



NCUCA

National Credit Union Collections Alliance



Ninth Annual Conference

The Bellagio, Las Vegas | April 11 - 13, 2023



National Credit Union Collections Alliance

Dear Conference Attendee,

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

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



The NCUCA Conference, presented by eight credit unions, will focus on Legislative updates, Preparing for the Future, Delinquencies, Loans & Loan Behavior, Fraud, Credit Union Trends, and Industry Updates from the industry's leading speakers. The conference will open with a Keynote Address from Vice President of Regulatory Affairs at NAFCU, Ann Petros. Other sessions on Day One include Preparing For Uncertain Future, Managing Delinquencies, Collection of Solar Energy Loans, Plastic Card Fraud, Predicting Loan Behavior, and Credit Reporting Trends. . Day Two will start with the industry's most sought out vendor and credit union networking event. This third event of the 2023 conference helps highlight the current year's highly qualified vendor exhibitors and spur innovation and networking with fun giveaways, food, and drinks. Day Two will continue with a Keynote Address from President & CEO of GoWest Credit Union, Troy Stang, 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 President & CEO from CSI Group, Ron Brown, on the major benefits of hiring a Credit Union professional.

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 2023 National Credit Union Collections Alliance 9th 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!



Delinquency Management

TRUST. TRANSPARENCY. TOGETHER.



Third-Party Collections

TriVerity provides your financial institution with a single source of service that elevates the customer experience, reflecting the personalized care expected from your brand.

- Serving the collection industry since 1990.
- Worked with over 2,700 financial institutions nationwide.
- Collected over \$312 million and repossessed over 17,000 pieces of collateral for our clients.
- Contingency-based fee.
- Rely on the consistency of agents whose sole responsibility is collections, not an assortment of other duties.
- Our highly-trained agents specialize in the resolution of complex issues.
- Robust scrubbing processes provide a safety net for missing documentation, minimizing risk.
- Your questions or concerns are addressed by a client service support team assigned to your institution.

Negative Share / Checking Account

Our unique approach of utilizing small balance agents consistently produces results above industry standards.

Unsecured Accounts

TriVerity provides exceptional results working your charged-off loans on a contingency basis. The rate is based on volume, days delinquent, amount, and type of debt.

First-Party Collections

The Loan Service Center is early-stage delinquency management solution for all loan types before charge-off and is customizable to your needs. Utilizing technology in your collection process provides reduced expenses, increased efficiencies, and results.

- Multi-channel digital communication by mail, email, and text messaging allows TLSC to contact your borrowers the way they want, which resolves more accounts for your financial institution at a lower operational cost.
- Scale of resources to ensure the lowest cost and best performance in the market by using automated dialing technology to filter busy numbers, bad numbers, and no answers, saving time and reducing cost.
- Payment processing, skip tracing, cell phone scrubbing, and handling inbound calls are included
- Activities and results are delivered back to your financial institution by data file via SFTP or real time access through Optimus, our collection software.
- Robust reporting to ensure accountability and performance.
- Our collection team receives weekly compliance training covering FDCPA, GLBA, and CFPB (UDDAP).
- Adding extended hours and additional resources to your collections process while maintaining the same “customer-friendly” approach.

Credit Dispute Processing

The Credit Dispute Processing solution handles the burden of timely investigations and responding to indirect ACDVs, freeing your staff to focus on more customer-facing issues.

Our agents are solution providers with a service excellence philosophy as the basis of all interactions with your borrowers. Our collection agents work to strengthen relationships, ultimately helping your borrower achieve their financial goals and remain an asset to your financial institution for years to come.

ABOUT NCUCA

The National Credit Union Collections Alliance (NCUCA) is pleased to host its 9th annual conference at the Bellagio in Las Vegas, April 11 - 13, 2023. 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

Opt in to NCUCA Text Updates & Marketing



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PROFESSIONAL RECEIVABLES MANAGEMENT SERVICES FOR CREDIT UNIONS



ABOUT US WHO WE ARE

Absolute Resolutions Corp. is a Certified Receivables Company headquartered in Bloomington, MN. ARC places a premium on successful long-term partnerships and being a partner of choice for our valued clients. When your commercial and consumer assets become high-risk, or they are on the edge of low liquidity, let us step in to relieve your company of non-performing accounts.

REPUTATION PROTECTION

Let our network of experienced professionals handle the delicate process of debt collection. Our compliance standards ensure we maintain a respectful and ethical approach to debtor communication.

UNLOCK REDUCED RISK & IMPROVE LIQUIDITY

As your debt buying partner, we use our expertise to help your credit union reduce risk and increase liquidity. By selling your charged-off accounts to us, you can free up cash flow and focus on providing valuable services to your members.



REPUTATION SAFEGUARDS

ARC is committed to maintaining an excellent reputation in the ARM industry. Our team conducts business with integrity, respect, and transparency, ensuring that your brand's reputation is never compromised.



COMPLIANCE MANAGEMENT

ARC strives to exceed state and federal compliance regulations by focusing on information security. Our robust compliance management system provides protection to ensure safeguards against a variety of risks.



CONSUMER EXPERIENCE

ARC values the consumer experience. With over 20 years in the ARM industry, our company culture and business practices are best in class. You can trust that your consumers will be taken care of every step of the way.



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!



