



NCUCA

National Credit Union Collections Alliance

ELEVENTH ANNUAL CONFERENCE

The Bellagio, Las Vegas • March 25-27, 2025





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Dear Conference Attendee,

Welcome to the eleventh 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 the Economic Outlook, Generative AI, Technology, Fraud Prevention, Text to Pay, Auto Lending, and Industry Updates from the industry's leading speakers. The conference will open with a Keynote Address from Head of Regulatory Advocacy at America's Credit Union, James Akin. Day One also features sessions covering the Economic Outlook, Future-Ready Collections Technology, Emerging Changes in Credit Unions, Generative AI, and Auto Lending and Collections Market Success. Don't miss a special session hosted by Messagepay's CEO, Greg Pesci, alongside LAFCU's VP of Special Services & Risk Management, Art Sookazian, as they present a compelling case study demonstrating how Messagepay's cutting-edge text-to-pay solution is transforming the payment experience with seamless, real-time transactions.

Day Two will start with a session by Ian Frame of CARFAX Auto Finance Division followed by the industry's most sought out vendor and credit union networking event. This third event of the 2025 conference helps highlight the current year's highly qualified vendor exhibitors and spur innovation and networking with fun giveaways, food, and drinks. Day Two will continue with a session devoted to Better Collections through Technology presented by Ashish Garg, Founder & CEO of Eltrophy. followed by the return of the Roundtables event where participants are seated with industry professionals on relevant topics. Day two of educational sessions will conclude with a session on "The Credit Union Way" by Award-winning Author and Speaker, Lee Silber.

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

Thank you for being a part of the 2025 National Credit Union Collections Alliance 11th Annual Conference. We know that you will leave Las Vegas with greater insight into the credit union movement, poised for success in the coming years.

Exciting things are happening, and we're glad you are a part of it!

Warm Regards,
Art Sookazian
NCUCA President



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Visit us at NCUCA
Booth #24

ABOUT NCUCA

The National Credit Union Collections Alliance (NCUCA) is pleased to host its 11th annual conference at the Bellagio in Las Vegas, March 25 - 27, 2025. The conference brings together hundreds of attendees from credit union collections departments and senior management as well as business experts serving the collections industry. It is one of the few nationwide conferences specifically designed for the collections segment of the credit union industry.

“Credit Unions are resource challenged compared to the bigger banks and finance companies,” notes Art Sookazian, NCUCA President and Los Angeles Federal Credit Union Vice President, Special Services.

“However, as a group of nationwide credit unions, we can come together and share best practices, networking, and communication. With the much needed nationwide collections network for credit unions the basis of the NCUCA’s organization became a very natural beginning to the improvement in credit union collections.”

The NCUCA, organized in early 2015 with the goal of improving resources and efficiencies amongst credit unions collections employees and management nationwide. Led by a board of directors representing credit unions across the country, NCUCA’s aim is to develop low cost educational services and assist in identifying best

practices. This year’s conference is presented in partnership with Los Angeles Federal Credit Union; Texas Bay Credit Union; First City Credit Union; Vantage West Credit Union; Credit Union of Southern California; California Credit Union; and Climb Credit Union.

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Thank you to our volunteer Board Members.

Our conference would not be possible without you.



National Credit Union Collections Alliance

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Speakers Director

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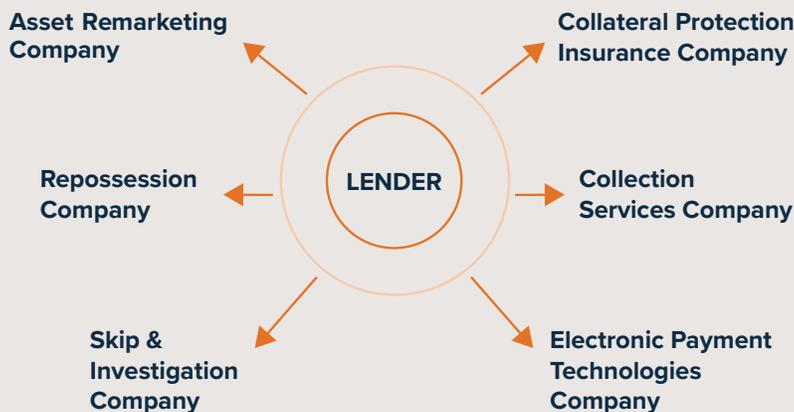
Traditionally, managing risk involved a complicated set of responsibilities, requiring multiple tasks and contacts, vendors, skillsets, and systems. Often, this web of providers creates challenges as your teams use disparate systems to execute your credit union's critical functions—including Collections.

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.

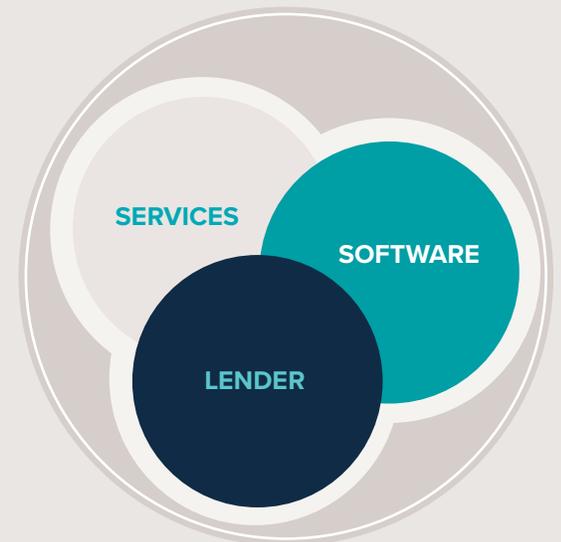
Complex risk management requires a Total Solution for your Collections, CPI, Asset Recovery, Skip Tracing, and Transaction Enablement programs.



CURRENT STATE:
DISPARATE VENDOR APPLICATIONS



FUTURE STATE:
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Registration

Bellagio Ballroom

Room 1, 5, 6, 7 Room 2

9:00am - 10:30am



Pre-conference Event: Power Sessions

For existing clients of MeridianLink, Masterqueue, Akuvo, and Temeos

12:00pm - 2:00pm



Pre-conference Event: Top Golf Event

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

12:00pm - 5:00pm



Reg Desk

Registration / Checkin

5:00pm - 7:00pm



Welcome Reception

Day 1

Bellagio Ballroom

Room 1, 5, 6, 7 Room 2

7:00am – 8:15am



Breakfast

8:15am – 8:30am



Welcome from President National Credit Union Collections Alliance & Emcee Intro

8:35am – 9:35am



Keynote Speaker #1

James Akin, Head of Regulatory Advocacy | America's Credit Union

Topic: Industry Update

9:35am – 10:30am



Keynote Speaker #2

Sohini Chowdhury, PhD, FRM, Senior Director | Moody's Analytics

Topic: Economic Outlook: The Road Ahead

10:30am – 10:45am



15 Minute Break

SNACKS & BEVERAGE STATION

10:45am – 11:25am



General Speaker #1

Chris Howell, VP – Business Solutions Group | Temenos

Topic: Future-Ready Collections Technology

11:25am – 12:05pm



General Session #2

Peter Duffy, Industry Analysts & Advisor

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

12:05pm – 1:05pm



Lunch

1:10pm – 2:00pm



General Session #3

Karan Kashyap, Co-Founder and CEO | Posh

Topic: Generative AI in Credit Unions: Promises, Pitfalls, and Potential

2:05pm – 2:50pm



General Session #4

Greg Pesci & Art Sookazian

Topic: Who said you can't text your payment to us

2:50pm – 3:15pm



25 Minute Break

SNACKS & BEVERAGE STATION

3:00pm – 3:50pm



General Session #5

Bob Child, Chief Operating Officer | Origence

Topic: Positioning Credit Unions for Success in an Evolving Auto Lending and Collections Market

