



# NAVIGATING TODAY'S FINANCIAL MARKETPLACE

October 22 – 24, 2010  
Clarion Fontainebleau  
Ocean City, MD



# VALUABLE INSIGHTS FOR SUCCESS

Explore issues facing credit unions at the 2010 Volunteer Leadership Conference. Discover solutions that will help you navigate these uncertain times. Speakers will offer unique perspectives on topics that range from where credit unions stand to how credit unions can make an impact in the financial marketplace.

## KEYNOTE SPEAKERS



**Bill Cheney**  
CUNA CEO

Cheney has broad experience within the credit union movement, having begun his career during 1987 in Texas with Security Service FCU in San Antonio. In 1997, he was named president and CEO of Xerox FCU in El Segundo, Calif. During nine years

at the credit union, Cheney guided the credit union's growth to more than \$800 million in assets, growing the credit union's membership to include operations in nine states, including California, New York, Florida, Texas and Illinois. Also while at XFCU, Cheney was elected to the board of directors of NAFCU.

In 2006, the California/Nevada Credit Union Leagues tapped Cheney as their president and CEO. While overseeing the combined organizations' operations, Cheney is credited with building the Leagues' affiliation while improving their operational efficiencies.

Additionally, he has served as Treasurer of the American Association of Credit Union Leagues (AACUL), Chairman of the CUNA World Leadership Development Committee, member of the board of trustees of the Western CUNA Management School, member of the board of directors of the Richard Myles Johnson Foundation, and joined World Council of Credit Unions (WOCCU) delegations to Mexico, Poland, China, and Haiti.

Cheney holds a BBA (finance) from the University of Texas (Austin). He has attended the "Advanced Leadership Institute" at Harvard Business School (sponsored by the Credit Union Executive Society (CUES) /California Credit Union League (CCUL)), and the CUES Director's Leadership Institute at the London Business School. He is a member of the American Society of Association Executives (ASAE).



**Debbie Matz**  
NCUA Board Chair

Matz was nominated by President Barack Obama to serve as the eighth board chair of the National Credit Union Administration. After confirmation by the U.S. Senate on August 7, 2009, she was sworn in on August 24, 2009. she is no stranger

to NCUA and credit unions having served as a board member at NCUA from January 2002 to October 2005. As Chair of the NCUA Board, she is the spokesperson for the agency and oversees the regulation of federal credit unions and the administration of the federal insurance fund covering approximately 8,000 credit unions with over \$800 billion in assets. Prior to becoming NCUA board chair, she served on President Obama's Economic Transition Team.



**Celeste Cook**  
CUStrategies, LLC

Celeste has been in the credit union industry for 18 years and has 15 years of experience in management with expertise in business development, sales and service, and lending strategies. She has planned and led successful initiatives in business development,

sales and service, lending, performance-driven programs, and leadership development programs. She has also served as a business development consultant and conducted lending schools for credit unions while working for Lending Solutions Inc. She recently formed CUStrategies LLC, after working for Georgia's Own Credit Union.

# SCHEDULE OF CONFERENCE EVENTS

## Friday, October 22

3:00 – 7:00 p.m.	<b>Registration</b>	Conference Center Lobby
4:00 – 5:30 p.m.	<b>A Conversation with Bill Cheney</b> <i>Bill Cheney, CEO, CUNA</i>	Conference Room I, II & III
5:30 – 7:00 p.m.	<b>Welcome Reception*</b>	Crystal Ballroom 2B