Tuesday, April 11, 2023

Tower Ballroom

Room 4 Room 1, 2, 6 Room 3, 5, 7, 8

12:00PM



Pre-conference Event: TopGolf Event

3:00PM - 5:00PM



Reg Desk 4

Registration / Checkin

5:00PM - 7:00PM



Welcome Reception

Wednesday, April 12, 2023

Tower Ballroom

Room 4 Room 1, 2, 6 Room 3, 5, 7, 8

8:00AM - 9:15AM



Breakfast

9:00AM - 9:15AM



Speaker Intro

9:15AM - 10:00AM



Keynote Speaker #1

Ann Petros, Vice President of Regulatory Affairs | NAFCU

Topic: Washington Update – What's New and What's Next on the Legislative and Regulatory Front

10:00AM - 10:15AM



15 Minute Break

10:15AM - 10:20PM



NCUCA Giveaway / Speaker Intro

10:15AM - 11:00PM



General Session #1

Bruce A. Pearson, Senior Partner | SW&M

Topic: Come Out on Top - How to Prepare Your Financial Institution for an Uncertain Future

1:15PM - 1:45PM



General Session #2

Ashish Garg, Founder & CEO | Eltrophy

Topic: Delinquencies on the rise? Learn best practices from Canvas CU

12:00PM - 1:15PM



Lunch

1:15PM - 1:45PM



Breakout Session #1

Alana Anaya, Esq., Principal & Owner | Anaya Law

Topic: Collection on Solar Energy Loans

1:15PM - 1:45PM



Breakout Session #2

Joette Colletts, Vice President of Risk Management | Allied Solutions

Topic: The Growing Problems of Plastic Card Fraud

1:15PM - 1:45PM



Breakout Session #3

Erika Cotterman, National Sales Executive | CARFAX

Topic: Harnessing Vehicle History Data to Predict Loan Behavior

1:45PM - 1:55PM



10 Minute Break

1:55PM - 2:00PM



Speaker Intro

2:00PM - 3:00PM



General Session #3

Greg Pesci, President & CEO | MessagePay

Topic: Harnessing Vehicle History Data to Predict Loan Behavior

3:00PM - 4:00PM



General Session #4






Jerome Wade, CSP | International Master of Ceremonies

Topic: Leading On Empty: How to move beyond surviving to thriving.

Thursday, April 13, 2023

Tower Ballroom

■ Room 4
 ■ Room 1, 2, 6
 ■ Room 3, 5, 7, 8

- | | | | |
|-------------------|---|---------------------------------------|--|
| 9:00AM - 11:00AM |  | ■ | Vendor Event / Giveaway / Brunch |
| 10:50AM - 11:00AM |  | ■ | NCUCA Giveaway / Speaker Intro |
| 11:00AM - 11:45AM |  | ■ | Keynote Speaker #2
Troy Stang, President & CEO GoWest Credit Union
Topic: Embracing the Credit Union Difference |
| 11:45AM - 12:00PM |  | ■ | 15 Minute Break / Coffee |
| 12:00PM - 1:30PM |  | ■ | Roundtable Session (3,30 Minute Increments per Topic)
Topic: See How Text Messaging Can Help Your Loan Servicing
<i>Jenn Quinn, Customer Success Manager at Eltrophy</i>

Topic: Where Are We Now – FDCPA/REG F Litigation Roundup 2023
<i>Karel Rocha, Principal Attorney at Prenovost, Normandin, Dawe, & Rocha</i>

Topic: Remarketing Vehicles in a post-COVID World
<i>Daniel Hernandez, Regional Remarketing Director at South Bay Remarketing Services</i>

Topic: Increasing efficiency in collections through automation with anticipated surges in delinquencies and loan losses in 2023
<i>Kris Nuss, Director of Sales at Flntegrate Technology</i>

Topic: Collections using the Symitar Episys Core
<i>Mike Schatzman, CEO at Technology Systems Solutions</i>

Topic: Handling Deceased Accounts
<i>Alana Anaya, Esq., Principal & Owner at Anaya Law Group</i>

Topic: A Proactive Approach to Protecting Growth Through Collections
<i>Steve Castagna, Chief Revenue and Operations Officer at AKUVO</i>

Topic: Transforming the member experience and increasing recovery with Direct-Drop Voicemail
<i>Kirby Miller, Chief Revenue Officer at VoApps DirectDrop Voicemail</i>

Topic: Common Challenges of Working From Home
<i>Ann Johnson, PHR, SHRM-CP, SVP/Chief Administrative Officer for Silver State Schools Credit Union</i>




Topic: Strategic direction of the Temenos Collection Module
<i>Kris Frantzen, Product Manager at Temenos (formerly Akcelerant)</i>

Topic: Planning for Uncertainty – Credit Risk Analysis and Mitigation
<i>Tom Orman, Credit Union Executive</i>

Topic: The Future of Collections: Industry and Software Trends in 2023 and Beyond
<i>Matt Smithson, MeridianLink</i>

Topic: Leveraging Technology to Maximize and Streamline your Collections
<i>Amir Tajkarimi, Lexop</i>

Topic: Shift the Mix: Increasing Customer and Employee Satisfaction with Technology
<i>Greg Cummings, Glia</i>

Topic: Best Practices for GAP Cancellations and Refunds
<i>Tyler Gray, Lender Compliance Technologies</i> |
| 1:30PM - 1:45PM |  | ■ | Snack / Cookies / Refreshments |
| 1:45PM - 2:30PM |  | ■ | General Session #5
Ron Brown, President & CEO CSI Group
Topic: The only thing more expensive than hiring a professional is hiring an amateur |
| 2:30PM - 3:00PM |  | ■ | Closing Ceremony, Certificates, & NCUCA Main Giveaway
Credit Union Attendee Certificates of Completion |

Once the sale is made....
we deliver on our promises



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A Values Driven Company With a
Commitment to Excellence

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.

