

# Meet This Outstanding Lineup of Industry Professionals

**Dan Giedeman, Ph.D**  
Associate professor of economics at Grand Valley State University, Grand Rapids

**Michael A. Kus**  
Managing partner in the law firm of Kus, Ryan & Associates, PLLC

**Veronica Madsen**  
Counsel for the Michigan Credit Union League and subsidiaries

**Mike Moyes**  
CUcorp, Director Center for Board Excellence

**Kelly Schermerhorn**  
President/CEO of CES Credit Union.

**John A. Vardallas**  
Founder/CEO of The American Boomer Group

## Also Mark Your Calendar to Attend the MCUL Fall Leadership Development Conference!

September 17-19, 2010  
Grand Traverse Resort, Traverse City

*Save on Travel and Support Michigan's Economy by Attending In-State Training*

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

## Registration Worksheet

Register online at [www.mcul.org](http://www.mcul.org) or complete this worksheet and return it to your credit union to have online registration handled on your behalf.

### Educational Investment

**What a Value! Full Conference Registration \$399 Per Person**

Plus... Send Four Attendees and Pay Just \$350 Each for Five or More!

MCUL has maintained reduced pricing on this event to support credit union operations and keep you up-to-date with important compliance, industry and economic information.

Consider bringing your entire board of directors to this highly regarded event which requires no out-of-state travel. It's an amazing value!

Credit Union \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

E-mail Address \_\_\_\_\_@\_\_\_\_\_. \_\_\_\_\_

Phone Number (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Participants at the Leadership Development Conference choose to attend a series of three sessions from the 'Current Trends Series,' 'Executive Speaker Series,' or from either of two 'Volunteer Achievement Program' course tracks.

Training Choice:  Current Trends  Executive Speaker Series  
 VAP Core Modules  Additional VAP

Guest #1 \_\_\_\_\_ Adult  Child

Choose Meals: Sat. Breakfast \$25  Sat. Lunch \$30  Sat. Banquet \$49  Sun. Breakfast \$25

Guest #2 \_\_\_\_\_ Adult  Child

Choose Meals: Sat. Breakfast \$25  Sat. Lunch \$30  Sat. Banquet \$49  Sun. Breakfast \$25

Guest #3 \_\_\_\_\_ Adult  Child

Choose Meals: Sat. Breakfast \$25  Sat. Lunch \$30  Sat. Banquet \$49  Sun. Breakfast \$25

### Meal Information and Special Needs

Visit [www.mcul.org](http://www.mcul.org) for additional information about participant meals. Meal pricing for children (age 13 and under) is half of the adult guest meal pricing. If you have a special need that requires accommodation, please call the League at (800) 262-6285, ext. 235. General questions about this event may be directed to ext. 225 or 235.

### Hotel Information

**Soaring Eagle Casino & Resort**, 6800 E. Soaring Eagle Blvd., Mt. Pleasant, MI 48858

Rooms are being held at the reduced rate of \$129 per night (plus applicable taxes), until January 28, 2010. After this date, reservations will be accepted on a space and rate available basis.

Indicate:  Smoking  Non-Smoking  Two Queen  King

Phone reservations will not be accepted. Visit the Leadership Development Conference Website at [www.mcul.org](http://www.mcul.org) to download the hotel reservation form or make reservations at [www.soaringeaglecasino.com](http://www.soaringeaglecasino.com) using event code **9878AB**. All hotel reservations must be guaranteed with a major credit card.



Register by  
January 28, 2010



# Leadership Development Conference

FOR DIRECTORS & CEOs

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

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Full Conference  
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Send Four Attendees  
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## Valuable Training and Compliance Information Ideal for Volunteers and Executive Level Professionals

The issues facing the credit union industry require leaders to be well informed. Plan now to attend and take advantage of multiple attendee discounts!

### The 2010 "Spring" Leadership Development Conference Features

- **Keynote Presentation** "Outside of the Box: Growth Strategies in a Down Turn Economy"
- **Executive Speaker Series** Valuable Training for all Credit Union Leaders
- **Current Trends Series** Important Economic Topics Board Members Need to Understand
- **Volunteer Achievement Program "Core Modules"** Ideal for New Volunteers
- **Volunteer Achievement Program Modules** Sessions on Internal Controls and Audits
- **Bonus! Optional Compliance Training** "Bank Secrecy Act/Anti-Money Laundering/OFAC Training"
- **Just Added! Optional 'Opt In Fees' Session** "Overdraft Protection and its Effect on Credit Unions"

PLUS...