## Saturday, October 23

7:00 – 8:30 a.m.	<b>Registration</b>	Conference Center Lobby
7:00 – 8:30 a.m.	<b>Breakfast Buffet*</b>	Crystal Ballroom Hall 1
8:30 – 8:45 a.m.	<b>Welcome</b> <i>Michael V. Beall, Esq., CEO, MDDCCUA</i> <i>Patrick Mahaney, CEO, DCUL</i>	Crystal Ballroom 2A/2B
8:45 – 10:00 a.m.	<b>Keynote Address</b> <b>Where Do We Stand, Where Do We Go From Here?</b> <i>Debbie Matz, NCUA Board Chairman</i>	Crystal Ballroom 2A/2B
10:00 – 10:30 a.m.	<b>Break*</b>	
10:45 – 11:45 a.m.	<b>Corporate Stabilization Update</b> <i>Jay Murray, President/CEO, Mid-Atlantic Corporate FCU</i>	Crystal Ballroom 2A/2B
11:45 a.m. – 1:00 p.m.	<b>Lunch*</b>	Crystal Ballroom Hall 1
1:00 – 2:30 p.m.	<b>BREAKOUTS</b>	
	<b>Best Practices in Board Governance</b> <i>David Gilbert, Chairman APG FCU &amp; Panel</i>	Crystal Ballroom Hall 2A
	<b>Social Media: The Path to Your Younger Members</b> <i>Kerri Smith, VP of Marketing, MDDCCUA</i>	Crystal Ballroom Hall 2B
	<b>Bank Secrecy Act Training</b> <i>Andre Lucas, Director of Compliance, MDDCCUA</i>	Conference Room I & II
	<b>Supervisory Committee Duties &amp; Responsibilities</b> <i>John Wallace, Product Executive and Commercial Underwriting, CUNA Mutual Group</i>	Conference Room III
2:30 – 2:45 p.m.	<b>Break*</b>	Terrace Level Lobby
2:45 – 4:15 p.m.	<b>BREAKOUTS</b>	
	<b>Financial Liability &amp; Boards</b> <i>John Wallace, Product Executive and Commercial Underwriting, CUNA Mutual Group</i>	Crystal Ballroom Hall 2A
	<b>NCUF and Credit Union Philosophy</b> <i>Tom Decker, National Program Dir. CU Center for Social Impact Management</i>	Crystal Ballroom Hall 2B
	<b>Evolutions in the Bank Secrecy Act</b> <i>Andre Lucas, Director of Compliance, MDDCCUA</i>	Conference Room I & II
	<b>Supervisory Committee Audit Update</b> <i>Chris Feather, Director of Audit Services, Pennsylvania Credit Union Association</i>	Conference Room III
5:00 – 6:30 p.m.	<b>Credit Union Social*</b>	Crystal Ballroom Hall 1

## Sunday, October 24

7:00 – 9:00 a.m.	<b>Breakfast Buffet*</b>	Horizons Restaurant
9:00 – 10:30 a.m.	<b>Keynote Address</b> <b>Holistic Leadership &amp; the Board of Directors</b> <i>Celeste Cook, CUstrategies, LLC</i>	Crystal Ballroom 2A/2B
10:30 – 11:00 a.m.	<b>Conference Wrap-Up</b>	Crystal Ballroom 2A/2B
11:00 – 11:30 a.m.	<b>Hotel Checkout</b> <i>(See front desk for extended checkout time)</i>	

\*Included in Spouse/Guest Fee

# SPEAKERS & SESSION TOPICS

## Corporate Stabilization Update

Credit unions continue to face an ever-changing environment in the corporate credit union system regarding write-downs, capital investment and regulatory issues. NCUA Chairman Debbie Matz and Mid-Atlantic Corporate FCU CEO Jay Murray will present different perspectives of the corporate system and interact with participants in an update of latest developments and discussion of best practices for credit unions.

### **Jay Murray**, President/CEO Mid-Atlantic Corporate FCU

Jay Murray joined Mid-Atlantic Corporate in 1991. In August 2008 he was appointed President and Chief Executive Officer. Previously, he held various positions within Mid-Atlantic including Corporate Account Manager, Vice President of Member Services and Senior Vice President and Chief Operating Officer. Jay serves as a Board member for the Impel Consulting Group, L.L.C., a credit union consulting company, and for MY CU Services, L.L.C., Mid-Atlantic's electronic bill payment company.

## Board Governance – Best Practices

Boards and committees need to be aware of timely topics targeted to volunteers, including legislative, regulatory compliance, governance, and succession planning. Learn some of the best ways to be effective both individually and collectively from a panel of local credit union board members.

