

A WORLD OF OPPORTUNITIES...



# 2015 NACUSO ANNUAL CONFERENCE

**APRIL 13-16, 2015  
DISNEY YACHT CLUB RESORT**

Be prepared for a different conference experience than any other credit union industry conference you have ever attended. Innovation and collaboration are not theoretical concepts at NACUSO. NACUSO is the organization for credit unions that want to stop talking about change and start implementing change. Come see example after example of how innovation and collaboration are transforming credit unions to better serve their members and generate the net income necessary to have sustainable business models in today's economic climate. Breathe in the opportunity. Connect to credit unions and CUSOs that are already reaping the benefits of innovation and collaboration and determine what might work best for you. Our attendees tell us that many successful relationships started from meeting other attendees at the NACUSO Conference.

All of these benefits are coupled with the opportunity to enjoy some family time away, with the heavily-discounted NACUSO rate of \$219 at the beautiful Yacht Club Resort, for up to 5 days before and after the conference! With their world-famous theme parks, premiere resorts, championship golf, unlimited recreation and world-class shopping, dining and nightlife, you'll have easy access to everything you need to ensure your stay is unforgettable! From one-of-a-kind networking opportunities with your credit union colleagues to a magical vacation experience with family and friends before or after our conference, see the information below to help you take advantage of everything the Disney Yacht Club Resort has to offer.

Wouldn't you like to attend a Conference that gives you a roadmap to tangible opportunities to make a positive impact for your credit union and CUSO? Get excited and recharged at the NACUSO Conference!

## Next Big Idea Competition



NACUSO is bringing back our highly successful credit union "Shark Tank" during our Annual Conference where you will experience 5 of the best ideas in the marketplace for credit unions or CUSOs. We invite you to put yourself to the test and compete against four other ideas with your best "elevator speech" of why your idea is the most compelling to spark the imagination of credit unions. The attendees are the final judges with electronic voting that determines a winner at the end of the presentations. There

are five judges to ask questions of the presenters to probe the details of their ideas. Last year MasterCard brought us a real Shark Tank Judge, Robert Herjavec, and this year we have Daymond John! See how your idea stacks up against other innovators. Win or lose, this is great exposure. Nominations are now being accepted at [www.nacuso.org](http://www.nacuso.org) until March 2, 2015. NACUSO will select the five presenters from the applications based on the need for the service in the credit union industry, the track record of the concept, the efficiency and effectiveness of achieving the goals of the service and the innovative quality of the service.



## Annual Golf Outing



The NACUSO Annual Golf Outing will be held at Disney's Palm Golf Course on Monday, April 13, 2015. This 18-hole championship course features shimmering lakes, tropical sands, palm trees and sloping greens. Operated by Arnold Palmer Golf Management, Disney's Palm Golf Course is rated 4 stars by Golf Digest and includes 9 water hazards and 94 bunkers, providing plenty of challenges for novices and seasoned pros alike. The cost to register for the golf outing is \$185 per person. All golf details at [www.nacuso.org](http://www.nacuso.org).

# Breakout Sessions

Participate in compelling and informative Breakouts presented by some of the Credit Union industry's most accomplished leaders. These breakouts address important issues as well as opportunities for Credit Union and CUSO CEOs, Staff, and Boards of Directors. Visit [www.nacuso.org](http://www.nacuso.org) for additional Breakout Session & Speaker information.

## Investment Services Tracks...

- Productivity & Performance Benchmarks for Credit Union Investment Services Programs
- Taking Your Investment Services Program to the Next Level with a Best Practice Sales and Service Staffing Model
- Leverage Your Investment Services Program for Deposit Retention, Growth and/or Transfer Strategies
- A Snapshot of Members and What Matters Most

## Insurance Services Tracks...

- Leveraging Your Auto & Homeowners Insurance Program to be a Source for New Auto and Mortgage Loans
- Multiple Ways in Which to Structure and Deliver an Auto & Homeowners Insurance Program
- Special 3-Hour Workshop: Credit Union Auto & Homeowners Insurance Agency Workshop

## Mortgage Services Tracks...

- Successful Strategies to Drive Market Share in a Purchase Market
- What You Need to Know to Implement the New TILA/RESPA Regulations
- What You Need to Know About Government Lending: Compliance and Lessons Learned
- Reaching Your Millennials
- Got Realtors? Why Credit Unions Need a Realtor Referral Program and How to Build One That Works!