- **Valuable Networking Time** Enjoy networking with credit union peers from across the state at the welcome reception and dinner banquet, as well as with exhibitors during the vendor showcase.
- **And a Fabulous Conference Setting** The Soaring Eagle Casino and Resort is a wonderful and entertaining Michigan getaway destination.

## Choose From These Important and Timely Training Sessions

Current Trends Series	Executive Speaker Series	Volunteer Achievement Program "Core" Track 1	Volunteer Achievement Program and More!
Role of the Board in the Current Economy	Mapping Your Future: A Strategic Planning Primer for Credit Union Leaders	History & Philosophy (V01)	The Basics of Internal Control (V427)
Finding the Heirs Apparent: Leadership Succession Planning for Ensuring Your Credit Unions Future	Has Anyone Seen My Bottom Line?	Financial Reports (V02)	Understanding the Audit Report (V428)
Economics Update	Fiduciary Responsibilities of the Credit Union	Managing Risk (V03)	Fiduciary Responsibilities of the Credit Union



# Leadership Development Conference

# Affordable and Timely Training for Michigan Credit Union Leaders Like You!



## Agenda

### Friday, February 19

5:00 – 7:00 p.m.  
Registration, Refreshments and Vendor Showcase

### Saturday, February 20

7:00 a.m.  
Registration

7:00 – 8:00 a.m.  
Breakfast Buffet

8:00 – 8:30 a.m.  
**Welcome & League Update**  
*Facilitated by David Adams, MCUL President/CEO*

8:30 – 9:30 a.m.  
**Opening Keynote**  
**Outside of the Box: Growth Strategies in a Down Turn Economy**  
*Facilitated by John Vardallas*

9:30 – 9:45 a.m.  
Break

9:45 – 11:15 a.m.

#### Concurrent Sessions

**Current Trends Series**  
**Role of the Board in the Current Economy**  
*Facilitated by Mike Moyes*

**Executive Speakers Series**  
**Mapping Your Future: A Strategic Planning Primer for Credit Union Leaders**  
*Facilitated by John Vardallas*

**VAP Track 1**  
**History & Philosophy (V01)**

**VAP Series New in 2009!**  
**The Basics of Internal Control (V427)**

11:15 – 11:30 a.m.

#### Concurrent Sessions

**Current Trends Series**  
**Finding the Heirs Apparent: Leadership Succession Planning for Ensuring Your Credit Unions Future**  
*Facilitated by John Vardallas*

#### Keynote Presentation

**Outside of the Box: Growth Strategies in a Down Turn Economy**  
*Facilitated by John Vardallas*

It is time for credit unions to take control of maintaining their competitive edge against the economic changes in the financial services arena! Discover the techniques and strategies you need to know to position your credit union against competitors and increase loan volume with the next generation of borrower.

#### Plus, Optional Compliance Training!

**BSA/Anti-Money Laundering/OFAC Training**  
*Facilitated by Veronica Madsen*

Credit union board members and executives are responsible for overseeing the important aspects of many regulatory compliance topics. This optional session on Saturday afternoon covers Bank Secrecy Act/Anti-Money Laundering/Office of Foreign Asset Control topics.

#### Just Added! Optional 'Opt In Fees' Session

**"Overdraft Protection and its Effect on Credit Unions"**  
*Facilitated by Veronica Madsen*

Congress has passed legislation prohibiting over limit fees on credit card accounts unless a member specifically consents to the fees and services, and similar changes in Regulation E will go into effect in July of 2010 for ATM and one time debit card transactions that overdraw an account. Find out what you need to know about these opt-in requirements and fee limitations for overdraft services.

#### Current Trends Series

**Role of the Board in the Current Economy**  
*Facilitated by Mike Moyes*

During difficult economic times, it is as important as ever for directors to focus on long term visions and goals, while resisting the temptation to micro-manage. Gain a clear understanding of how to balance board responsibilities, while using measurement tools and reports to review strategic goals and stay on track.