### **David Gilbert**, Chairman APG FCU & Panel

Dave Gilbert provides a distinguished background in service to credit unions. He has served as a member of the Board of Directors for APG (Aberdeen Proving Ground) FCU for over 30 years, 14 as chairman. He is currently an elected Director for Region II of the National Association of Federal Credit Unions and has lobbied for important changes to federal laws and regulations. He also serves as a member of MDDCCUA's Board of Directors and its Governmental Affairs Committee. He is consultant to executives and has been an invited speaker at many state credit union league annual meetings and other CU-industry events. He is an active leader in the National Association of Credit Union Chairmen and a charter member of the MD & DC Chairman's Forum.

## Evolutions in the Bank Secrecy Act

The Bank Secrecy Act is here to stay. This is the opportunity to complete your annual BSA training and attend a session specifically geared toward volunteers. In this session, you'll review only what you need to know as a volunteer and have the opportunity to ask questions and get straight answers in easy-to-understand terms. Testing and certificates are included with this session.

### **Andre Lucas**, MDDCCUA Director of Compliance

Andre Lucas (CUCE, BSACS) consults with affiliated credit unions on operational issues, policies and procedure development, and federal and state compliance issues. He provides Bank Secrecy Act (BSA) and Collections training, and conducts on-site BSA testing/reviews for affiliated credit unions. His credit union career began in 1984, serving at Pentagon and Commonwealth One FCUs. He was the first chairman of the Capital Area Collection Managers Roundtable.

## Supervisory Committee Duties and Responsibilities

Credit unions operate in a complex environment—full of rules, regulations and best practices. This session discusses the roles and responsibilities of the Supervisory Committee, as outlined by NCUA. We'll focus on the non-financial institution professionals serving on your board and committee.

## Financial Liability and Boards: Protecting Your Personal Assets

In today's litigious society, even a seemingly small, inadvertent error or unintentional oversight can result in costly legal action against you or your credit union. Current industry trends—such as more loan defaults and foreclosures, rising unemployment, and a growing focus on corporate governance—are only increasing this exposure. The duties of a Director, including the "duty of care" and "duty of loyalty," are discussed, as is corporate governance & indemnification. The basics of Directors & Officers Insurance is explored, and a Top Ten Checklist is supplied for them to protect themselves from lawsuits due to management liability.

**John Wallace** is the Director, Product Executive and Commercial Underwriting, for CUNA Mutual Group in Madison, Wisconsin. His product responsibilities include the Management and Professional Liability (MPL) product and the Bond product. He is responsible for the business strategy, product management, execution, and overall financial results for MLP and Bond products. He is also responsible for developing and executing product-level strategy. As Director of Commercial Underwriting, he is responsible for underwriting operations of all commercial products, as well as commercial brokerage operations. John joined CUNA Mutual in his current role in March 2008. John earned a Bachelor's Degree in finance from Colorado State University & a Master of Business Administration (MBA) Degree in business strategy from the University of Colorado in Denver.

## Social Media: the Path to Younger Members

When did credit union members become older than the average American? Despite hours of free national exposure and many financial experts recommending credit unions, the age of members continues to grow older. In this session, we will explore the numbers and delve into how to reverse this trend.

### **Kerri Smith**, CUDE, MDDCCUA VP of Marketing

Kerri is an award-winning marketing and business development professional. With a financial career spanning over two decades, she has a broad range of experience in many areas of operations, management and marketing. She is a sought-after speaker on the topics of marketing and advertising. She has also provided technical assistance to institutions in Grenada, Nevis and St. Kitts, Malawi, Latvia, Lithuania, and Philippines.

**REGISTER TODAY!**

MARYLAND & DC CREDIT UNIONS: [WWW.MDDCCUA.ORG](http://WWW.MDDCCUA.ORG)

DELAWARE CREDIT UNIONS: [WWW.DCUL.ORG](http://WWW.DCUL.ORG)

# SPEAKERS & SESSION TOPICS (CONTINUED)

## Supervisory Committee Auditing Update

Supervisory Committees face an array of challenges while evaluating and ensuring the credit union's security and strength. We invite you to learn more about accounting and compliance issues facing credit unions today. In addition, you will gain valuable guidance on Bank Secrecy Act (BSA) and Automated Clearing House (ACH) operating procedures.

