implementing in your credit



Joette Colletts

Vice President of Risk Management | Allied Solutions

Joette leads the risk management department providing risk control services to financial institution policyholders. She leads the development and implementation of comprehensive loss control services to continually address emerging risks. Expertise in ERM (Enterprise Risk Management), Board of Director Risk Oversight, Employee Dishonesty (forensic auditing), Employment Practices Liability, Payment Systems and more.

EXPERIENCE AND CREDENTIALS

As a leader in the risk management solutions profession and a featured speaker at national and regional events, Joette has developed an impressive list of achievements and accreditations in the financial institution industry:

Graduate of the University of Pittsburgh: Accounting and Education BS degrees

Certifications and Licenses:

- Certified Risk Manager (CRM)
- Certified Insurance counselor (CIC)
- Certified Fraud Examiner (CFE)
- Certified Financial Crimes Investigator (CFCI)
- Certified Credit Union Executive (CCUE)
- Credit Union Enterprise Risk Management Expert (CUERME)
- Certified A.L.I.C.E. Active Shooter Instructor
- Property & Casualty Insurance License
- Life & Health Insurance License

Previous Work Experience:

- 32 years at CUNA Mutual Group providing risk management solutions to financial institutions
- Partnered with NCUA presenting risk management topics at NCUA workshops, regional meetings, webinars and videos.





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General Session 4

Economic Outlook Update: Through the Fog of Uncertainty

Friday, July 15, 2022 | **11:00am – 11:45am**

With domestic and global economic uncertainty at all-time highs, how can financial institutions, especially credit unions, prepare for the short-term? What surprises, if any, will fiscal and monetary policy spring and how will this impact economic activity and the consumer? Are certain regions of the country more vulnerable than others? Join this session to learn these and more.



Sohini Chowdhury

Director & Senior Economist | Moody's Analytics

Sohini Chowdhury is a Director and Senior Economist 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.



Roundtable Session

3 Sessions, 30 Minutes each



Table 1

Twenty-eight must have key provisions in your Agreements
by Barry Smith



Table 2

Managing Collections - Related Vendor Contracts
by Nick Mitchell



Table 3

How is Technology Shaping the Future of Specialty Processes?
by Jay Mossman



Table 4

Collections using the Symitar Episys Core
by Mike Schatzman



Table 5

Remarketing Vehicles in a post-COVID World
by Daniel Hernandez



Table 6

See How Text Messaging Can Help Your Loan Servicing
by Jenn Quinn



Table 7

Estate accounts handling and what to do when a member passes away
by Matt Rehnelt & Chris Stanley



Table 8

Strategic Direction of the Temenos Collection Module
by Kris Frantzen



Table 9

FDCPA: Do's and Don'ts - How to Communicate With 3rd Parties
by Karel Rocha

Roundtable Session

Twenty-eight must have key provisions in your Agreements

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 1

Are your Agreements sufficient to protect you in the event of a default? Barry Smith will discuss key clauses you should have but often neglect to include in your Settlement, Forbearance, Stipulations and/or Modification Agreements. Eighty-five percent of Credit Unions and their Attorneys not only never use these clauses, they never thought about them. Learn how to make your Agreements air tight!



Barry A. Smith, Esq.

Shareholder | Buchalter Nemer

Barry A. Smith is a Shareholder and a senior member of the Firm's Litigation Practice Group and Chairman of the Financial Institutions Practice Group. Mr. Smith focuses his practice on representing financial institutions and other business entities, both domestically and internationally. Mr. Smith has extensive experience in business and commercial litigation, creditors' rights, real estate, loan workouts and restructuring, provisional remedies, receiverships, collections, and post-judgment enforcement. He also handles complex defense litigation including tort, contract law, and real estate.

Mr. Smith is a frequent speaker on creditor's rights, enforcement of judgments, prejudgment remedies, workouts and turnarounds, wrongful termination, sexual harassment, business and banking fraud, arbitration, toxic waste, lender liability, legal ethics, probate estates and trusts, and collection strategy and tactics. He speaks at numerous seminars and conferences including the California Independent Bankers, Risk Management Association, Special Asset Managers Association, National Association of Chinese American Bankers, Western Bankers Association, Western Independent Bankers Association, the Los Angeles County Bar Associations, and the Los Angeles Chamber of Commerce.



Roundtable Session

Managing Collections-Related Vendor Contracts

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 2

Credit Unions use a variety of vendors to perform collections functions, including repossession agents, remarketing firms, collection agencies, and more. In many cases, these vendors present credit unions with a form contract, which is simply signed without much negotiation. But, those contracts can contain terms that expose the credit union to significant liability and risk. This discussion will cover some important terms that should (or should not) be included in these contracts to help you protect the credit union from unnecessary exposure.

Nick Mitchell

Senior 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.