**Finding the Heirs Apparent: Leadership Succession Planning for Ensuring Your Credit Unions Future**  
*Facilitated by John Vardallas*

Every credit union should be prepared for changes due to planned or unplanned loss of a leadership position. Take this opportunity to understand the important elements of how management and board members can sustain and ensure the success of the credit union through proper planning.

**Economics Update**  
*Facilitated by Dan Giedeman, Ph.D*

Credit union leaders need to have a sound understanding of the expected impact of the government's fiscal response on recovery, as well as information on financial sector reform and the potential concerns for inflation and the value of the dollar. This session will provide an outlook for the future and provides time for Q&A.

#### Executive Speakers Series

**Mapping Your Future: A Strategic Planning Primer for Credit Union Leaders**  
*Facilitated by John Vardallas*

Regulators are encouraging credit unions to monitor performance based on having a strategic plan and examiners are looking for certain key elements in those plans. Get ready to map the future of your credit union by exploring the most significant areas of the strategic planning model.

**Has Anyone Seen My Bottom Line?**  
*Facilitated by Kelly Schermerhorn*

Most credit unions are already feeling the squeeze of tightened interest margins. With high unemployment rates limiting the ability to grow loan portfolios, combined with changes in the credit card industry, credit unions have to consider fee income and strategies for covering costs and maintaining the bottom line.

**Fiduciary Responsibilities of the Credit Union**  
*Facilitated by Mike Kus*

Learn to be cognizant of the warning signs and red flags that are indicators of financial deterioration, as well as understand the current regulatory environment and additional pressures that will be placed on the management and board by regulatory agencies if the condition of the credit union is less than satisfactory.

#### Volunteer Achievement Program Core Modules! **Ideal for New Directors**

Core VAP modules are required for most CUNA Volunteer certifications.

##### History and Philosophy (V01)

Includes the origins of credit unions, the significance of field of membership, the importance of financial deregulation and current challenges facing credit unions.

##### Financial Reports (V02)

Understand financial reports with easy to follow explanations of the statement of financial condition, as well as trend analysis and how to calculate important ratios.

##### Managing Risk (V03)

This session discusses ways to identify, handle and monitor risks, establish procedures for internal controls, the role of a supervisory committee and more.

#### Additional Volunteer Achievement Program Modules ... Plus More!

##### The Basics of Internal Control (V427) **New in 2009!**

This newer session defines the supervisory committee's roles and responsibilities for establishing and maintaining an effective internal control environment and explains scenarios of how to apply control objectives.

##### Understanding the Audit Report (V428) **New in 2009!**

This session covers the types of audits that the NCUA permits, the four NCUA mandates that the supervisory committee must enforce and valuable insights to help you identify the reports necessary for each audit option.

##### Fiduciary Responsibilities of the Credit Union (See above for details.)

Sunday morning this group joins the Executive Speaker Series session.

### Saturday, February 20 Agenda Continued

**Executive Speakers Series**  
**Has Anyone Seen My Bottom Line?**  
*Facilitated by Kelly Schermerhorn*

**VAP Track 1**  
**Financial Reports (V02)**

**VAP Series New in 2009!**  
**Understanding the Audit Report (V428)**

1:00 – 2:00 p.m.  
Lunch

2:00 – 3:30 p.m.  
**Optional BSA Training**  
**BSA/Anti Money Laundering/OFAC Training**  
*Facilitated by Veronica Madsen*

6:00 p.m.  
Doors open for dinner

6:30 – 8:30 p.m.  
Dinner & Entertainment

### Sunday, February 21

7:30 – 8:30 a.m.  
Breakfast Buffet

8:30 – 10:00 a.m.

#### Concurrent Sessions

**Current Trends Series**  
**Economics Update**  
*Facilitated by Dan Giedeman, Ph.D*

**Executive Speakers Series**  
**Fiduciary Responsibilities of the Credit Union**  
*Facilitated by Mike Kus*

**VAP Track 1**  
**Managing Risk (V03)**

**VAP Series**  
**Joins Executive Speaker Series Session**

10:15 – 11:30 a.m.  
**Opt In Session**  
**Overdraft Protection and its Effect on Credit Unions**