Day 2

- 8:00am   Coffee / Cookies
- 8:00am – 8:45am   **General Session #6**
Ian Frame, Director | CARFAX Auto Finance Division
Topic: Using Vehicle Data to Prevent Fraud, Assess Risk, & Gain Greater Insights
- 8:45am – 9:00am   Networking Break
- 9:00am – 11:00am   Vendor Brunch Event / Vendor Showcase / Giveaways / DJ & Mimosas
- 11:00am – 11:55am   **General Session #7**
Ashish Garg, Founder & CEO | Eltropy
Topic: Better Collections Through Better Technology: Making Debt Repayment Work for Members and Credit Unions
- 12:00pm – 12:15pm   15 Minute Break / Coffee BELLAGIO FRESH BAKED COOKIES AND REFRESHMENTS
- 12:15pm – 1:45pm   **Roundtable Sessions (3, 30 minute increments per topic)**

Jasna Hadzi-Tosev Table 1	Peter Duffy Table 2	Tyler Gray Table 3	Nichole Glowin & Kris Zilberstein Table 4
Topic 1 Self-Service Collections	Topic 1 & 2 EVERYTHING ON THE TABLE Topic 3 CU Mergers & Bank Acquisitions	Topic 1 Aftermarket Product Cancellation Issues	Topic 1 Bankruptcy 101
Ron Brown Table 5	Kathy Sianis Table 6	Kevin Barth Table 7	Sheila Tedesco Table 8
Topic 1 Skip Tracing Topic 2 Collections Topic 3 Motivation	Topic 1 Starting the AI Journey: Tailored Strategies for Credit Unions	Topic 1 Maximize Collections with Modern Technology	Topic 1 Auction Arbitrage
Sohini Chowdhury Table 9	Ann Johnson Table 10	Michael Pupil Table 11	Saahil Kamath Table 12
Topic 1 CECL: The Role of Economic Forecasts Topic 2 Economic Risks: Deep Dive	Topic 1 HR Compliance for Manager Topic 2 Hiring Challenges in Today's Market Topic 3 Employee Engagement and Retention	Topic 1 Data-Driven Messaging for Collections: Improving Member Engagement and Recovery	Topic 1 AI in Action: Faster, Smarter, Better Collections
Dewayne Couch Table 13	Mike Schatzman Table 14	Courtney Collier Table 15	Peter Rodriguez Table 16
Topic 1 The Benefits of Collector Metric Score Cards and Incentive Plans	Topic 1 Collections using the Symitar Episys Core	Topic 1 Develop Auto Lending Strategies To Survive an Economic Recession	Topic 1 The Future of Credit Unions: Embracing Mobile-First Banking, Online Lending and Membership Growth.

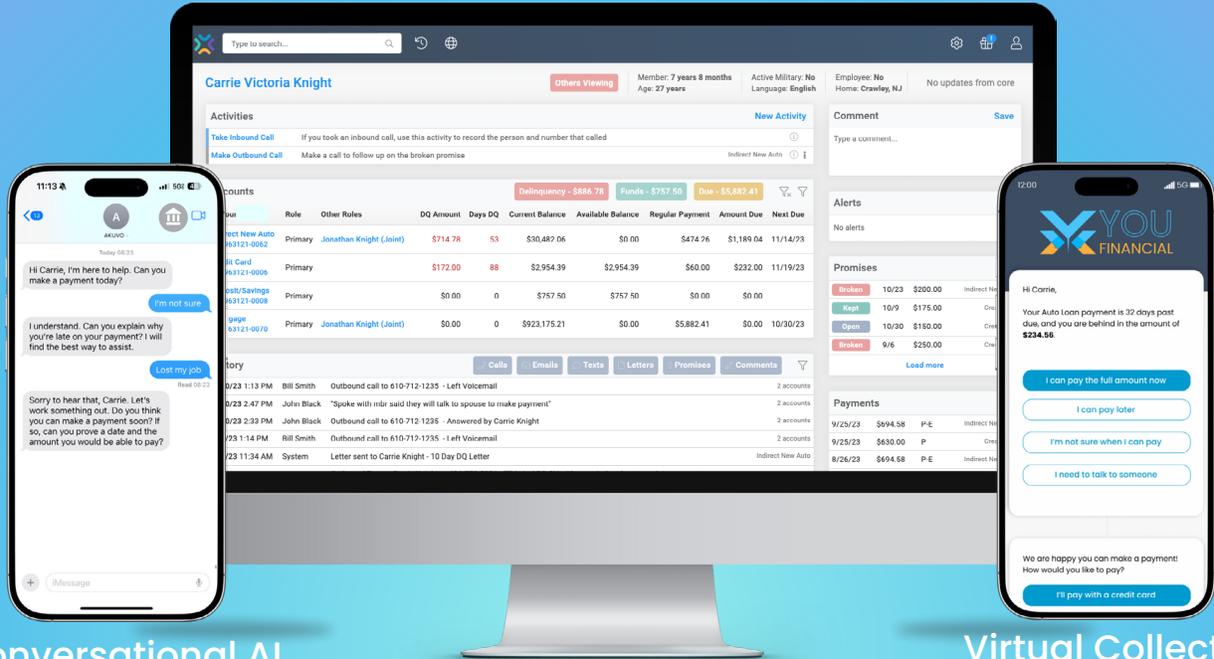
- 1:45pm – 2:45pm   **General Session #8**
Lee Silber, Award Winning Author and Speaker
Topic: The Credit Union Way
- 2:45pm   Emcee, Closing Announcements, Raffle Giveaways
- 3:00pm   Certificates
- 3:00pm – 4:30pm   Meeting One on Ones by Request with NCUA Board

AKUVO

Collection Platform

Cloud Native

Data-Driven



Conversational AI

Virtual Collector

Connect

Reach members using their preferred methods with behavior-driven automation & digital engagement.

Collect

Provide members with convenient options to pay over-the-phone or from their own device.

Cure

Take control of your portfolio by curing delinquencies more rapidly & predicting them before they begin.

The Results?

\$363K

Decrease in delinquency after 1 month

Publix Employees Federal Credit Union

60%

Productivity increase just weeks after going live

USF Federal Credit Union

THANK YOU INDUSTRY PARTNERS

We are happy to welcome a number of business partners from related industries to our conference this week. Many of their organizations provide valuable services that can help us do our jobs better. They are here to learn and network with us.

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



The road to revenue starts **here**



Boost recovery rates and cut charge-offs with our end-to-end solutions

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Make smarter risk decisions, detect loan irregularities, optimize collections, and locate vehicles with our extensive nationwide LPR database.