Roundtable Session

How is Technology Shaping the Future of Specialty Processes

Friday, July 15, 2022 | 12:00pm – 1:30pm | Table 3

Jay Mossman, Founder and CEO of AKUVO, will lead a collaborative discussion on how technology is changing our ability to manage specialty processes like bankruptcy, repossession, fraud and others. New tools like texting, social media, natural language processing, API's and more can impact the way these situations are handled, but are you embracing them? Or does your credit union prefer to outsource these complex accounts instead? Regardless of your approach, let's learn from one another by sharing our experiences and walking away with new ideas for the future.



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.



Roundtable Session

Collections using the Symitar Episys Core

Friday, July 15, 2022 | 12:00pm – 1:30pm | Table 4

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

Mike Schatzman

CEO | Technology Systems Solutions

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



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Roundtable Session

Remarketing Vehicles in a post-COVID World

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 5

What changes did you make to maximize your remarketing program during a period where used car values are increasing. How restricted supply and unprecedented surge in demand shocked the market, but just because values are up, doesn't mean you are leveraging the best in your repo sale process. As auctions are closing or consolidating, dealers are fighting for repo purchases. Join us for a session on best practices to help move your inventory consistently avoiding peaks and valleys while maximizing your returns with regional remarketing concepts.



Daniel Hernandez

Regional Remarketing Director | South Bay Remarketing Services

Currently serves as Regional Remarketing Director for South Bay Remarketing Services. With over 25 years in Credit Union Collections and Automotive Remarketing.

Daniel has managed collection teams for Credit Unions, and 3rd party collection agencies. He currently oversees the internal remarketing process from A to Z for SBRS clients nationwide. Along with managing the day to day operations, Daniel spearheads the Talent Acquisition/, Talent Development for our Recovery Team.



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Roundtable Session

See How Text Messaging Can Help Your Loan Servicing

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 6

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

Jenn Quinn

Customer Success Manager | Eltropy

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

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

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

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

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



Roundtable Session

Estate Accounts Handling and What to do when a Member Passes Away

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 7

Chris and Matt will be presenting an open forum discussion for organizations looking to cover best practices when handling estate accounts. We typically discuss the ways to not only maximize FTE with this inventory, but to also see the most in recoveries. Ultimately, we find that every organization handles this process different from the next. By sharing our experiences and implementing streamlined processes, we can create an exceptional survivor experience for existing and future members.



Matt Rehnelt

Business Development Manager | DCM Services

Spending a majority of his career working within the financial services and healthcare industries, Matt has worked with DCMS since 2010. Matt works hand-in-hand with organizations to create and enhance their estate recovery process. Matt graduated from Metropolitan State University with his Bachelors in Business Administration.

Chris Stanley

Director of Business Development | DCM Services

Joining our organization in 2004, Chris has held numerous roles within DCM Services in both operations and business development. Chris has spent the last several years in our business development department focusing on strategic client management in financial services as well as new business growth. With Chris' strong operational background and experience, he is able to identify process and growth opportunities both internally and externally in order to customize solutions and improve results for his clients. Chris holds a Bachelor of Arts from the University of Minnesota Duluth in Secondary Education.



Roundtable Session

Strategic Direction of the Temenos Collection Module

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 8

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

Kris Frantzen

Product Manager | Temenos

Kris has spent nearly 25 years in the software and service space, focusing on loan and account origination and collection solutions for banks and credit unions. Starting as a business analyst for a mortgage origination technology providers, his career has included a variety of roles and responsibilities across product leadership with Metavante and FIS. This included the management of roll-out of a complete end-to-end consumer loan origination system.



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



Roundtable Session

FDCPA: Do's and Don'ts – How to Communicate With 3rd Parties

Friday, July 15, 2022 | **12:00pm – 1:30pm** | Table 9



Karel Rocha

Principal Attorney | Prenovost, Normandin, Dawe, & Rocha

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

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

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

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



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**CONNECT
WITH
MEMBERS**

General Session 5

Text Messaging for Collections

Friday, July 15, 2022 | 1:45pm – 2:30pm

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 Director of Solution Services, Chris Harline, as he shares how the secure and compliant text messaging platform can help drastically improve collections at your Credit Union.



Chris Harline

Director of Solution Services | Eltropy

Chris Harline is the Director of Solution Services with Eltropy. He has spent 10+ years in Software sales as an Account Executive and Solution Consultant with companies like Domo, Qualtrics, and Goldman Sachs. He has been in the Credit Union space for a short time but has experience in banking, business analytics, as well as data security. His diverse experience allows him to bring new ideas and perspectives on daily challenges within the Credit Union space.



William Perrella

Phone: 425-740-3443 Email: wperrella@sentrycredit.com

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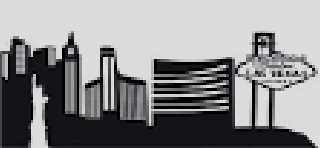
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