

Pennsylvania Credit Union Association's 2014 ANNUAL CONVENTION & EXPOSITION

May 18-20 | Bally's Atlantic City

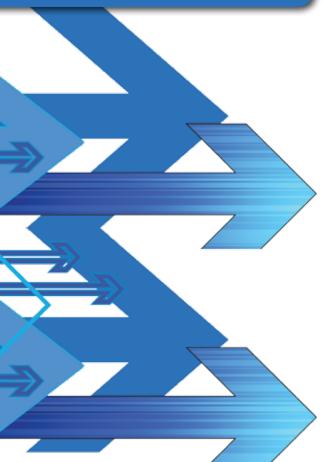


# FORWARD TOGETHER FOCUS ON TOMORROW. EMBRACE NEW CHALLENGES. COMMIT TO EXCELLENCE.

It's a new day for credit unions! The economy is improving, consumers are seeing the value of credit unions and the credit union movement is growing.

Come to the Association's 80th Annual Convention & Exposition. It's an opportunity for you to learn what's new in the financial world, network with your colleagues, and celebrate the credit union difference.

Join the Association and your credit union friends as we move **FORWARD TOGETHER.** 



# **KEYNOTE SPEAKERS**



#### Keynote Speaker Craig Karges, The "Extraordinist" The Intuitive Edge

Craig Karges combines the art of magic with the science of psychology and the power of intuition to create the impression that nothing is impossible. Your imagination will be challenged because you won't believe your eyes! You don't just watch this presentation, you experience it. You will learn memory techniques and how to tap into your subconscious mind to enhance creativity,

intuition, and decision making. This interactive session will help you discover the possibility of reaching your full potential while achieving success more easily.

In the uncanny world of Craig Karges, there is no smoke and there are no mirrors, just an engaging personality and a powerful presentation that will leave you with the overwhelming sense of having experienced something truly extraordinary.



#### Keynote Speaker Lerzan Aksoy, Associate Professor of Marketing Fordham University

Loyalty is critical to success in all aspects of our professional and personal lives. Dr. Lerzan Aksoy will share insights from her extensive research:

- How managers can gauge and strengthen employees' loyalty
- How to find and develop loyal members
- How to build a support structure of loyal colleagues and friends around you to ensure success
- How to leverage 10 relationship-building blocks to shape your interactions at home and work

Lerzan Aksoy, Ph.D., is the author of *Loyalty Myths* and *Why Loyalty Matters*. She is an associate professor of marketing at Fordham University and an internationally recognized expert on the science of loyalty management.



#### Foundation Breakfast Speaker Susan Tachau, Executive Director Pennsylvania Assistive Technology Foundation

Susan Tachau is the Executive Director of the Pennsylvania Assistive Technology Foundation (PATF), a Community Development Financial Institution and statewide alternative financing program (under the Assistive Technology Act) with a loan portfolio of \$31+ million. In addition to her responsibilities as an executive director, Ms.

Tachau frequently works with federal and state policymakers to create new funding streams that will lead to expanded opportunities for people with disabilities to access assistive technology devices and services.

Tachau serves on numerous committees and boards that promote independent living for people with disabilities, including the Pennsylvania Statewide Independent Living Council, the National Council on Independent Living, and the PA AgrAbility project.



# EDUCATION BREAKOUT SESSIONS

**Cyber Liability/Data Security** 

#### Ken Otsuka, CPA, Senior Consultant-Risk Management CUNA Mutual Group

Technology facilitates an increased usage of the Internet and delivers a breadth of liability issues many have never experienced before – these issues and exposures are often referred to as "cyber liability." A data breach can result in more than lost data. It can damage your credit union's reputation, shake your members' trust, and cost you tens of thousands of dollars to repair. Is your credit union prepared to respond to a threat of this nature?

# The Gamification of Financial Services Matt Davis, Co-founder 6th Story

In this session, Matt Davis explores how credit unions can start thinking like game designers to engage consumers, solve problems, and improve skills. Why? Games are fun, while personal finances are boring or overwhelming. Gamification, the application of game thinking and game mechanics to engage audiences and solve problems, can help credit unions.