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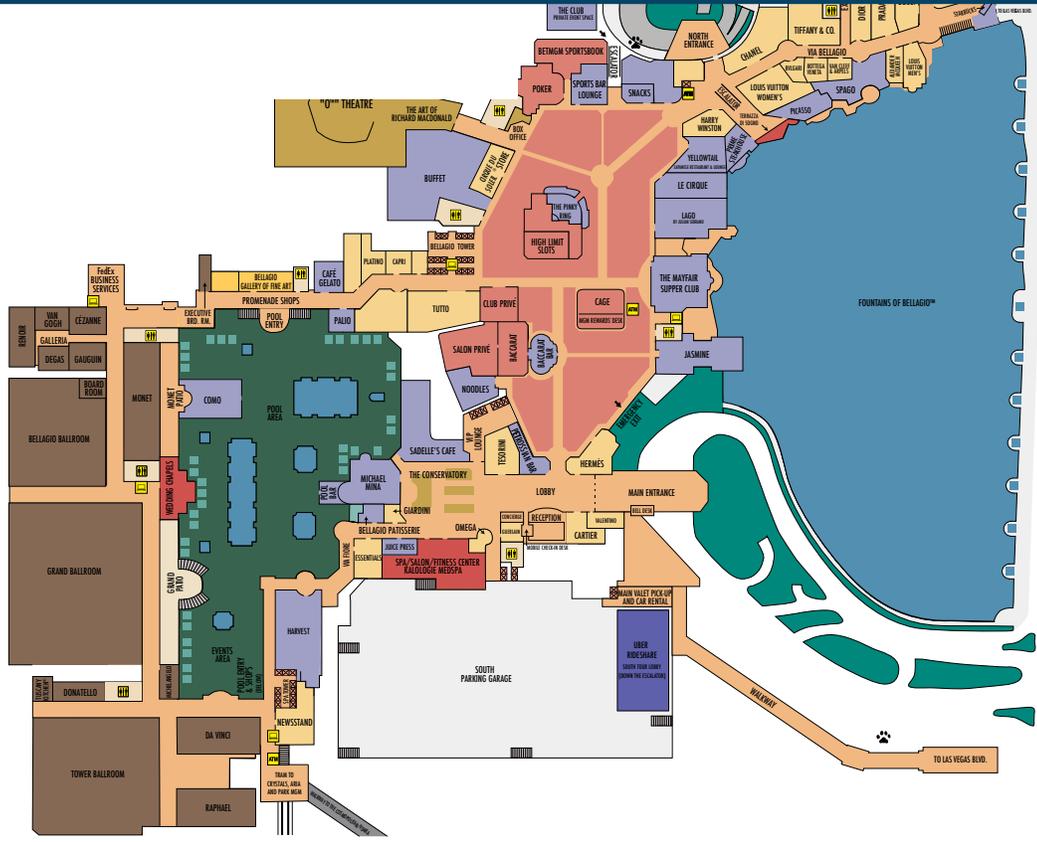
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Visit us at **booth #56** at NCUCA!

March 25th - 27th, 2025 @ Las Vegas, NV

 **NCUCA**
National Credit Union Collections Alliance

Bellagio Map & Info

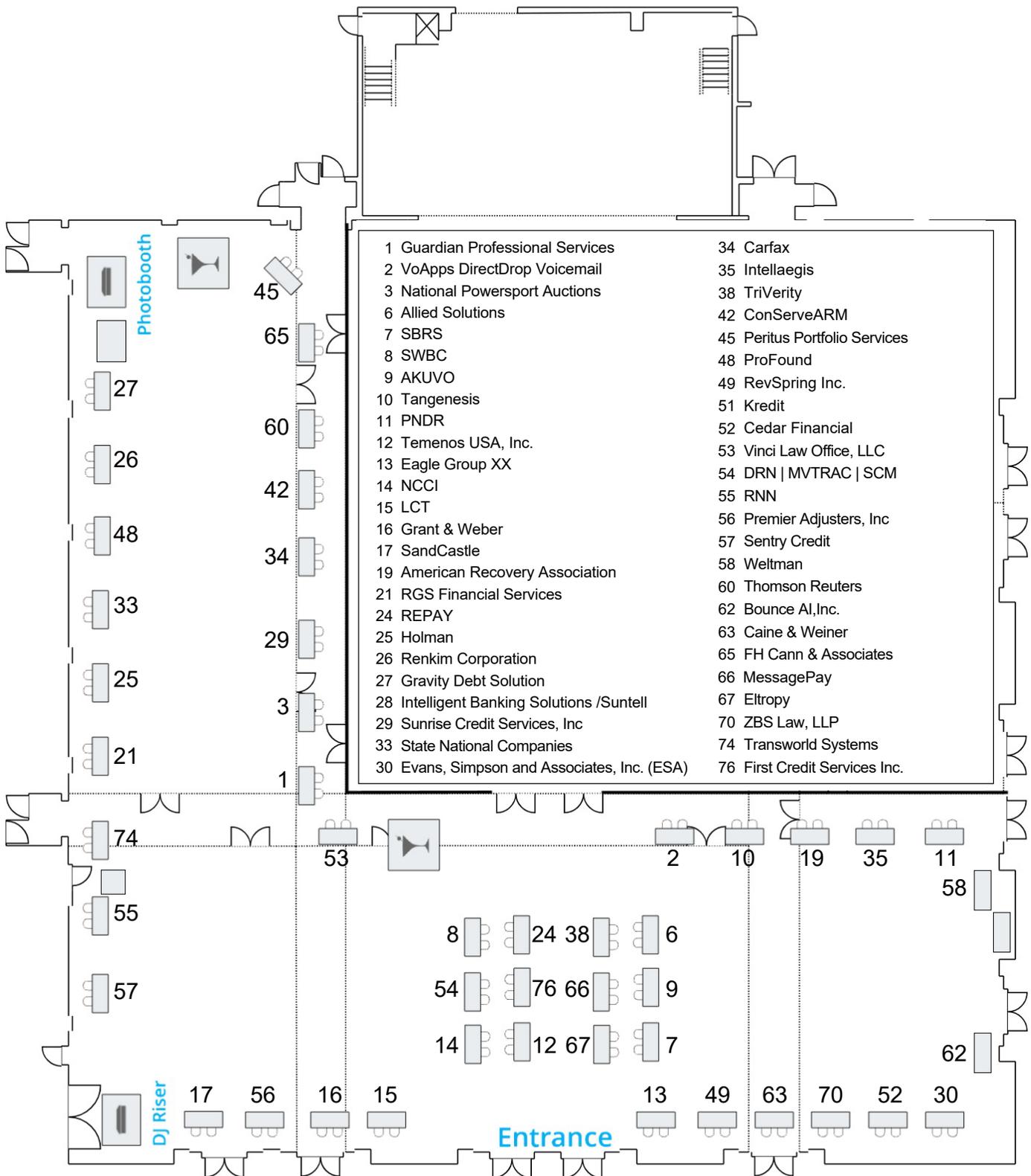


- Registration
- Office Space
- One on one meeting rooms
- Exhibit Hall/ Meal Room
- General Session



NATIONAL CREDIT UNION COLLECTION ALLIANCE
ELEVENTH ANNUAL CONFERENCE

Bellagio Map & Info





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PRE-CONFERENCE POWER SESSIONS FOR COLLECTIONS SYSTEMS PROVIDERS

Dive deep into system enhancements, hot fixes, the 2025 roadmap, best practices, and peer engagement in exclusive private meeting sessions tailored to each platform. These roundtable discussions will bring together credit union attendees within their respective client bases, fostering open and private forums where both attendees and speakers drive the conversation.