## MBL/Business Services Tracks...

- Member Business Loan Portfolio Review and Analysis
- Member Business Lending Roundtable Discussion/Forum
- Part 1: Member Business Loan Participations - The Basics
- Part 2: Member Business Loan Participations - The Opportunities

## Entrepreneur/Board/CEO/Business Development Tracks...

- Developing CUSO Exam Standards/Discussion with the Regulators
- Ignore Gen X? As if!
- Big Data/Analytics Applied at a Credit Union - Three Case Studies
- What Credit Union Leadership Needs to Know About the Power of Predictive Analytics

## Innovation & Operational/IT Tracks...

- Preparedness for Data Breach Events Inside and Outside Your Credit Union
- Using the Cloud to Connect with Members
- Lending in a Mobile World
- CUSO 101
- Evolving a Digital Strategy in your Organization
- Revolution vs. Evolution in Innovation



# Keynote and General

NACUSO's 2015 Conference has more time for you to connect and explore opportunities that can transform your business, but we also have a very exciting lineup of Keynote Speakers to challenge and encourage you with their insights. NCUA Vice Chairman Rick Metsger will join us for a discussion of the most important NCUA rules, including the revised Risk Based Capital proposal, giving you an opportunity to have your questions answered just before the 90 day comment period concludes on this important rule. For more information on sessions and our speakers, please visit [www.nacuso.org](http://www.nacuso.org).

## Opening Keynote - Disney Institute Presentation "From Walt to You: Sharing Your Story of Innovation with Passion & Vision"

The Walt Disney Company believes the key to business innovation is addressing the ongoing challenge of integrating the inherent personal creativity of its people with intentional organizational processes. Come hear the tips that Disney uses to make brainstorming an effective tool of idea generation. An idea without implementation remains a dream or, less kindly, a hallucination. Communication is a critical component of successful implementation, and Disney relies on storytelling as an effective tool to bring new ideas to life. Find out the essential elements of an engaging story and how they help you implement innovative ideas that will help your members.



## Daymond John, Founder & CEO of FUBU, Star of ABC's "Shark Tank"

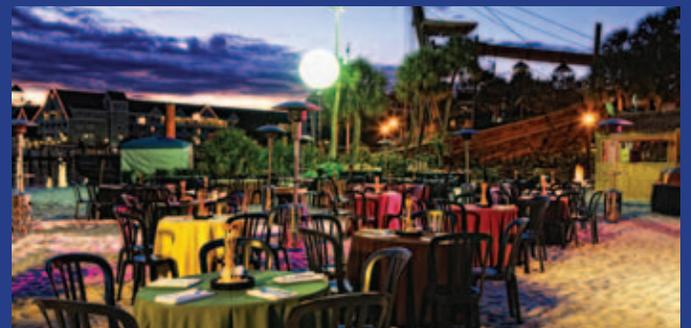


Through the generous sponsorship of MasterCard, NACUSO is proud to announce that Daymond John from ABC's popular "Shark Tank" will be a keynote speaker as well as one of the judges of NACUSO's 2015 Next Big Idea Competition. Daymond John has been a phenomenally successful business person for over 25 years. Along his entrepreneurial journey, through his many successes as well as failures, he has learned a few things about getting an edge on the competition. He believes the keys to his success include establishing the right mindset and following a few fundamental principles, which he calls his five "S.H.A.R.K points." Get ready! Daymond John is going to share his unique goal-setting and achievement strategies, which will empower audience members to make positive changes in every aspect of their lives.