#### **CDFI** Certification

# Pablo DeFilippi, *Director of Membership*National Federation of Community Development Credit Unions

Offered by the U.S. Treasury's CDFI Fund, the CDFI certification is a fundamental building block for credit unions serving predominantly low income consumers and financially underserved communities. The CDFI certification is a valuable credential that helps eligible credit unions increase their capacity to meet the needs of the LMI market by tapping into external resources and developing strategic partnerships to better connect with these populations. Most low income credit unions are eligible for CDFI certification, but it is not a requirement to apply.

#### **Current Board Governance**

# Chris Pippett, Attorney Fox Rothschild, LLP

Credit Union board members face a wide array of issues and questions in fulfilling their

fiduciary duty in guiding their credit unions. Among some of the most challenging are member business lending, internal fraud, and risk management oversight. This interactive session will address the information credit union board members should have at hand to properly meet these challenges as well as the steps that should and should not be taken in addressing these issues as they arise at your credit union.

# PHFA Mortgage Financing Programs for Homebuyers and Homeowners

#### Coleen Baumert,

# Senior Business Development Officer Pennsylvania Housing Finance Agency (PHFA)

The Pennsylvania Housing Finance Agency offers home purchase loans with competitive interest rates and lower fees. In addition to the PHFA first mortgage, some applicants may qualify for down-payment and/or closing cost assistance. Join us to learn more about PHFA's affordable home loans.

#### Optimizing Credit Union Feedback Loops Matt Davis, *Co-founder* 6th Story

Credit union touch-points should be viewed as feedback loops, each with an opportunity to engage audiences and solve problems for members. In this session, Matt Davis examines how game designers optimize feedback loops, how the emerging world of quantified self technology will impact credit unions, and how reminders, leader-boards, progress bars, and fun can help not-for-profit financial cooperatives fulfill their missions.

## Don't Gamble On Compliance...Place a Sure Bet!

#### **PCUA Compliance Department**

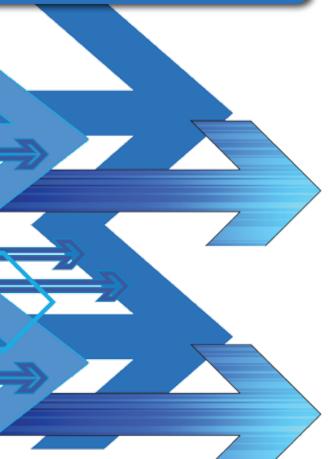
With the abundance of regulatory changes, it's a challenge to understand what to focus on, and what to prepare for in the near future. Don't gamble on being out of compliance. Roll the dice and sit in on this interactive session where you'll learn the latest compliance hot topics and deadlines, as well as some common

#### **Youth Ambassador Contest**

Support the honor, tradition, and excitement of the Youth Ambassador Contest where a collection of young credit union members compete for the prestigious title of *Credit Union Youth Ambassador of Pennsylvania* and a \$1,000 cash prize. The contest starts at 7:30 p.m. on Monday followed by an Ice Cream Social.

# The Pennsylvania Credit Union Foundation

The Pennsylvania Credit Union Foundation will hold its Annual Exhibition featuring prints and art pieces up for grabs through a raffle. For questions or to donate art pieces, contact Joe Wambach at joseph.wambach@pcua.org.



# BREAKOUTS (CONTINUED)

sense compliance risk management strategies for placing a winning bet on your credit union's compliance posture.

#### **Unintended Consequences**

# Scott Buchta, *Head of Fixed Income Strategy* Brean Capital, LLC

In response to the credit crisis of 2007-2009, the Federal Reserve drove short-term interest rates to near-zero and flattened the yield curve through Quantitative Easing. The Fed's effort to stimulate economic activity resulted in five years of falling interest rates, culminating in record lows during 2012 as the Fed proclaimed its intention to keep the Fed Funds Target Rate pinned through 2015. Join Scott Buchta as he explores the potential impacts and effects of new rules and regulations on the economy, financial markets, and the credit union industry.

#### **Face the Challenges and Clear the Confusion of Employee Benefits**

David Martin, *Managing Principal, Credit Union Services*Digital Benefit Advisors

Liz Shaeffer, *Manager, Employee Benefit Solutions*Pennsylvania Credit Union Association

There are a lot of challenges and confusion in the Employee Benefits space. How will your credit union strategize to find the best solution? This session will provide an update on the *Affordable Care Act* and the solutions available for credit unions to face the future.