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

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

TUESDAY
MARCH 25, 2025

FREE
REGISTRATION

TIME
9:00AM - 10:30AM

James Akin, NCCO, APRP*Head of Regulatory Advocacy - America's Credit Union***DAY 1****Keynote Speaker**

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

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

**Keynote Speaker 1****Industry Update****Wednesday, March 26, 2025**

8:35am – 9:35am

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

Sohini Chowdhury, PhD, FRM*Senior Director - Moody's Analytics***DAY 1****Keynote Speaker**

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

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

**Keynote Speaker 2****Economic Outlook: The Road Ahead****Wednesday, March 26, 2025**

9:35am – 10:30 am

This session will explore the macroeconomic and credit outlook for the US economy for the rest of the year at the national as well as the regional levels. The session will also discuss the various risks facing the economy including geopolitical, climate and inflation risks and what it means for credit unions.

Chris Howell*VP – Business Solutions Group - Temenos***DAY 1**

Chris Howell is a Vice President of Business Solutions Group in Temenos; with over 20 years of experience in technology focused on consumer engagement, Chris specializes in onboarding and origination at Temenos and helps banks and credit unions grow through customer acquisition. Chris has worked with several startups – QLink Technologies (acquired by Adobe Systems), a company focused

on intelligent forms powered by workflow, and Avoka Technologies, a customer experience platform acquired by Temenos that helps FIs create differentiated onboarding journeys. Chris has expanded his mandate to include Loan and Account origination and leads a team of experts that evangelize the need for banks to innovate their channel solutions.

**General Session 1****Future-Ready Collections Technology**

Wednesday, March 26, 2025

10:45am – 11:25am

With the rise of delinquency, Credit Unions have turned up the focus on their collections processes and technology. There are numerous currently available features of Collection systems that many Credit Unions are currently under-utilizing – functionality such as:

- Rules-based workflow automation
- Data-driven queueing strategies
- Text messaging

Beyond the lift that may be gained from expanding use of these current capabilities, there are technology solutions that will be key to the continued evolution – if not complete transformation – of how collections are managed. These capabilities, employed one their own and in combination, will shape the future of debt collections for Credit Unions.

Redefine Your Collections Strategy

Introducing Temenos Digital Collector

How Credit Unions in North America can turn the page on delinquency and empower users to self-cure:

- Connect with the customer through their preferred mode of communication and schedule payments at their own convenience
- Increased debt collection without direct involvement of Credit Union Staff
- Credit unions get real-time visibility on actions taken through the digital self-service portal

Let's get started:



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A photograph of a man and a woman sitting at a wooden table, looking at a laptop. The man is wearing glasses and a blue denim shirt, and the woman is wearing a blue sweater. They are both smiling. The background is a bright, modern office space with a white brick wall and a window with a green plant. A large blue diagonal graphic is overlaid on the right side of the image.

temenos

Peter Duffy

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

DAY 1

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

Previously, Duffy was a managing director at both PiperSandler and Sandler O'Neill + Partners, L.P. He joined the firm in 2004 as an associate director and moved to the managing director position in 2006.

Duffy is a 1977 graduate of Texas Christian University with a bachelor's degree in business management.

**General Session 2****The Century of Tectonic Change – And The Changes Credit Unions Are Considering For Their Strategic Plan****Wednesday, March 26, 2025**

11:25am – 12:05pm

23 years into the new century and we find personal and business life permanently disrupted by changing fundamentals in communication, technology, entertainment, consumer behavior (including depositing and borrowing), and much more.

This will be a robust discussion that connects some dots and gets you thinking about the CU's strategic plan in ways you might not have before.

Duffy will share research describing the "tectonic" shifts and how some financial institutions are adjusting strategy in order to meet evolving member needs and demands.

Now that consumers are banking almost entirely "on line", what does this mean for building market share on loans and deposits? The role of fintech, technology banking, new competition, new and anticipated regulatory expectations mandate that we understand and adapt, or be left behind.

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

Karan Kashyap

Co-Founder and CEO - Posh

DAY 1

Karan Kashyap is Posh's Chief Executive Officer and co-founder. Prior to founding Posh in 2018, Karan earned his undergraduate and graduate degrees from MIT, focusing on computer science and artificial intelligence. For his research, he was named a Siebel Scholar. As CEO, he has helped lead Posh to 100+ credit union and bank clients nationwide. He has an employee count of over 70 team members, over \$45M in investments raised to date, and industry coverage by brands such as Gartner, Forbes, and Venture-

Beat. Karan was named to Forbes' 30 Under 30 list for 2023 and the Forbes Technology Council.



General Session 3

Generative AI in Credit Unions: Promises, Pitfalls, and Potential

Wednesday, March 26, 2025

1:10pm – 2:00pm

Discover how credit unions can harness generative AI to revolutionize member interactions and operational efficiency while addressing ethical and practical challenges. This session explores real-world applications, provides actionable insights, and highlights strategies for responsible AI adoption.

Key Learnings:

- Real-world applications of AI in member service, including knowledge and voice assistants
- Strategies to enhance employee productivity and knowledge access through AI
- Ethical considerations and potential pitfalls in AI implementation
- The current capabilities of ChatGPT and large language models (LLMs)
- Practical applications of LLMs tailored for credit union needs

Join us for a thought-provoking session designed to empower credit unions to embrace AI with confidence and responsibility.

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.



Art Sookazian

President of National Credit Union Collections Alliance (NCUCA)

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

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

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

General Session 4

Who said you can't text your payment to us

Wednesday, March 26, 2025

2:05pm – 2:50pm

Messagepay's CEO, Greg Pesci brings to you a case study with LAFUCU's VP of Special Services & Risk Management, Art Sookazian



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.

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- **White Labeled**
- **Direct Core Integrations**
- **TCPA Compliant**
- **PCI Compliant**



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or call 801-692-1164 to learn more

Bob Child*President of National Credit Union Collections Alliance (NCUCA)***DAY 1**

Bob Child, the chief operating officer at Origence, oversees the company's finance, implementations, training, IT Infrastructure, legal, compliance and ERM functions. He is also a member of the organization's strategic planning team. He has more than 20 years' experience in the financial services industry, with expertise in developing and executing new best practice strategy functions and establishing

program management offices. Prior to joining Origence in 2010, Child held a number of executive positions, including: – Vice President of Strategy and Business Development, Aviva – Chief of Staff, Allstate Insurance and Allstate Bank. Child holds a Bachelor of Business Administration in Accounting and a Master of Business Administration in Finance from St. Xavier University.

**General Session 5****Positioning Credit Unions for Success in an Evolving Auto Lending and Collections Market****Wednesday, March 26, 2025**

3:00pm – 3:50pm

Join us for an informative session covering key topics in the auto lending industry, including a recap of 2024 statistics and predictions for 2025. Attendees will gain valuable insights into the new landscape of auto lending and learn about recent shifts in the car purchasing and financing process. The session will also explore the latest in Electric Vehicle trends and offer an update on auto loan collections and repossessions. Learn what credit unions can do to adapt to the evolving landscape of today's modern auto lending

Ian Frame*Director - CARFAX Auto Finance division***DAY 2**

Ian Frame is a licensed attorney with 15+ years of experience in the automotive industry. Ian currently serves as Director of CARFAX's Auto Finance division, overseeing the strategic execution of the vertical while launching projects designed to pierce the Auto Finance industry landscape. In a recent collaboration with major lenders and insurance companies, Ian utilized machine learning to help develop

fraud indicators that integrate with loan origination platforms and feed directly into lender scorecards. Ian, a 2021 Auto Remarketing 40 Under 40 honoree, retains an impressive cache of knowledge on key topics in the auto lending space, including: machine learning, collateral fraud, big data and more.