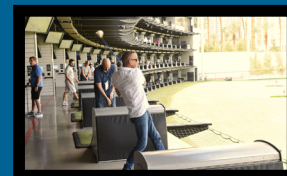
If you are an industry partner, we thank you for supporting NCUA and making the journey here to join us in Las Vegas for what we are confident is going to be an insightful few days!



AND TO OUR
GOLF SPONSOR!



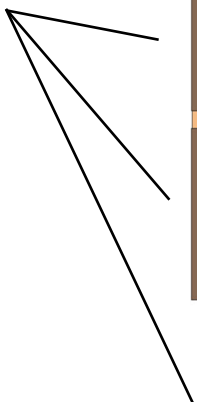
[CLICK HERE FOR
GOLF GALLERY](#)



BELLAGIO MAP & INFO



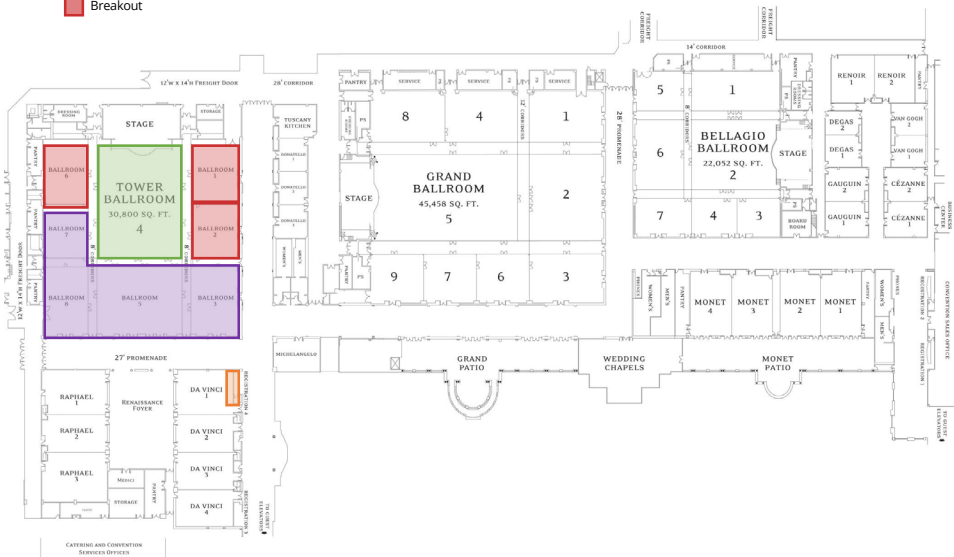
NCUCA is located in the CONVENTION AREA



- NCUCA Registration
- General Session
- Vendor Showcase, Meal Room
- Breakout



CONVENTION AREA



NATIONAL CREDIT UNION COLLECTIONS ALLIANCE
Ninth Annual Conference

Enterprise-Level Risk Management is Easier than Ever

The SWBC Total Solution

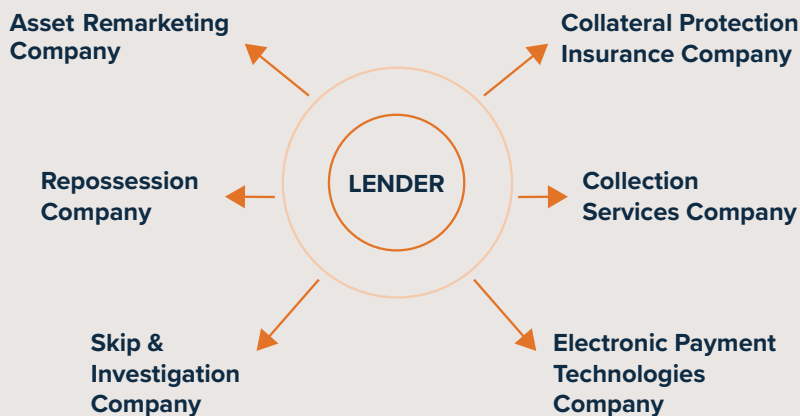
Traditionally, managing risk involved a complicated set of responsibilities, requiring multiple tasks and contacts, vendors, skillsets, and systems. Often, this web of providers creates challenges as your teams use disparate systems to execute your credit union's critical functions—including Collections.

Through SWBC's AP Portal, your credit union's teams can unite multiple risk management functions through a single, user-friendly system that's integrated with the leading core platforms.

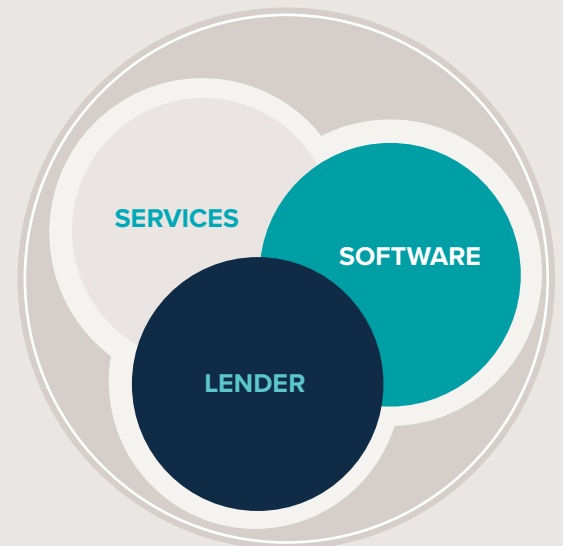
Complex risk management requires a Total Solution for your Collections, CPI, Asset Recovery, Skip Tracing, and Transaction Enablement programs.