#### 10 Ir-RUF-utable Paws of Leadership

# Michael Patterson, Assistant Vice President Training & Development TruMark Financial Credit Union

An innovative approach to employee development - treat them like dogs! Some managers stress all day at work, trying to find the secret to hiring, coaching, and motivating employees. They find it easier to engage with the family dog than with their employees. In this fun, yet on-the-mark presentation, managers will learn how they can create a dynamic, successful team at work by treating their employees with the same principles as they use with their dog at home.

#### **Analyzing Industry Trends and Your Performance**

# Sam Brownell, Associate Vice President of New Business Callahan & Associates

Join in on a discussion about industry trends showing how you can use *CUAnalyzer* to evaluate your credit union's performance. *CUAnalyzer*, a dues-supported resource member credit unions receive access to is a tool you can use to benchmark your performance against your peers or industry averages.

#### **State Credit Union Forum**

The Annual State Credit Union Forum is a special opportunity for Pennsylvania's state-chartered credit unions to dialogue about their unique issues. Representatives of the National Association of State Credit Union Supervisors and the Pennsylvania Department of Banking and Securities will be on hand to discuss the state of credit unions. Rick Wargo, Association EVP/General Counsel, will facilitate a panel discussion of emerging issues.



# **BALLY'S ATLANTIC CITY**



1900 Pacific Ave. | Atlantic City, NJ 08401 | T: (609) 340-2000 Check-in time is 4:00 p.m. | Check-out time is 11:00 a.m.

Bally's Atlantic City is located at the famed intersection of Park Place and the Boardwalk. The facilities provide a world-class destination for meetings and events. Chic and stylish with a cosmopolitan elegance, Bally's offers top-notch dining, spa experiences, entertainment and nightlife, all in a central, prime location.

#### **Bally's Atlantic City features include:**

- · Contemporary, well-appointed guest rooms
- · Award-winning spa, including indoor pool
- · A large variety of distinctive restaurants
- · 80,000 square feet of meeting space

So, once you've had your fill of fun and excitement, the accommodations at Bally's offer inviting interiors and a wealth of amenities designed to make your stay a luxurious one. There is no better place to unpack your suitcase for our Annual Convention.

#### Reservations

Bally's has created a PCUA personalized website to accept hotel reservations online. You can access the site to make, cancel, or modify your reservations at any time. Type the following link into your Web browser to access the reservations page:

Reservations can also be made by calling 888-516-2215, seven days a week. **Reference Group Code GBPCUA4**.

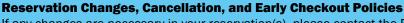
## REGISTRATION DEADLINE: April 28, 2014

Requests for SUITES and HOSPITALITY ROOMS must be cleared through the Association before acceptance by the hotel. There is a limited number of such accommodations available, and this policy is to ensure that suites are assigned to credit unions and chapters (in order of receipt of request), rather than being booked by outside organizations.

#### **Daily Room Rates:**

Saturday, May 17	\$149
Sunday, May 18	\$119
Monday, May 19	\$119
Tuesday, May 20	\$119

http://www.totalrewards.com/hotel-reservations?propCode=BAC&groupCode=GBPCUA4



If any changes are necessary in your reservation(s), please contact the Bally's reservation office directly at 888-516-2215. Your deposit is non-refundable if cancellation is received less than 72 hours prior to date of arrival. A \$50 fee will be charged to any person checking out before their scheduled departure date.



#### **Convention Banquet Entertainment**

Back by Popular Demand! Central Park the Band is known for their style, class, and years of experience creating excitement and energy on the dance floor. You'll be part of a musical journey as the band goes from The Temptations to Rihanna, from Frank Sinatra to Pitbull. "There is no generation shift on the Dance Floor." Central Park the Band will play for ALL guests, **ALL night long!** 

**CORPORATE SPONSORS** 

### **PACUL Services, Inc.**







## **AGENDA**

#### Sunday, May 18

Noon - 4:00 p.m. Noon - 10:00 p.m. 1:00 p.m. - 6:00 p.m. 1:00 p.m. - 7:00 p.m. 2:30 p.m. - 4:30 p.m. 4:30 p.m. - 6:30 p.m. 7:00 p.m. - 10:00 p.m. PAC Event (details to follow)\*