**General Session 6****Using Vehicle Data to Prevent Fraud, Assess Risk, & Gain Greater Insights****Thursday, March 27, 2025**

8:00 – 8:45am

Discover how integrating vehicle history data can transform your credit union's efficiency and member satisfaction. Join Ian as he discusses:

- Market trends affecting the automotive industry.
- Automating vehicle history in underwriting and collections efforts to reduce fraud and lower delinquency rates.
- The role of AI and machine learning in predicting loan performance and fraud prevention.
- Innovative methods for analyzing vehicle reliability and ownership costs, helping lenders and borrowers anticipate future expenses.

Ashish Garg

Founder & CEO - Eltropy

DAY 2

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.



General Session 7

Better Collections Through Better Technology: Making Debt Repayment Work for Members and Credit Unions

Thursday, March 27, 2025

11:00am – 11:55am

Join Ashish Garg, Co-founder and CEO of Eltropy, as he shares a practical approach to collections that puts members first while improving recovery rates. With U.S. consumer debt at \$17.7 trillion, credit unions need alternatives to traditional phone-based collection methods that frustrate members and strain resources.

Ashish will show how combining Eltropy's AI-based conversations platform with Lexop's collections technology creates a complete solution for modern collections. Attendees will learn:

Ways to prevent late payments using smart payment reminders and simple mobile payment options

- How AI helps collections teams focus their time on the conversations that matter most
- Real examples of credit unions getting better results by meeting members where they are – via text, chat, video, voice, and digital payments
- What's possible with new tools like digital wallet payments, customized payment portals, and flexible payment plans
- How to use data and AI insights to continuously improve collection results

This session is for collections leaders who want to make debt repayment easier for members while improving their bottom line. You'll leave with specific ideas you can implement to update your collections process, reduce costs, and turn difficult payment conversations into opportunities to build member trust.

Round Table Sessions

DAY 2

3 Sessions
30 Minutes Each



Jasna Hadzi-Tosev

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Topic 1

Self-Service Collections



Peter Duffy

Table 2

Topic 1 & 2

EVERYTHING ON THE TABLE

Topic 3

CU Mergers & Bank Acquisitions



Tyler Gray

Table 3

Topic 1

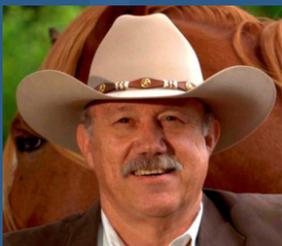
Aftermarket Product Cancellation Issues



Nichole Glowin & Kris Zilberstein **Table 4**

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Bankruptcy 101



Ron Brown

Table 5

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Skip Tracing

Topic 2

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Starting the AI Journey: Tailored Strategies for Credit Unions

Round Table Sessions

DAY 2

3 Sessions
30 Minutes Each



Kevin Barth

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Topic 1

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CECL: The Role of Economic Forecasts

Topic 2

Economic Risks: Deep Dive



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Topic 1

Data-Driven Messaging for Collections: Improving Member Engagement and Recovery



Saahil Kamath

Table 12

Topic 1

AI in Action: Faster, Smarter, Better Collections

Round Table Sessions

DAY 2

3 Sessions
30 Minutes Each



Dewayne Couch

Table 13

Topic 1

The Benefits of Collector Metric Score Cards and Incentive Plans



Mike Schatzman

Table 14

Topic 1

Collections using the Symitar Episys Core



Courtney Collier

Table 15

Topic 1

Develop Auto Lending Strategies To Survive an Economic Recession



Peter Rodriguez

Table 16

Topic 1

The Future of Credit Unions: Embracing Mobile-First Banking, Online Lending and Membership Growth

Jasna Hadzi-Tosev*Senior Business Solutions Consultant - Temenos***DAY 2**

Jasna Hadzi-Tosev is a Senior Business Solutions Consultant in the Business Solutions Group at Temenos. With over 20 years of experience in technology, Jasna specializes in Collection and Recovery products at Temenos and helps credit unions and banks increase collection income and improve efficiency of all aspects of their collections activities, reduce charge off process through automation and exceed charge off and delinquency goals. Jasna has also managed

technology implementation projects and testing of Temenos Wealth and Digital products , with a strong focus on project governance and management skills in accordance with best practices.

Jasna has expanded her specialty to also provide support in evangelizing Temenos Loan and Account origination products , helping credit unions and banks grow through customer acquisition.



Topic 1
Self-Service Collections

**Roundtable Sessions
Table 1**

Thursday, March 27, 2025

12:15pm – 1:45pm

Providing a means for delinquent account holders to self-cure provides an avenue to increase debt collections without direct involvement of Credit Union staff. Members are also able to resolve their delinquent account when most convenient for their daily schedule – and without an embarrassing or awkward conversation. Exposing this self-service channel as an integrated component of a Collection solution ensure consistency with the Credit Union's collection strategy.

Peter Duffy

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

DAY 2

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

Previously, Duffy was a managing director at both PiperSandler and Sandler O'Neill + Partners, L.P. He joined the firm in 2004 as an associate director and moved to the managing director position in 2006.

Duffy is a 1977 graduate of Texas Christian University with a bachelor's degree in business management



Topic 1 & 2
EVERYTHING ON THE TABLE

**Roundtable Sessions
Table 2**

Thursday, March 27, 2025

12:15pm – 1:15pm

What ideas both orthodox and unorthodox should be considered for stronger financial health & accelerated growth?

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

We will welcome your ideas also

Topic 3
CU Mergers & Bank Acquisitions

Thursday, March 27, 2025

1:15pm – 1:45pm

The role of merger in a CU's strategic thinking.

Credit Unions arguably can no longer enjoy the luxury of avoiding the merger discussion both internally (managers and Boards) and with fellow credit unions.

Your CU is likely receiving (and making) calls.

Is the process well thought out?

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.

DAY 2



Topic 1 Aftermarket Product Cancellation Issues

Roundtable Sessions Table 3



Nichole Glowin

Managing Partner of Client Relations and Bankruptcy - ZBS Law, LLP

Nichole Glowin is the Managing Partner of Client Relations and Bankruptcy at ZBS Law, LLP, wherein she provides clients with a direct resource for legal solutions and oversees the firm's bankruptcy practice.

Mrs. Glowin has over 14 years of extensive experience representing clients in all bankruptcy related matters. She specializes in complex contested matters relating to all Chapter 7, Chapter 13 and Chapter 11 proceedings, including confirmation of reorganization plans, motions for relief, claim defense, lien avoidance actions, preference avoidance actions, adversary proceedings and bankruptcy appeals. Ms. Glowin has trained several large financial institutions on various bankruptcy, foreclosure and compliance matters, has written several relevant articles to industry periodicals for publication and regularly participates in industry conferences.