CURRENT STATE:
DISPARATE VENDOR APPLICATIONS



FUTURE STATE:
COMPREHENSIVE SOLUTION



Visit, swb.us/solution to learn more.



SPEAKER BIO

Event Emcee / Moderator

Jerome Wade

CSP | International Master of Ceremonies

Jerome Wade, CSP, is an inductee into the Global Speakers Hall of Fame, Virtual Speakers Hall of Fame, and best-selling author. He is The International Master of Ceremonies, with more than 3000 events of experience. Jerome masterfully guides audiences through the programming and complexities of event schedules and information with wit and wisdom. Audiences immediately embrace Jerome's authenticity and professionalism as he energizes and encourages full engagement from the beginning to the end of events.

Jerome goes beyond leading and facilitating meetings from the stage by being highly engaged with audience members before and after sessions as well as after-hours events and activities. Jerome's irresistible style adds immense value to event planners and attendees as he makes himself available to ensure their success. With an undeterred commitment to providing only the highest quality of emcee professionalism, Jerome is the go-to resource when your event demands the best.



Keynote Speaker

Sponsored by:



temenos



Keynote Speaker 1

Washington Update - What's New and What's Next on the Legislative and Regulatory Front

Wednesday, April 12, 2023 | 9:15am - 10:00am

Hear about the latest developments from Washington D.C. lawmakers and regulators, what proposed changes could mean for your credit union's day-to-day operations, and how NAFCU is working to achieve the best policy outcomes that prioritizes industry growth and innovation opportunities.

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



General Session 1

Come Out on Top – How to Prepare Your Financial Institution for an Uncertain Future

Wednesday, April 12, 2023 | **10:15am – 11:00am**

This session will cover how to decrease material risk and grow with confidence.

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.



General Session 2

Delinquencies on the rise? Learn best practices from Canvas CU

Wednesday, April 12, 2023 | **11:00am – 12:00pm**

Being able to effectively collect money from your members is, obviously, pivotal to your credit union's financial health – especially with a looming recession and delinquencies expected to rise.

The problem: Most members dislike collections calls (to put it lightly). In fact, only 1 in 100 collections phone calls get answered. However, when Canvas CU adopted Text for collections, they saw a 40x better response rate from members.

In this session, Shawn Spratte, SVP of Loss Mitigation at Canvas CU and Ashish Garg, Founder and CEO of Eltropy, will discuss compliance, data security, best practices and learnings from leveraging Text as a Collections tool.



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

Vice President of Loss Mitigation & Communication Center

| Canvas Credit Union

Shawn Spratte is a 30-year veteran in the Loss Mitigation space. He has been with Canvas Credit Union in Colorado for 12 years and is currently serving as Senior Vice President of Loss Mitigation & 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.





Digital Conversations Platform built for Credit Unions



Intelligence

AI Conversation Insights

Automation

AI Virtual Agents

Communication

Text, Video, Chat, Voice, Cobrowse



All that's essential to move your
Credit Union forward - checked.



Compliance



Security



Integrations



Join us in the Digital Revolution

www.eltropy.com | team@eltropy.com



Breakout Session 1

Collection on Solar Energy Loans

Wednesday, April 12, 2023 | **1:15pm – 1:45pm**

Energy loans having increased across the nation with many Credit Unions. Handling these type of delinquent loans with our changing economy and real estate market can be complex and there are many factors to consider. This session will review the protocols, procedures and nuances of the collection process to recover on delinquent solar energy loans

Alana Anaya, Esq

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.



Breakout Session 2

The Growing Problem of Plastic Card Fraud – Implementing Effective Controls and Understanding Industry Fraud Trends

Wednesday, April 12, 2023 | **1:15pm – 1:45pm**

This session will cover implementing effective controls to mitigate plastic card losses. Card-Not-Present Fraud, Fallback Fraud, ATM Fraud and other fraud methods will be explored.

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.



This is the last time.

Consumers are fed up with mishandling of the product cancellation refund process.

Consumer complaints lead to a damaged reputation and less lending. Ultimately resulting in costly compliance audits and severe financial liability.

RefundPlus® from Allied Solutions is the only end-to-end solution available today. You will save time and resources, enhance compliance, keep more borrowers satisfied and protect your valuable reputation.

Time is running out. Choose RefundPlus®.



- ▢ Unique end-to-end process
- ▢ Millions invested in technology
- ▢ API data connector with leading platform
- ▢ Fully auditable document trail
- ▢ Expanded lending capacity
- ▢ More satisfied consumers



Learn more at alliedsolutions.net/refundplus

Breakout Session 3

Harnessing Vehicle History Data to Predict Loan Behavior

Wednesday, April 12, 2023 | **1:15pm – 1:45pm**

Vehicle history is predictive of loan performance. Incorporating vehicle history, such as prior damage, ownership history, and reliability and repair data into the lending process helps credit unions make more informed decisions with greater confidence. Considering vehicle history during the entire lifecycle of a loan becomes more critical than ever as vehicle values lower, loan terms rise, and delinquencies continue to escalate. This session will discuss the importance of using vehicle history data to make underwriting decisions, evaluate a loan's propensity for default, and how lenders are actively incorporating this into their processes.

