



# Expand EXPO 2019

October 21-24, 2019

Radisson / Hotel Harrisburg & Convention Center

1150 Camp Hill Bypass / Camp Hill, PA 17011

Sponsored By



**Horizon**  
Federal Credit Union

This October, join credit union decision-makers from all over the country for a networking opportunity unmatched in the eastern United States. For four days, credit union professionals will gather to learn valuable knowledge about collections, compliance, consumer lending, leadership, mortgage, and professional enhancement from respected industry leaders.

Attend workshops from 9:00 am - 4:00 pm everyday. On Monday enjoy a welcome reception dinner followed by live entertainment. On Tuesday and Wednesday from 4:30 pm - 6:00 pm join us for a cocktail reception with an open bar & heavy hors d'oeuvres. Mingle and network in the vendor hall to discover products and services to build your business.

This year's workshops include Collections, Compliance, Consumer Lending, Leadership, Mortgage, and Professional Enhancement. Each two-day workshop is offered twice during the conference. If you aren't able to make it to a Monday/Tuesday workshop or would like to attend a second workshop, each will repeat on Wednesday/Thursday.

## Collections Workshop with Christy Jones



Christy is a shareholder with the law firm of Sherpy & Jones, P.A. She graduated with honors from the College of Charleston and received her J.D. from USC School of Law. Christy was an Associate Articles Editor for the South Carolina Law Review and a member of the Order of the Wig & Robe.

Christy has served as an adjunct professor at USC School of Law, teaching legal writing to first year students. She currently concentrates her practice in the areas of creditor/debtor rights, bankruptcy, collections, and foreclosure.

Christy is a member of the South Carolina Bar Association, South Carolina Bankruptcy Law Association, and is admitted to practice before the South Carolina Federal Court, District of South Carolina. She is a regular speaker at multiple credit union leagues and conducts training for CUNA's National Collections and Bankruptcy Conference.

### Day One of Workshops

#### Learning Objectives:

- Differences Between Chapter 13 and Chapter 7
- Automatic Stay
- Reaffirmation Agreements
- Cram Down Rule on Autos: Case Law Interpretation on 910-day rule
- Proof of Claims
- Stripping / Cram Down of Mortgage Liens
- Loss Mitigation Efforts - Putting it All Together

### Day Two of Workshops

#### Learning Objectives:

- Collections Procedures
- Collections Calls
- Collections Letters
- Repossession Form Letters
- Servicemembers' Civil Relief Act
- 1099-Cs
- Foreclosure
- Short Sales

## Consumer Lending Workshop with Brett Christensen



Brett is the owner of CU Lending Advice LLC. As such, he consults and conducts training sessions on various lending topics to professionals that work in the credit union industry. His personal and entertaining speaking style have also made him a popular and sought out speaker in the credit union industry.

Prior to forming his own company, Brett worked as a lending consultant and trainer for Lending Solutions Consulting, Inc. and was the President of the Loan Link Lending Center in Grand Prairie, TX. Prior to his work at Loan Link, Brett was the Vice President of Lending & Sales at Clark County Credit Union in Las Vegas, Nevada. He also worked for five years as a civil engineering officer in the United States Air Force.

He earned a Bachelors of Science degree in Civil Engineering from the United States Air Force Academy in 1987, and a Masters of Business Administration degree from the University of Phoenix in 1991.

### Day One of Workshops

#### Learning Objectives:

- Lending is an Attitude!
- Mandatory Steps to Successfully Lend to Higher-Risk Members
- Improving Loan Interviewing and Sales Skills
- Selling Ancillary Insurance Products
- Building Performing High-Risk Loans in the Interview
- The Firm Close
- Communicating Denials

### Day Two of Workshops

#### Learning Objectives:

- A Full Understanding of FICO Credit Scores
- Principles of Successful Consumer Loan Underwriting
- Bankruptcy Predictors
- Debt Ratio Analysis
- Secured & Unsecured Guidelines
- Debt Consolidation Loans
- Lending to Self-Employed Members
- Underwriting Higher-Risk Members

## Mortgage Workshop with Blaine Rada, CSP



Senior National Trainer & Instructional Designer

Blaine is an accomplished training professional with a unique ability to explain, coach and inspire, no matter how complex the topic. He develops and conducts versatile training sessions that teach key industry skills.

Previously, Blaine developed and managed a multi-format program of webinars and live training acclaimed throughout the industry at CMG Mortgage Insurance Company. He holds a Certificate in Distance Education from Indiana University and is a member of the National Speakers Association. Blaine has earned the Certified Speaking Professional (CSP) designation, a recognition held by fewer than 15% of professional speakers worldwide.

### Day One of Workshops

#### Learning Objectives:

- **What Starts Well Ends Well:**  
How to Ensure a Smooth Transaction, using simple techniques to set loans up for success.
- **Should Do vs. Must Do:**  
Using Common Sense to Understand the Guidelines. Take a deeper dive into the C's of Underwriting providing unique perspectives on determining if the loan will be repaid
- **Ten Tips that Turn the Tide in Your Favor:**  
Ideas That Make the Difference for Success in a Changing Market. You'll hear what high performers with stellar customer satisfaction ratings are doing to earn and keep recurring business. You'll learn the disciplines necessary to elevate your skills as well as how to put together a plan to achieve your goals.

### Day Two of Workshops

#### Learning Objectives:

- **Appraisal Review:**  
We're Focusing on the Wrong Thing. This session will cut to the chase and provide the guidance necessary to answer the ultimate question: Is the property's value supported?
- **Self-Employed Overview:**  
An overview of the various business types and the forms required to determine income.
- **Sharpen Your Sales Skills:**  
Learn effective selling skills and interpersonal techniques that earn you more business, attract better-quality loans
- **The Art of Better Decision Making:**  
Making loan decisions, this session will highlight the mental skills necessary to make effective decisions in your work and life.