Ms. Glowin graduated from Chapman University School of Law in 2008. Prior to joining ZBS Law, LLP, Ms. Glowin served as general counsel for a high-volume foreclosure trustee wherein she assisted financial institutions with implementing compliant policy and procedure, default litigation management and the resolution of contested foreclosure matters.

Ms. Glowin is admitted to practice in the State of California, the State of Nevada the U.S. District Court for the State of California in the Northern, Central, Southern and Eastern Districts and the U.S. District Court for the State of Nevada. Mrs. Glowin enjoys discussing all aspects of foreclosure, bankruptcy and litigation process.

DAY 2



Kris Zilberstein

Managing Bankruptcy Attorney - ZBS Law, LLP

Ms. Zilberstein has 15 years of experience in the default industry more specifically within the Bankruptcy Court representing mortgage servicers, commercial lenders, and auto lenders. She has specialized in the litigation side of the Bankruptcy Court including but not limited to Adversaries, Motions for Relief, Objections to Claim, Appeals, and Chapter 11 cases. In addition, Ms. Zilberstein has written several articles and participated in

numerous webinars and seminars. Ms. Zilberstein participates in industry conferences on a regular basis. Prior to entering the default industry, Ms. Zilberstein began her 26-year career in general liability insurance defense more specifically personal injury and construction defect gaining her extensive litigation experience.

Ms. Zilberstein received her Bachelor of Arts from the University of California San Diego in Economics with an emphasis in business and an emphasis in the environment in 1995. Ms. Zilberstein received her Juris Doctorate from California Western School of Law in 1998.

Ms. Zilberstein is licensed to practice in all state and federal courts in California, Washington, Texas, and

Colorado, the District Court of Nebraska, as well as the 9th Circuit BAP and 9th Circuit. Currently, admission is pending in Arizona. Ms. Zilberstein has been a member of the ALFN Bankruptcy Practice Group since 2014 where she is currently the Secretary. In August 2016, Ms. Zilberstein was awarded a Martindale-Hubbell Rating of Preeminent. Later that same year, Ms. Zilberstein was identified by Angle Magazine as one of "16 Women Who Rocked 2016." In January 2021, Ms. Zilberstein was one of DS News' Top 25 Women of Law, and in February 2021 DS News included Ms. Zilberstein in the Honoring Excellence Among Female Legal Minds edition.

Nichole Glowin & Kris Zilberstein
ZBS Law, LLP

DAY 2

Topic 1
Bankruptcy 101

**Roundtable Sessions
Table 4**

Thursday, March 27, 2025

12:15pm – 1:45pm

This interactive session demystifies the bankruptcy process and provides credit unions, lenders and investors with the tools necessary to protect their rights. Bankruptcy 101 will take you on a journey through the various bankruptcy chapters, explain key deadlines and motions and provide you with tips and tricks to successfully navigate loans through the bankruptcy legal process. Whether it be a car loan, home loan or unsecured credit card debt, Bankruptcy 101 will highlight how collection is affected by bankruptcy, what to file and when to maximize recovery and cutting edge ways to deal with abusive bankruptcy filers. In addition, this seminar will detail how bankruptcy restructuring can connect you with your members and provide a forum for meaningful retention and cost saving discussions. Join us to learn how bankruptcy can be your shield, sword and a the path to a new beginning!



Ron Brown

President & CEO - CSI Group

DAY 2

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-lin-



guistics 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.

Topic 1 Skip Tracing

Roundtable Sessions Table 5

Thursday, March 27, 2025
12:15pm – 12:45pm

Tracking Your Member On The Internet Cyber Highway – Traditional Skip Tracing Tolls and Techniques

Ron Brown (Continued)
President & CEO - CSI Group

DAY 2

Topic 2
Collections

**Roundtable Sessions
Table 5 (Continued)**

Thursday, March 27, 2025

12:45pm – 1:15pm

8 Steps of a Professional Collection Call – 5 Of The Most Important Words In The English Language And How They Are Used In A Collection Call

Topic 3
Motivation

Thursday, March 27, 2025

1:15pm – 1:45pm

Running Your Credit Union By The Code Of The West – Play As Hard AS You Can With Everything You Have Left

**This Half Page
is sponsored by:**



Kathy Sianis*VP of Strategic Relationships - Posh AI***DAY 2**

Kathy Sianis is Vice President of FI Strategy/Advisory and Partnerships at Posh AI. Kathy has been in the Financial Industry for over 20 years, serving in senior roles, including CXO. She has vast experience in retail, contact center, lending, digital services, and operations. She is CX Certified and deeply passionate about empowering financial institutions to enhance

customer experiences and achieve operational efficiencies that fuel organic growth. Kathy carries both a bachelor's and master's degree in business. She thrives in helping strategize how to leverage technology best to solve industry-focused pain points, key objectives, and future opportunities.



Topic 1
Starting the AI Journey: Tailored Strategies for Credit Unions

**Roundtable Sessions
 Table 6**

Thursday, March 27, 2025

12:15pm – 1:45pm

Join Kathy Sianis, Vice President of FI Strategy/Advisory and Partnerships at Posh AI, for an engaging 30-minute roundtable designed to empower credit unions in adopting AI thoughtfully and strategically. With over 20 years of experience in the financial industry and a passion for enhancing member experiences, Kathy will share actionable insights tailored to credit unions at all stages of their AI journey. **Key Takeaways:** **Understand the Benefits:** Learn how AI can revolutionize member service delivery by improving efficiency, enabling 24/7 self-service, and transforming member and employee experiences. **Tailored Implementation:** Discover how to align AI adoption with your institution's unique risk tolerance, budget, and strategic priorities. **Platform Synergy:** Explore why treating AI as a unified platform, rather than a collection of bespoke tools, leads to better integration, scalability, and outcomes. **Why Attend:** This session offers an opportunity to hear from a recognized authority in financial services. Kathy will provide clear, practical guidance to help credit unions leverage AI effectively and responsibly, fostering growth and trust within their communities. Whether you're exploring AI for the first time or looking to optimize existing implementations, this roundtable will leave you inspired and equipped for the future.

Kevin Barth

VP Sales - AKUVO

DAY 2

Kevin Barth is a highly motivated and results-driven executive with over 25 years of experience in sales and strategic business development in the financial services industry. Kevin has played a pivotal role in training and mentoring sales management and overseeing efficient operations at financial intuitions. His expertise and passion lie in establishing win-

win relationships and demonstrating a critical understanding of customer business needs and opportunities. At AKUVO, Kevin is recognized as a hands-on VP of Sales for his ability to employ innovative approaches in business development, fostering team unity, and delivering solutions to customers.