Luggage Check Open Lounge Open Foundation Art Exhibition/Raffle Registration and Information

Annual Business Meeting Welcome Reception in Exhibit Hall

#### Monday, May 19

7:30 a.m. - 1:30 p.m. Convention Registration 7:30 a.m. - 9:00 a.m. Breakfast in Exhibit Hall 9:00 a.m. - Midnight Lounge Open 9:00 a.m. - 11:30 a.m. General session with Keynote Karges Foundation Art Exhibition/Raffle 10:00 a.m. - 6:00 p.m. 1:00 p.m. - 2:00 p.m. **Education Breakout Sessions** 1:30 p.m. - 4:30 p.m. Expo Open 2:00 p.m. - 3:00 p.m. Networking Break in Exhibit Hall 3:15 p.m. - 4:15 p.m. **Education Breakout Sessions** 7:30 p.m. - 9:30 p.m. Youth Ambassador Contest 9:30 p.m. - 11:00 p.m. Ice Cream Social (following YAC)

#### Tuesday, May 20

7:00 a.m. - 9:30 a.m. 7:30 a.m. - 9:00 a.m. 7:30 a.m. - 3:30 p.m. 9:00 a.m. - Noon 9:30 a.m. - 10:45 a.m. 11:00 a.m. - 11:45 a.m. 1:30 p.m. - 2:45 p.m. 5:30 p.m. - 10:00 p.m.

Convention Registration Foundation Breakfast\*

Lounge Open

Foundation Art Exhibition/drawing at noon

General Session Credit Union Awards

**Education Breakout Sessions** Cocktail Reception and Banquet\*

Entertainment by Central Park the Band

Check the Association's website, www.pcua.org, for additional information on speakers and education topics.











#CUfuture

<sup>\*</sup> ticket required

# FOCUS on tomorrow

# **EMBRACE**

new challenges

# COMMIT

to excellence



"I could come just for the networking opportunities – the education sessions make the whole experience much more worthwhile."

Lorrie Barton Board Chair VA Pittsburgh Employees FCU



"Credit union professionals looking to further their careers should consider attending this event. The networking opportunities are wonderful."

Mary Beth Wilcher CEO Erie FCU



"... a very informative venue to hear the latest on the "hot topics" and network with your peers and Association staff."

Tom Rachael CEO PALCO FCU

# REGISTRATION INFORMATION

### **2014 Annual Convention & Exposition**

Registration Deadline: April 15
Registrations received after April 15 will be treated as walk-ins onsite.

#### WHO CAN ATTEND?

Attendance is limited to Association-affiliated credit unions. Association membership fee must be paid prior to registration. Each credit union is entitled to one delegate for the business meeting.

#### **HOW MUCH DOES IT COST?**

The *Conferee Fee* includes admission to all non-ticketed events at the Annual Convention & Exposition.

## EARLY-BIRD REGISTRATION (PAYMENT RECEIVED BY MARCH 25)

- Credit unions under \$30 million Registration is \$220 per person.
- Credit unions over \$30 million Registration is \$345 per person.
- Discount for 5 or more registrants
   \$25 per conferee (applies to credit unions over
   \$30 million only).

#### **PAYMENT RECEIVED AFTER MARCH 25**

- Credit unions under \$30 million Registration is \$270 per person.
- Credit unions over \$30 million Registration is \$420 per person.
- Discount for 5 or more registrants —
   \$25 per conferee (applies to credit unions over
   \$30 million only).

For each paid conferee, one spouse/guest can be registered. The **Guest Registration Fee of \$95 per person** includes admission to the Exposition, Continental Breakfast, and Youth Ambassador Contest.

#### **SPECIAL TICKET EVENTS**

Tickets are required to attend the Pennsylvania Credit Union Foundation Breakfast. Your seating assignment card is required for the Banquet and Entertainment. Seating for the banquet is reserved on a first-come, first-served basis.

#### **SPECIAL OFFER - CU YOUNG PROFESSIONALS**

With each two (2) paid conferee registrations, your credit union receives one (1) free registration for a credit union young professional under age 35. There is a fee for the Foundation Breakfast and the Banquet & Entertainment if the registrants choose to attend these events.