## Rick Metsger, NCUA Vice Chairman "NCUA and Risk Based Capital Update"



Vice Chairman Rick Metsger is serving in his second year as a member of the NCUA Board. A former credit union board member and State Senator who oversaw the modernization of Oregon's credit union charter and Field of Membership laws, Vice Chair Metsger brings a fresh and well-rounded perspective to the NCUA. He is particularly well versed in the role CUSO's play in the vitality of the credit union system. His insights, and comments he received from the credit union community, contributed to the numerous changes the Agency made in its Risk Based Capital proposal.





# al Session Speakers

**Kari Wilfong, CFO of CO-OP Financial Services**  
"CUSO Creation and Valuation – To What End?"



The end does not justify the means, but certainly the end is often what determines success. As a result, it is prudent to start with the end in mind when forming and, ultimately, valuing CUSOs. While there is a wide array of organizational structures and well-vetted valuation techniques are readily available, the numbers and structure are just a fractional concern compared to the compliance and governance issues facing CUSOs today. Wilfong will discuss real life scenarios from her M&A background to illustrate a number of governance and compliance considerations to help attendees avoid pitfalls and successfully align goals. It starts with the most important question of all – "To what end?"

**Jim Stickle, CEO of Stickle on Security co-founder of TraceSecurity, Inc.**  
"The Identity Theft, Hacks & Security Risks to Employees and Members"



Jim Stickle is a cyber security expert with over 20 years experience in testing the security of financial organizations. In this session he will discuss the evolving attacks your members and employees are dealing with. Stickle will demonstrate how these new risks can lead to complete and total compromise of your credit union's member information. In

addition, Stickle will discuss how member education and awareness is becoming the front line of defense against these attacks. Stickle will walk you through real life scams people fall victim to every day and show you how you can protect your members and employees!

**John Lass, President of Lass Advisory Services, LLC**  
"Disruption: Are We Next?"



So many industries have been disrupted in recent years by new technologies and business models (e.g., e-commerce, digital music, digital photography, e-books, etc.). Retail financial services may be nearing its own moment of disruption with investment in financial innovation and technology having tripled between 2008 and 2013 to nearly \$3 billion, according to Accenture. John Lass will share examples of how other industries have been disrupted and identify strategies for defending against potential disruption in the credit union world. Discover how retail financial services could be disrupted and what actions credit unions could take to mitigate the impact.

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**Dennis Dollar, Dollar Associates, LLC, and Former NCUA Board Chairman**  
**Guy Messick, Messick & Lauer PC and NACUSO General Counsel**

"An Updated Look at Where NCUA and Other Regulators May Be Headed?"



Dennis Dollar

Always one of our most popular sessions, respected CUSO attorney Guy Messick and former NCUA Chairman Dennis Dollar update the "lay of the land" in this very timely overview as it relates to both regulation and legislation. With timely advice ranging from the implementation of the new CUSO rule and the revised Risk Based Capital proposal to what might happen on Capitol Hill, if anything, under a GOP-controlled Congress, Messick and Dollar will provide valuable insights to consider for CUSO and credit union leaders. This is a can't miss session in an activist regulatory environment that has already had an impact on the CUSO landscape and will continue to do so for several years to come ... this is where you will have one last chance to discuss the implications of the NCUA's revised Risk Based Capital proposal before comment letters are due.



Guy Messick

As to all Disney Images ©Disney

# Schedule

Meeting times and sessions are subject to change, please check our website for any updates.

## Conference Day 1: Monday, April 13

- 7:15 a.m. Bus Departs to Disney's Palm Golf Course (8:30 a.m. Shotgun start)
- 9:00 a.m. Exhibitor Set-up
- 1:00 p.m. Conference Registration and Exhibits Café Opens
- 1:30 p.m. General Session: Hot Topics for CUs & CUSOs in 2015
- 2:30 p.m. Special 3-Hour Roundtable: Credit Unions Auto & Homeowners Insurance Agency
- 2:45 p.m. Breakout Sessions
- 5:30 p.m. NACUSO Welcome Reception Hosted by Platinum Partners