**Chris Feather** is the Director of Audit Services at the Pennsylvania Credit Union Association. Chris completes supervisory committee, ACH, and BSA reviews, while overseeing other audit functions offered. Chris began his career at the Association in 1998 and was promoted to his current position in 2006. He is a graduate of the University of Pittsburgh at Johnstown. In 2007, he earned certification as a Bank Secrecy Act Compliance Specialist through CUNA and is a member of the Association of Credit Union Internal Auditors (ACUIA).

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## NCUF and Credit Union Philosophy

The National Credit Union Foundation – Goals and Philosophy

Learn more about the mission and focus of the National Credit Union Foundation (NCUF) – its benefits to credit union philosophy and to individuals, including an overview of the Credit Union Development Educator (CUDE) Program.

**Tom Decker** is National Program Director of the Credit Union Center for Social Impact Management at the National Credit Union Foundation. In that role, he leads the Credit Union Development Education (DE) Program and Social Impact Management Institute which focus on training credit union staff and volunteers about cooperative principles, credit union philosophy, and their business application in today's world.

Tom entered the credit union movement in 1999 as Director of Executive Development for the Credit Union National Association (CUNA.) His programs included the Leadership Development Institute, Executive Boot Camp, World-Class Customer Service Executive Institute, Community Development Credit Union Institute, and Certified Executive Program. For a period of seven years, he was also Director of CUNA's Management School. During his tenure at CUNA, Tom was routinely a featured speaker at numerous national events. Prior to CUNA, Tom spent over eighteen years in higher education performing as administrator and faculty member.

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## FREQUENTLY ASKED QUESTIONS

### REGISTRATION FEES

Refer to MDDCCUA or DCUL registration forms for pricing. Fees include admittance to all sessions, education materials, all breaks, Friday night reception, Saturday breakfast, lunch & reception and Sunday breakfast.

### SPOUSE/GUEST PROGRAM

We welcome our volunteers' spouses/guests to join us for the Friday night reception, Saturday breakfast, lunch & reception and Sunday breakfast for only \$100 per adult guest. Contact us for children's price.

### SCHOLARSHIPS & SPONSORSHIPS

Scholarships are available for DE credit unions under \$20 million in assets. The conference attendee must pay his/her own hotel and travel expenses. Larger credit unions are encouraged to sponsor a small credit union. The suggested amount is \$600 to cover registration and two nights of lodging. For more information, contact MDDCCUA or DCUL.

### CANCELLATION POLICY

All cancellations must be in writing. A full refund will be granted prior to October 15. No refunds are available after this date. Substitutions are welcomed & encouraged.





## HOTEL INFORMATION

Clarion Resort Fontainebleau Hotel  
10100 Coastal Highway  
(101st Street)  
Ocean City, MD 21842

**RESERVATIONS:** For room reservations and details, please see the enclosed hotel room reservation form. When making reservations, be sure to request the special "Delaware/Maryland/DC Credit Union" group rates. Reservation phone number is 800.638.2100.

**EXTENDED GROUP RATES:** The convention room rates will apply two days before and two days after the conference dates. Therefore, you might want to come early & stay late to shop, sightsee, golf, etc.

**RESERVATION DEADLINE:** Discounted room availability is limited. Reservations received after September 21, 2010 are on a space and rate availability basis.

**HOTEL TAX EXEMPTION:** Credit unions paying with a credit union card or check will be exempt from hotel taxes; however please send a copy of the exemption letter form along with your hotel reservation sheet to the Clarion. Contact MDDCCUA or DCUL for a copy of the exemption letter.

**AMENITIES:** Rooms include a refrigerator, microwave, coffee maker, hair dryer, in-room data port, personal safe, 2 two-line speaker phones with voice messaging, iron with full size board, 25" color TV with free HBO.

**RESERVATION DEADLINE: SEPT. 21, 2010**

presented by:



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### WHO SHOULD ATTEND

- New Board Members
- Experienced Board Members
- Supervisory Committee Members
- CEOs
- Presidents