Erika Cotterman

National Sales Executive | CARFAX

Erika Cotterman is a current Field Sales Consultant for the CARFAX Banking & Insurance Group. Shortly after beginning her career, Erika was offered a digital advertising position at Autotrader.com, becoming their youngest sales professional in Chicago, and developed significant relationships and revenue with the largest dealer groups during her seven years at the company. She went on to help launch Carfax's Used Car Listings product between 2014-2016, a product that has become a pillar of the company. Erika now advises a national portfolio of top lenders on how to use vehicle history to maximize auction price, encourage information symmetry, and lower hold time at auction.



General Session 3

Wednesday, April 12, 2023 | **2:00pm – 3:00pm**



Greg Pesci

President & CEO of 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.



Meet Your Members Where They Are



98% of all text messages are opened, and 95% of text messages are opened and responded to within 3 minutes of being delivered.

MessagePay provides credit unions with the solutions needed to meet their customers where they are - their phones.

- **Text Message, Web, and Phone Payments**
- **White Labeled**
- **Direct Core Integrations**
- **TCPA Compliant**
- **PCI Compliant**



Visit www.messagepay.com/demo
or call 801-692-1164 to learn more

General Session 4

Leading On Empty: How to move beyond surviving to thriving.

Wednesday, April 12, 2023 | **3:00pm – 4:00pm**

Life and business is filled with endless deadlines, unreasonable demands, and all-consuming dilemmas. For many, the pursuit of success and their drive to achieve leads them to perform at an unsustainable pace putting at risk the very things they love. Left unchecked, drive and ambition can cause anyone to find themselves leading on empty, suffering from the devastating consequences of overwhelm, burnout, and fatigue.

It doesn't have to be that way, you can stay at the top of your game and get what you want without putting at risk everything that matters to you. In this unfiltered, solution-rich presentation, you will learn how to:

- Drive for increased performance without driving yourself into the ground.
- Recognize, reverse, and prevent fatigue, overwhelm, and burnout.
- Increase performance and daily productivity so you can do more with less.
- Activate clarity, confidence, and courageous leadership.

Jerome Wade

CSP | International Master of Ceremonies

Jerome Wade, CSP, is an inductee into the Global Speakers Hall of Fame, Virtual Speakers Hall of Fame, and best-selling author. He is The International Master of Ceremonies, with more than 3000 events of experience. Jerome masterfully guides audiences through the programming and complexities of event schedules and information with wit and wisdom. Audiences immediately embrace Jerome's authenticity and professionalism as he energizes and encourages full engagement from the beginning to the end of events.



Jerome goes beyond leading and facilitating meetings from the stage by being highly engaged with audience members before and after sessions as well as after-hours events and activities. Jerome's irresistible style adds immense value to event planners and attendees as he makes himself available to ensure their success. With an undeterred commitment to providing only the highest quality of emcee professionalism, Jerome is the go-to resource when your event demands the best.



Keynote Speaker 2

Embracing the Credit Union Difference

Thursday, April 13, 2023 | **11:00am – 11:45am**

Troy Stang

President & CEO | GoWest Credit Union Association

Troy Stang is the President and CEO of GoWest Credit Union Association, a six-state trade association serving more than 300 credit unions and their 16.5 million consumer members. Stang is a lifelong credit union advocate and has led credit union trade associations for over a decade. He's passionate about building awareness of credit unions, protecting their not-for-profit structure, and sharing the tangible value they deliver to their members, and the impact they have on the communities they serve.



Keynote Speaker



Roundtable Sessions

3 Sessions, 30 Minutes each



Table 1

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



Table 2

Where Are We Now – FDCPA/REG F Litigation Roundup 2023
by Karel Rocha



Table 3

Remarketing Vehicles in a post-COVID World
by Daniel Hernandez



Table 4

Increasing efficiency in collections through automation with anticipated surges in delinquencies and loan losses in 2023
by Kris Nuss



Table 5

Collections using the Symitar Episys Core
by Mike Schatzman



Table 6

Handling Deceased Accounts
by Alana Ayala Esq.



Table 7

A Proactive Approach to Protecting Growth Through Collections
by Steve Castagna



Table 8

Transforming the member experience and increasing recovery with DirectDrop Voicemail
by Kirby Miller



Table 9

Common Challenges of Working From Home
by Ann Johnson



Table 10

Strategic direction of the Temenos Collection Module
by Kris Frantzen



Table 11

Planning for Uncertainty – Credit Risk Analysis and Mitigation
by Tom Orman



Table 12

The Future of Collections: Industry and Software Trends in 2023 and Beyond
by Matt Smithson



Table 13

Leveraging Technology to Maximize and Streamline your Collections
by Amir Tajkarimi



Table 14

Shift the Mix: Increasing Customer and Employee Satisfaction with Technology
by Greg Cummings



Table 15

Best Practices for GAP Cancellations and Refunds
by Tyler Gray

Roundtable Session

See How Text Messaging Can Help Your Loan Servicing

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 1

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.



Roundtable Session

Where Are We Now – FDCPA/REG F Litigation Roundup 2023

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 2

It has been almost 1 and a half years since Reg F was implemented nationwide and already Plaintiff's attorneys have been actively pursuing claims against regulated debt collectors. Join Karel Rocha as he provides a sweeping review of litigation filed nationwide relating to Reg F. Learn how your third-party debt collectors are being challenged with FDCPA claims in the wake of the CFPB's Reg F rules since November 2021. Karel will also provide a preview of the CFPB's request that the US Supreme Court overturn the Fifth Circuit Court of Appeal decision finding that the CFPB's funding structure was unconstitutional. Will the US Supreme Court decide to take up the question now and how might the Court rule?