## Conference Day 2: Tuesday, April 14

- 7:15 a.m. Registration, Networking Breakfast & Exhibits Cafe Open
- 8:15 a.m. Opening Welcome
- 8:45 a.m. Opening Keynote: *Disney Institute* Presentation
- 10:30 a.m. General Session: Kari Wilfong
- 11:30 a.m. Breakout Sessions
- 12:30 p.m. Networking Luncheon
- 1:45 p.m. Breakout Sessions
- 3:45 p.m. General Session: Jim Stickle
- 4:45 p.m. Industry Collaborator Introductions
- 5:00 p.m. Partners & Sponsors Connecting & Collaborating Reception/Exhibits Café

## Conference Day 3: Wednesday, April 15

- 7:15 a.m. Registration, Networking Breakfast & Exhibits Cafe Open
- 8:30 a.m. CUSO/CU Collaboration & Innovation Awards
- 8:45 a.m. General Session: John Lass
- 10:00 a.m. General Session: Mike Kelly
- 11:00 a.m. Breakout Sessions
- 11:50 a.m. Networking Luncheon/MasterCard Update
- 1:00 p.m. General Session: Rick Metsger, NCUA Vice Chairman
- 2:00 p.m. General Session: Daymond John, ABC's Shark Tank
- 3:00 p.m. Next Big Idea Competition with Daymond John, ABC's Shark Tank
- 5:00 p.m. NACUSO Membership Annual Meeting, Talk with Next Big Idea Competitors, Speakers and Partners & Sponsors at the Connecting & Collaborating Reception/Exhibits Cafe

## Conference Day 4: Thursday, April 16

- 7:30 a.m. Networking Breakfast Buffet & Exhibits Cafe Open
- 8:15 a.m. General Session: Dennis Dollar & Guy Messick: Regulatory Update
- 9:30 a.m. General Session
- 11:00 a.m. Disney Resort Certificate Raffle/Conference Conclusion/Exhibitor Tear-down

# NACUSO Partners

## Platinum Partners



## Gold Partners



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APRIL 13-16, 2015

DISNEY YACHT CLUB RESORT  
LAKE BUENA VISTA, FLORIDA

*Innovation...*

*Collaboration...*

*Execution...*

[www.nacuso.org](http://www.nacuso.org)

## Disney Yacht Club Resort



The 2015 NACUSO Annual Conference will be held in the Yacht Club Convention Center located at the beautiful Disney Yacht Club Resort. Disney's Yacht Club Resort is approximately 22 miles from the Orlando International Airport. Disney offers resort guests complimentary bus transportation between the airport and the hotel (advance reservations required). The room rates for NACUSO attendees are only \$219+tax per night for Disney's Yacht Club run of house rooms for the nights of April 11-18, 2015. The cut-off date for room reservations is March 20, 2015. Reservations should be made as soon as possible as rooms within the block are subject to availability and will sell out prior to the cut-off date. For room reservations, call Disney's Yacht Club Resort (407) 939-4686 and refer to the NACUSO block of rooms or book online at [www.nacuso.org](http://www.nacuso.org).

## Conference Registration

Conference registration(s) must be submitted online at [www.nacuso.org](http://www.nacuso.org). You can register online whether you are paying by credit card or check.

<b>NACUSO Members Earlybird Registration Fee:</b>	
<b>Paid by February 13, 2015:</b> .....	<b>\$995</b>
<b>NACUSO Members Registration Fee:</b>	
<b>Beginning February 14, 2015:</b> .....	<b>\$1095</b>
<b>NACUSO Members: Group Discount -- 4th person free!</b>	
<b>Non-Member Registration Fee for</b>	
<b>Credit Union/CUSO Attendees:</b> .....	<b>\$1195</b>
<b>Non-Member Registration Fee for</b>	
<b>Non-Credit Union/CUSO Attendees:</b> .....	<b>\$1495</b>
<b>Golf Outing Fee:</b> .....	<b>\$185</b>
<b>Spouse/Guest Dining &amp; Reception Fee:</b> .....	<b>\$415</b>

Nonmembers: NACUSO Memberships are corporate. If your organization is not a member, you must pay the nonmember registration fee. Visit the membership section of our site for benefits and to join online. NACUSO Membership is open to credit unions with or without established CUSOs. Conference registration(s) at the NACUSO member fee can be submitted at the same time as paid membership application.