Topic 1
Maximize Collections with Modern Technology

**Roundtable Sessions
Table 7**

Thursday, March 27, 2025

12:15pm – 1:45pm

In this insightful roundtable, Kevin Barth will lead an energetic discussion on key factors for optimizing collections with modern technology. Kevin will delve into the delicate balance of leveraging proven collection methods alongside emerging digital, self-service tools to maximize efficiency and effectiveness. He will discuss strategies that boost recovery rates, minimize losses, and foster positive member relationships. Don't miss this opportunity to gain expert guidance on enhancing your collections strategy while navigating the evolving financial landscape with confidence and adaptability

Sheila Tedesco*Remarketing Manager - Lobel Financial***DAY 2**

Sheila Tedesco is a highly experienced executive with more than 35 years of management experience in the Automotive Remarketing industry. Sheila joined the auto industry in 1989. She has worked for Lobel Financial in Anaheim, CA for the majority of her career. She established the Remarketing department for the Company. She has built the foundation, infrastructures, compliance procedures, training programs and long term relationship needed to achieve nationwide success. She has developed and implemented strategies that impact and optimize processes with high achieving results. Sheila attributes her success to her visionary ideas, leadership and motivational approach. Sheila manages the Remarketing and Transportation departments at Lobel Financial.

Sheila is Co-Founder and Co-Chair for GROW-Global Remarketing Opportunities for Women. An organization to help empower women in AutoRemarketing. Sheila is on the Board of Directors representing the Consignors for the ARA. She is also on the ARA Event Committee. Sheila was honored to be a member of the "Women in Remarketing" in 2017. She has also participated in numerous panels and podcasts at the CAR Conferences and the AIS/NRC Conference. Sheila was invited to be a judge for the World Auto Auctioneer Championship in April 2025.


Topic 1
Auction Arbitrage
Roundtable Sessions
Table 8
Thursday, March 27, 2025

12:15pm – 1:45pm

A how to guide to auction arbitrage as Lobel Financials' Remarketing Manager walks us through the path of a reconditioned vehicle and what that means to you.

Sohini Chowdhury, PhD, FRM*Senior Director - Moody's Analytics***DAY 2**

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

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



Topic 1

CECL: The Role of Economic Forecasts**Roundtable Sessions
Table 9****Thursday, March 27, 2025**

12:15pm – 12:45pm

Reasonable and supportable economic forecasts form a key pillar of the loss reserve calculations under CECL. Learn how your peers are leveraging economic scenarios for CECL submissions and discuss the challenges, if any, in your current processes.

Topic 2

Economic Risks: Deep Dive**Thursday, March 27, 2025**

12:45pm – 1:45pm

Dive deeper into the risks facing the US economy and its consequences for the demand and supply of consumer credit. Discuss with your peers how you can best prepare for these risk events.

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

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

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

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



Topic 1
HR Compliance for Managers

**Roundtable Sessions
Table 10**

Thursday, March 27, 2025

12:15pm – 12:45pm

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

Topic 2
Hiring Challenges in Today's Market

Thursday, March 27, 2025

12:45pm – 1:15pm

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

Topic 3
Employee Engagement and Retention

Thursday, March 27, 2025

1:15pm – 1:45pm

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

Michael Pupil*VP, Collections - Eltropy***DAY 2**

Michael Pupil is guided by the belief that “Only a life lived in the service of others is worth living.” With nearly two decades of experience, he has dedicated his career to serving the industry, strengthening organizations, and empowering his teams and colleagues.

Michael’s legacy lies in fostering growth: driving the industry in the right direction, fortifying organizations, and helping teammates and colleagues develop and excel.

He is deeply passionate about the science and art of sales, as well as the growth and success of the teams he works with and supports.

**Topic 1****Data-Driven Messaging for Collections: Improving Member Engagement and Recovery****Roundtable Sessions
Table 11****Thursday, March 27, 2025**

12:15pm – 1:45pm

In collections, your messaging strategy can mean the difference between a missed payment and a recovered one. This session will show how credit unions can leverage member data—such as payment history, loan type, and preferences—to drive smarter, more personalized communications. Learn how timing, tone, and the right channel can maximize recovery rates across different loan types like mortgages and auto loans. With a real-world case study, you’ll leave with actionable insights and a framework to refine your collections strategy and boost both outcomes and member satisfaction.

Saahil Kamath*Head of Product, AI - Eltropy***DAY 2**

Saahil Kamath serves as the Head of AI at Eltropy, recognized as Silicon Valley's fastest-growing private company. With over nine years of experience in AI, Saahil is on a mission to transform the Community Financial Institution (CFI) space by leading the development of transformative and safe AI solutions that empower CFIs to leverage cutting-edge technologies.

Before joining Eltropy, Saahil founded Marsview.ai, an AI startup acquired by Eltropy in 2022. Under his leadership, Marsview was named one of "The 10 Hottest SaaS Startups" in 2020 and won "Best Use of AI in Fintech" in 2021. Earlier in his career, he launched Visio.ai, an AI-powered video surveillance platform designed

for smart cities, schools, and hospitals, which was recognized as one of India's "Top 10 AI Solution Providers" in 2018.

Saahil's journey began with research in AI and Deep Learning at IISc-Bangalore in collaboration with Boeing, where his team earned multiple patents in the field.

At Eltropy, Saahil drives AI product strategy, identifies emerging market opportunities, and oversees the development of the AI product roadmap. He also shares his expertise as an advisor and mentor to early-stage startups, guiding them in product strategy, go-to-market planning, and scaling their businesses.



Topic 1

AI in Action: Faster, Smarter, Better Collections**Roundtable Sessions
Table 12****Thursday, March 27, 2025**

12:15pm – 1:45pm

Join us for an engaging roundtable discussion on how AI-powered tools are transforming debt collection processes. Discover how AI Assistants can reduce average handling times by up to 10x, enabling teams to focus on meaningful conversations and how AI can analyze and score 100% of collections conversations with precision, uncovering delinquency patterns, payment probabilities, and member segmentation. All this and more including your questions in this engaging roundtable.

Dewayne Couch

Vice President of Collections - Rally Credit Union

DAY 2

Dewayne Couch serves as the Vice President of Collections for Rally Credit Union in Corpus Christi, Texas. He oversees collections, recoveries, repossessions, and remarketing at Rally CU. Dewayne has twenty-eight years of experience in collections in the sub-prime auto finance and credit union industries. Prior to joining Rally CU, Dewayne served at Westlake Financial Services in Los Angeles and as Vice President of Collections at

Omni American Bank (formerly Omni American Credit Union) in Fort Worth, Texas. Dewayne has a Bachelor of Business Administration degree in Marketing, and a Masters in Management degree in Organizational Change & Leadership, both from Texas Wesleyan University.



Topic 1 The Benefits of Collector Metric Score Cards and Incentive Plans

Roundtable Sessions Table 13

Thursday, March 27, 2025

12:15pm – 1:45pm

“What gets measured, is what gets done. An interactive discussion on score cards and collector metrics that are effective and help increase productivity.

We will discuss the benefits of incentive plans, incorporating these metrics into a collector incentive plan that is team driven at the core, rewards top performers and drives productivity.”



Unified Conversations POWERED BY A.I.

All Channels.
All Conversations.
All The Power of AI.
ONE PLATFORM.



Talk to us
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AI Agents
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AI Knowledge
Assist



Conversation
Intelligence



Trusted by 600+ Credit Unions

Mike Schatzman

CEO - Technology Systems Solutions

DAY 2

I have been working at or for credit unions since 1988. I have been writing Symitar PowerOns since 1994. Today I am the CEO of Technology Systems Solutions (TSS). I founded TSS, in 2001, with the goal to help credit unions realize the power of their Symitar System. I combine my experience with the technical aspects of the Symitar Episys system and my knowledge of the business and functional aspects of running a credit union. I grew my knowledge of the collections process and Symitar's Collections

package in 2008 because of growing number of credit unions that needed a more robust offering in those difficult times. I have used PowerOns to help collections professionals create tools to track collections processes such as; bankruptcies, repossessions, outsourced accounts, and legal processes. I have helped collection managers create reports to track productivity and results. I have helped collections executives create reports to analyze collections portfolios to recognize trends and anticipate future needs.