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



Roundtable Session

Remarketing Vehicles in a post-COVID World

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 3

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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- ▶ **Reliable service you can trust**
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- ▶ **Maximize exposure and auction results**
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Mission Statement

Our goal at South Bay Remarketing Services is to provide the best remarketing services in the industry. We are obligated to deliver profit and growth to our clients



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Corporate Office

13210 S. Normandie Ave

Gardena, CA 90249

Tel: 844.246.2992 • Fax: 310.719.2221

Info@SouthBayRemarketingServices.com

www.SouthBayRemarketingServices.com

SPEAKER BIO

Roundtable Session

Increasing efficiency in collections through automation with anticipated surges in delinquencies and loan losses in 2023

Thursday, April 13, 2023 | 12:00pm - 1:30pm | Table 4

Kris will host an interactive session discussing how predictive risk analysis, automated workflow, and multi-channel communications drives increases in operational efficiency and member engagement.

Kris Nuss

Director of Sales | Flntegrate Technology

Kris Nuss is the Director of Sales for Flntegrate Technology. Kris a performance-driven sales leader with accomplished record of success leading business development, marketing initiatives, and market expansion for Fortune 500 industry leader and entrepreneurial enterprises. For nearly thirty years, Kris has worked with credit unions to drive improvements in operational efficiency, revenue production, cost reduction, and compliance. With Flntegrate, Kris leads the sales organization and responsible for market expansion with credit unions in the areas of collection/recovery and dispute management software solutions.



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✓ **Regular account placement with low contingency rates**

✓ **Established compliance program that meets all State & Federal regulations**

✓ **Innovative analytics & account scrubbing used to identify and target viable accounts**

✓ **Credit Bureau Reporting**

✓ **Committed to utilizing the latest and most advanced recovery technology**

✓ **Customized client reporting**

✓ **Cascade of skip tracing tools used to locate debtors and their assets**

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Roundtable Session

Collections using the Symitar Episys Core

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 5

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.



Roundtable Session

Handling Deceased Accounts

Thursday, April 13, 2023 | **12:00pm - 1:30pm** | Table 6

This session will cover Trusts, Probates, Secured/Unsecured Accounts, Power of Attorney and Examination of Questionable Documents

Alana Anaya, Esq.

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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Roundtable Session

A Proactive Approach to Protecting Growth Through Collections

Thursday, April 13, 2023 | **12:00pm - 1:30pm** | Table 7

With delinquency on the rise in 2023, how can credit unions prepare and, better yet, embrace uncertainty with confidence, not fear? How can credit unions do the same for their members while still protecting their own assets and growth? Led by Steve Castagna, AKUVO's Chief Revenue and Operations Officer, this roundtable will discuss these questions and explore how proactive collection technology driven by data, analytics and AI can protect growth for both your credit union and its members.



Steve Castagna

Chief Revenue and Operations Officer | AKUVO

Steve Castagna is the Chief Revenue and Operating Officer at AKUVO, a rapidly growing technology company focused on collections and credit risk. Steve has worked in financial services technology for 20+ years, establishing his career at Akcelerant Software in the early 2000s and then spending five years owning Professional Services at Temenos, an international core banking and financial software company. As a hands-on AKUVO executive, Steve is focused on using his extensive experience to create a sound infrastructure for quality products and services, while at the same time building a strong culture of collaboration, respect, loyalty and fun with his employees, customers and business partners.



Connect & Collect with APERTURE

Replace your existing collection system with a platform that combines data and behavioral analytics with a modern collection interface. Aperture builds connections and increases collections at every layer of human interaction.

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**PROTECT YOUR
ASSETS**



**COLLECT MORE
DOLLARS**



**CONNECT
WITH MEMBERS**



**WHAT
CUSTOMERS
ARE SAYING:**

“Leveraging a platform like Aperture will enable us to deploy more effective, efficient and automated collection strategies, ultimately resulting in a better member experience and increased collectable dollars.”

Roundtable Session

Transforming the member experience and increasing recovery with DirectDrop Voicemail

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 8

Chief Revenue Officer of VoApps DirectDrop Voicemail, Kirby Miller, will share a peek behind the curtain on the #1 outbound contact tool that credit unions are leveraging today in collections, lending and more.

Kirby Miller

Chief Revenue Officer | VoApps DirectDrop Voicemail

Kirby Miller is the Chief Revenue Officer at VoApps DirectDrop Voicemail. His strong background in operations, sales, technology, and marketing has established him as a thought leader in the Credit Union, ARM, and FinTech industries by garnering a trusted reputation for introducing the world's leading brands to the latest technology. Kirby has conducted several credit union training seminars focusing on technology in Collections & Bankruptcy and currently serves as the Chairperson for the ACA Affiliate committee. Previously, Mr. Miller led sales and contact center teams at Interactions, MacFarlane Group, Bank of America, and MBNA.



Roundtable Session

Common Challenges of Working From Home

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 9

Interactive discussion about employees working from home. How do you monitor their work, productivity, and engagement. Practical recommendations for work at home employees that can fit your company and culture.