## ALL CONVENTION ATTENDEES MUST BE REGISTERED

The Sunday afternoon Annual Business Meeting is open to all Association-affiliated credit unions at no charge; however, registration is required.

#### WHEN DO WE GET OUR TICKETS?

Tickets will be distributed at the Association Convention Registration Desk along with your other materials.

#### **REGISTER BY MAIL/FAX**

- Mail registration form to: Pennsylvania Credit Union Association 4309 North Front Street Harrisburg, PA 17110-1618
- Or fax the registration form to 717-234-4463.
- Registrations will not be accepted without payment.
- Faxed registrations must include ACH or credit card information.

#### **BADGES MUST BE WORN AT ALL TIMES**

Your badge determines your admission to Convention activities:

- **Conferee Badge** includes admission to all activities except where a ticket is required.
- Guest Badge admits you to the Expo,
   Continental Breakfast, and Youth Ambassador
   Contest.

#### **CANCELLATION POLICY**

- Cancellation of convention registration and ticketed events MUST be made in writing by *April 15*.
- A refund, less a \$50 processing fee per registrant, will be granted for requests received by *April 15*.
- No refunds are granted after April 15.
- Substitutions are welcomed and preferred.

# REGISTRATION FORM — side 1

# **ASE KEEP A COPY THIS FORM FOR** *YOUR RECORDS*



# **INSTRUCTIONS:** REGISTRATION

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**JEADLINE: APRIL 15** 

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Signature

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### REGISTRATION FORM — side 2

#### Mail Registration Form to: **TO REGISTER BY MAIL** Fax Registration Form to: Harrisburg, PA 17110-1618 **TO REGISTER BY FAX** Credit Union Association registrants, please make Registrations will not be accepted without 4309 N. Front Street Check, ACH, or CC Processed **PCUA REGISTRATION** copies of this form If you have more FOR PCUA USE ONLY 717-234-4463 Confirmation Letter Sent Pennsylvania as needed. payment. **Processed in TIMSS** oundation Breakfast ate Received ues. Eve. Table #\_ by: **JATOT** Banquet & Entertainment – \$85 Foundation Breakfast – \$50 (1 per conferee) 56\$ - 1sang Discount for 5 or more conferee Complimentary CUs Over \$30M Complimentary After March 25 - \$420 DEADLINE: MARCH 25 Early-Bird Registrant - \$345 CUs Under After March 25 - \$270 **DEADLINE: MARCH 25** Early-Bird Registrant - \$220 With each two (2) paid conferee registrations, your credit union receives List your free registrants below. There is a fee for the Foundation Breakfast one (1) free registration for a credit union young professional under age 35. and for the Banquet & Entertainment if the registrants choose to attend **GRAND TOTAL:** Registration and attendance at, or participation in, PCUA meetings and other activities constitutes an agreement by the registrant to PCUA's use and distribution of the registrant or attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities. Spouse/Guest Spouse/Guest TITLE SPECIAL OFFER – CU YOUNG PROFESSIONALS (FIRST NAME AS IT SHOULD APPEAR ON BADGE) **Badge Name** Registrants, continued NAME **CREDIT UNION** these events. Contact Person **Email Address** Signature email: email: email: email: email: 7a) 5a) 6a) 9a) 8a) (9 $\widehat{\phantom{a}}$ 6 2

#### AD COPY/ARTWORK SUBMISSION FORM

Pennsylvania Credit Union Association 2014 Annual Convention & Exposition Guide

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	ADVERTISEMENT SPECIFICATIONS				
	Please submit your camera-ready ad according	g to the follo	wing specifications:		
	All images must be in grayscale.				

- We accept TIFF and JPEG images with a 300 DPI resolution, and high-res, print-quality PDFs.
- Email artwork to convention.ads@pcua.org.

The Pennsylvania Credit Union Association reserves the right to modify any files, documents, or images for artwork/ads that are not submitted within the above specifications.

	☐ Enclosed is a share draft/check, payable to PCUA, in the amount of \$				
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#### Deadline for ad/artwork submission and payment is March 21, 2014

Return completed form and payment to: Pennsylvania Credit Union Association 4309 North Front Street
Harrisburg, PA 17110-1618

fax: 717-234-4463