Topic 1

Collections using the Symitar Episys Core**Roundtable Sessions
Table 14****Thursday, March 27, 2025**

12:15pm – 1:45pm

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.

Courtney Collier

RVP of Sales - Open Lending

DAY 2

Courtney Collier joined OpenLending in January of 2018 as a Regional Vice President. Prior to starting at OpenLending, Courtney managed CU Direct's loan portfolio analytics product, Lending Insights. Since 2012 he successfully worked with over 100 credit unions to manage and develop comprehensive credit risk management programs using data and analytics.

He has worked diligently to educate credit unions on the latest techniques and best practices to uncover risk and discover opportunities hidden in their portfolio's data. As a strategic leader and industry expert, Courtney focuses on using data to make a positive impact on profitability, mitigate risk and drive efficiencies through data-driven decisions and actionable analysis.



Topic 1

Develop Auto Lending Strategies To Survive an Economic Recession

Roundtable Sessions Table 15

Thursday, March 27, 2025

12:15pm – 1:45pm

As the threat of an economic recession looms and interest rates continue to rise, credit unions should start incorporating new lending strategies to weather the impending storm. Hear from these auto lending experts discuss ways credit unions can start preparing today for the tailwinds of tomorrow.

Peter Rodriguez*Digital Branch Manager - Los Angeles Federal Credit Union***DAY 2**

With over 22 years of dedicated service at Los Angeles Federal Credit Union, I currently serve as the Digital Branch Manager, overseeing the process and funding of new loans and memberships while ensuring a seamless digital banking experience for our members. I focus on member engagement, onboarding, and re-boarding, working to enhance the digital journey for both new and returning members.

Collaborating closely with Risk Management and the Digital Administration team, I play a key role in mitigating and preventing losses related to identity theft and account takeovers. My expertise lies in optimizing digital lending and membership operations, strengthening fraud prevention strategies, and safeguarding member assets through proactive risk management.



Topic 1

The Future of Credit Unions: Embracing Mobile-First Banking, Online Lending and Membership Growth**Roundtable Sessions
Table 16****Thursday, March 27, 2025**

12:15pm – 1:45pm

Mobile First Credit Union, where every product and services we offer can be accomplished through a member's mobile device, without the need to visit a physical location.

This page is sponsored by:

SENTRY CREDIT, INC.
RECOVERY SPECIALISTS

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

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

**General Session 8****The Credit Union Way****Thursday, March 27, 2025**

1:45pm – 2:45pm

Competition is healthy when it inspires us to look for new and better ways to do things. It also sparks new ideas and shortcuts the process innovation and improvement when we can borrow from the best.

That's what this keynote is all about—how credit unions across the country are winning over their members, gaining new ones, and garnering good publicity in their community—and how we can follow their lead.

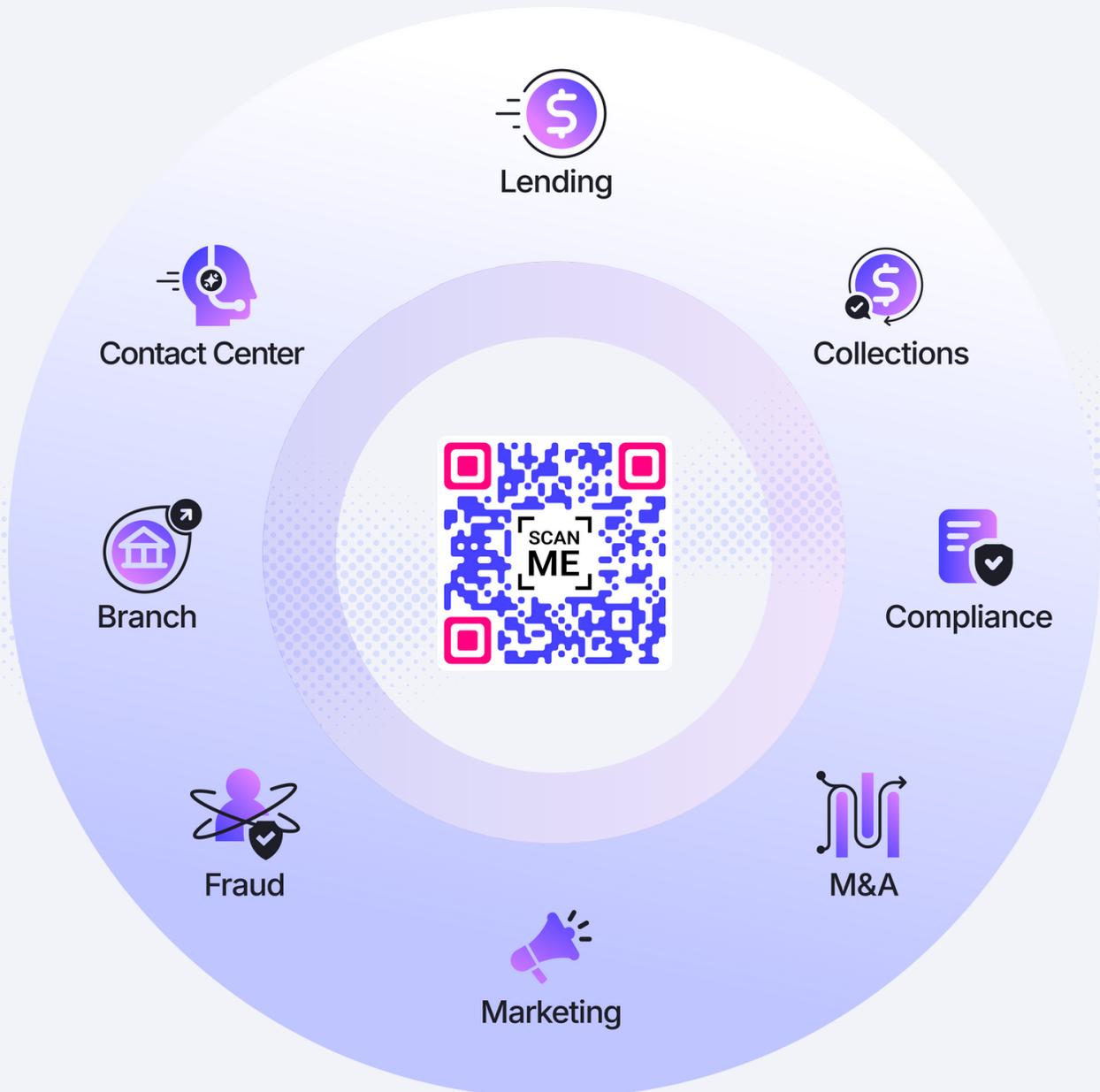
We'll wrap up the conference with a few feel-good stories to remind us why we do what we do, explore simple but effective ways to do it better, and end on a high note with an activity that bring it all home.

This is a session you won't want to miss.



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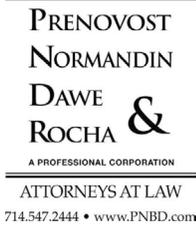


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