Ann Johnson

Chief Administrative Officer | Silver State Schools Credit Union

Ann Johnson, PHR, SHRM-CP, SVP/Chief Administrative Officer for Silver State Schools Credit Union, is an accomplished HR professional with over 30 years of experience in the private sector. Ann has been with Silver State Schools Credit Union for the past 26 years. She is responsible for implementing human resource management strategies that enable Silver State Schools Credit Union to recruit, train, and retain a high performing and motivated workforce. Her broad experience includes recruiting, training, performance management, career development, diversity program development, employee relations, benefits, compensation, payroll, safety, and compliance issues.

Prior to joining Silver State Schools Credit Union, Ann held positions in the retail industry as a Human Resources Manager and a Training Manager. Ann took a brief reprieve from the ever changing HR world to work in the gaming industry when first moving to Las Vegas.

Ann holds a BS in Marketing from Kelley School of Business, Indiana University and a minor in Psychology. She is certified through the Human Resource Certification Institute as a Human Resource Professional (PHR), and the Society for Human Resource Management as a Human Resource Certified Professional (SHRM-CP). Ann also holds a Master Trainer certification from Langevin.



Roundtable Session

Strategic direction of the Temenos Collection Module

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 10

Kris Frantzen, the Product Manager for the Temenos (formerly Akcelerant) 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 (formerly Akcelerant)

Kris has spent nearly 25 years in the software and service space, focusing on solutions that drive efficiency and growth for credit unions and banks. This has included product strategy roles for loan and account origination and collection solutions with Metavante, FIS, and now Temenos.

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.



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Everyone's Banking Platform

Roundtable Session

Planning for Uncertainty – Credit Risk Analysis and Mitigation

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 11

Tom Orman, long-time credit union Chief Lending Officer and Chief Operating Officer, will talk about practical strategies to prepare for higher delinquency in a possible 2023 recession. This will include collections strategies as well as collaborating with your Accounting or Finance teams to prepare for potentially higher losses and for questions from auditors and examiners.



Tom Orman

Credit Union Executive

Tom Orman the former CLO for First Entertainment CU and Credit Union of Southern California. His resume also includes leadership roles at SchoolsFirst FCU, Wescom CU, and Southland CU.

With over 30 years in the credit union movement, Tom has deep experience in lending, collections, compliance, strategy, and other areas. In his CLO capacity, he has frequently worked with state and federal examiners to remediate examination findings and set up policies and procedures that balance growth with safety and soundness. Tom is also a past president of the San Gabriel Valley and Orange County chapters of the California Credit Union League. He earned his undergraduate degree in Business from the University of North Carolina at Chapel Hill and his MBA in Finance from Pepperdine University.



Roundtable Session

The Future of Collections: Industry and Software Trends in 2023 and Beyond

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 12

Rising delinquency rates across the lending industry have brought collections management to the forefront in many Financial Institutions. While a high inflationary environment has highlighted the need for quality collections, addressing the undercurrent in changes to consumer behavior and regulatory compliance is critical to the success of your collections team. In this session, we will explore both causes of and potential solutions to collections challenges you face today.

Matt Smithson

Director of Product | MeridianLink

Matt Smithson is a SaaS technology professional with ten years of software management experience inclusive of product, marketing, strategy, implementation, support, and operations leadership roles. Matt has lead product management for Collections software at MeridianLink for the past two years. He holds a bachelor's degree from Syracuse University and an MBA from Pepperdine University.





No Rest Day for the Cloud

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With an easy-to-use interface, efficient automations, and all-in-one platform with numerous integrations, MeridianLink® Collect can support your team through recent delinquency increases. Plus, MeridianLink® products are well known for their cloud-based technology, allowing you to own and operate your system while we handle the backend updates.

And since there are no rest days for the cloud, that translates to minimal downtime during software updates. Continue to manage your accounts, and we'll take care of the rest.



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In-Platform Integrations:

We support a variety of third-party applications. Conduct a wide scope of collections activities from within a single system.

Automations:

We condense process heavy activity by reducing inputs and clicks for routine tasks.

Modern Design:

Our software offers a modern, intuitive interface which allows users to train quickly and provide impact immediately.



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Queues and Triggers:

Filter debtor data and assign automated triggers to sort on attributes and intervals of your choosing.

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Identify fields unique to your Credit Union, add them to our software, then apply them to reporting and automations.

Reporting:

We offer custom and a library of preformatted reports which can be scheduled for delivery at your discretion.



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Cloud Native SaaS Platform:

Our modern software is built for the cloud. We maintain the technology, updates, and security.

First-class Support:

Our U.S. based subject matter experts aren't tier based and focus on your case from start to finish.

Regulatory Compliance:

We proactively monitor and build solutions to help you navigate and satisfy requirements for law and rule changes.

Roundtable Session

Leveraging Technology to Maximize and Streamline your Collections

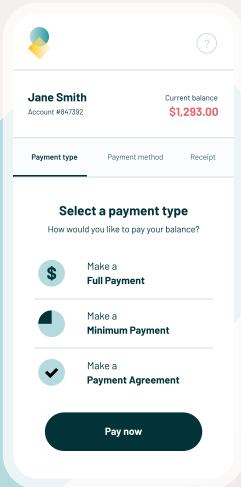
Thursday, April 13, 2023 | 12:00pm – 1:30pm | Table 13

The lending industry is currently facing harsh economic times. The rise in inflation, interest rate hikes and supply chain disruptions leads to increased consumer debt. With businesses competing for payments, technology continues to be a powerful tool for lenders to leverage to ensure they get paid first. Additionally, the same level of sophistication that begins in origination should be transferred over to collection techniques. In this presentation, we will discuss how lenders can adopt a cost-efficient digital collections strategy to regain control of their past-due accounts, reduce manual labor costs, maximize cash flow, and provide flexibility to their customers. Objectives: 1.) Bridging the technology gap between originations and collections, 2.) How technology can help lenders automate their collections, improve cash flow and retain customers, 3.) Insights into the preferences of past-due customers in 2023, with an emphasis on outreach and repayment, 4.) Discuss strategies to move away from traditional collection practices that come with higher manual labor costs.

Amir Tajkarimi

CEO & Co-Founder | Lexop

Amir Tajkarimi is the CEO and Co-Founder of Lexop, a financial technology company leading the digital transformation of the collection industry. Before co-founding Lexop, Amir was a practicing Banking Lawyer for several years at renowned firms and the National Bank of Canada. In addition to his professional successes, he is also a published author and has contributed to publications like the “Doing Business Report” by the World Bank Group.



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Digital Collections, Humane Approach™



Roundtable Session

Shift the Mix: Increasing Customer and Employee Satisfaction with Technology

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 14

As members' expectations evolve, it can be challenging to satisfy their needs and keep employee morale high, especially with urgent matters such as collections. In this roundtable, we will discuss how to provide the right digital tools and seamlessly unify interactions to expand the member experience and empower staff. The result: increased satisfaction on both sides.

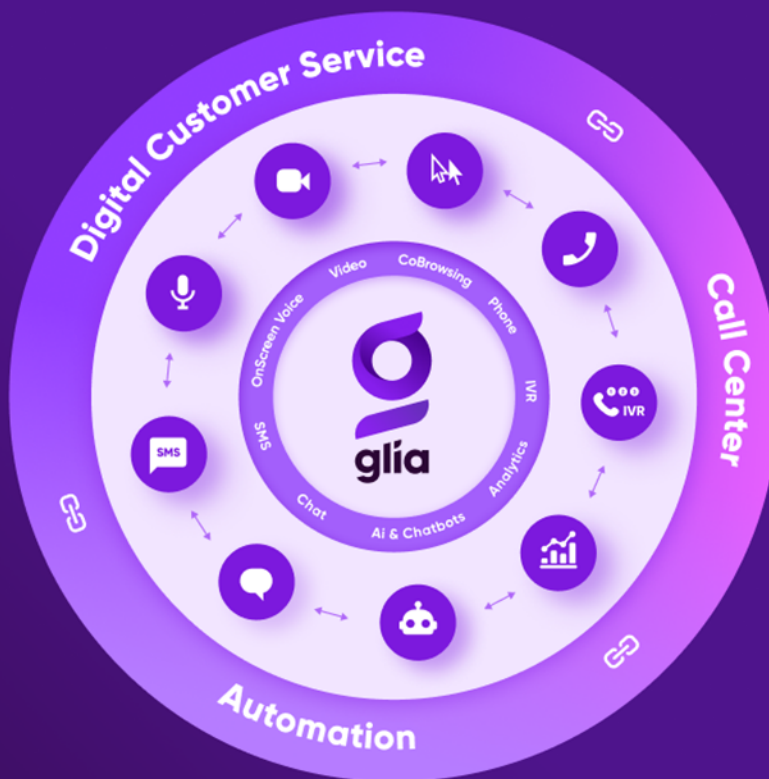
Greg Cummings

Director, Global ISV Partners | Glia

As the Director of Global ISV Partners at Glia, Greg works with strategic independent software vendors (ISV's) to uncover complementary solutions to Glia that help our customers reinvent how they serve their customers in a digital world. Greg is passionate about helping organizations maintain their unique advantage in today's increasingly competitive landscape. He has over 20 years of experience in the Customer Engagement space. When not working he enjoys spending time with his wife, two dogs, playing golf, cooking and enjoying time with family and friends. He's a self-admitted hot wing enthusiast and terrible golfer.



Redefine How You Interact with Your Members



Glia helps credit unions break down the walls of traditional member support by unifying phone, digital and automation on a single platform enabling them to deliver a seamless, connected member service experience that drives:

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Roundtable Session

Best Practices for GAP Cancellations and Refunds

Thursday, April 13, 2023 | **12:00pm – 1:30pm** | Table 15

How are you managing Gap cancellations and refunds? Over the past several years, regulators have been targeting lenders on their Gap cancellation practices, often leading to fines, remediation measures and reputational harm. In this round table, we will come together to better understand where to start when it comes to solving this problem and how we can guide our financial institutions through the process compliantly and efficiently. This will be a solutioning session where we will discuss strategies and best practices a lender can pursue ensuring they can answer, with confidence, how their credit union is managing Gap cancellations and refunds.



Tyler Gray

Director of Sales | Lender Compliance Technologies

Tyler is the Director of Sales for Lender Compliance Technologies, a SaaS company focused on helping lenders maintain compliance for Voluntary Protection Product cancellations and refunds. With experience in dealership operations, loan originations and loan servicing platforms, Tyler is focused on delivering solutions that address the immediate needs of lenders while also helping achieve their organizational & technological goals. At LCT, Tyler assists lenders in navigating the complexities of VPP cancellations and refunds in a highly scrutinized regulatory environment.



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General Session 5

The Only Thing More Expensive Than Hiring a Professional is Hiring an Amateur

Thursday, April 13, 2023 | 1:45pm – 2:30pm

Ron Brown

President & CEO | CSI Group

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

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

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

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

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

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



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