## Compliance Workshop with Todd Sherpy



Todd Sherpy is a founding partner in the law firm of Sherpy & Jones, P.A. with offices in South Carolina and Georgia; and is entering his 30th year of practice in the Credit Union compliance arena. The firm is dedicated to serving all legal needs of Credit Unions; and provides day-to-day compliance, compliance auditing, training and consulting services to Credit Unions throughout the United States. Todd has championed the concept of ERM for many years; and has worked with many Credit Unions from the development to the ultimate tweaking of their implementation of formal ERM programs. He is a founder of the new ACUIA (Association of Credit Union Internal Auditors) - Enterprise Management Division.

Todd dedicates a large portion of his time to teaching Credit Unions, having made presentations in 46 States and has been a participating as an instructor through many CUNA, League and Credit Union Trade and Vendor programs. Todd has also authored numerous CUNA and other publications ranging from compliance resources to volunteer training programs. Todd also serves on the Credit Union Sub-committee of the American Bar Association.

### Day One of Workshops

#### Learning Objectives:

- Consumer Lending Regulations
- Common Mistakes Credit Unions make that cost the institution money and create litigation and compliance exposure
- FCRA – Scope and permissible uses of a credit report
- Lending to Service Members – the Military Lending Act
- New & Upcoming Lending Regs
- Bank Secrecy Act: What Credit Unions are Getting hit with by Regulators and Common Oversights to Address Right Now
- Cross Collateralization

### Day Two of Workshops

#### Learning Objectives:

- Mortgage Lending Regulations
- HMDA
- Member Business Lending Rules & Best Practices
- Overdraft Protection and Courtesy Pay Lessons – What you must address prior to any litigation or regulatory inquiry
- Decedent Member with Loan Common Issues

## Professional Enhancement Workshop with Michael Patterson



Michael Patterson has spent the last 18 years educating, developing, and inspiring individuals to reach their fullest potential. He is a trainer, speaker, and consultant who has been developing individuals to reach their fullest potential since 2000. Mike has over 25 years experience in the financial industry, including 11 years as the VP Employee Engagement and Development for a \$2 billion, 400-employee credit union in Pennsylvania.

Mike has consulted with and created training workshops for credit unions throughout the country. He has spoken for various credit union leagues and organizations including CUNA, NCUMA, PCUA, US Army, Meet AC, and the US Census Bureau. He has authored three books, and his articles have been published in Training Magazine, AOL Jobs, and CU Management. Mike is also a certified speaker and trainer with the John Maxwell Team. Please visit him at his website [www.mikepat.com](http://www.mikepat.com) for more information.

Let's face it, soft skills are actually really hard. The more inter-personal skills you develop and enhance, the more you can effectively engage others and raise your performance to new heights to achieve your credit union's goals.

In this session, credit union professionals will discover and learn tools to enhance their personal development, including:

### Day One of Workshops

#### Learning Objectives:

- The power of teachability
- Assertive and persuasive communication techniques
- Active listening
- Time management

### Day Two of Workshops

#### Learning Objectives:

- Creating a positive environment
- Enhancing your people skills
- Innovative thinking and problem solving

## Leadership Workshop with Celeste Cook



Celeste Cook is founder and President/CEO of cuStrategies LLC. As a credit union industry and leadership strategist, Celeste brings to you her expertise, experience, and passion for leadership and growth in the credit union industry. Celeste provides strategic planning services, experienced consulting services, executive leadership coaching programs, and expert training programs. In addition to being a consultant and trainer, she is a keynote and motivational speaker with a dynamic and engaging style that have made her highly sought after. Celeste has also served as a motivational and keynote speaker for associations nationwide.

Along with being CEO/Founder of cuStrategies LLC, Celeste has been involved in management and leadership in the credit union industry for more than 20 years and has been a professional speaker and trainer for 15+ of those years. Celeste's expertise and training programs/schools in leadership, lending, marketing/business development, and sales and service for credit unions have helped credit unions with assets ranging from \$20 million to \$2 billion. She brings her credit union expertise, experience, and proven strategies, which have helped credit unions transform their cultures fostering her credit union clients' increases in membership growth/loyalty, loan growth, and profitability.

Celeste has a degree in business management and has been a contributor to national publications such as CUinsight, Credit Union Executive Society, Credit Union Times, and Credit Union Journal. Celeste is currently writing a book on leadership and service.

## Day One of Workshops

Learning Objectives:

### Key Leadership Strategies

- Understand the dynamics of leadership versus management
- Discover essential leadership prerequisites
- Explore the Five C's of Leadership
- Identify key collaborative strategies
- Explore ways to build a "Can-Do" Culture
- Understand the power of Situational Leadership
- Determine how to develop a holistic leadership approach to growth
- Identify the best approach to lead change

## Leadership Workshop (continued)

- Establish effective leadership strategies for growth
- Learn what you can do to become more strategic about loan growth
- Explore the strategic planning process from planning to execution and implementation
- Identify effective empowerment and accountability strategies
- Gain insight into coaching versus counseling
- Discover SMART coaching strategies
- Identify effective follow-up coaching strategies
- Determine the best approach to mentoring

### Understanding the Economic Landscape from a Leadership Perspective

- Explore economic and credit union industry trends to create benchmarks
- Understand how the economy impacts credit unions and what you can do to overcome barriers to growth and profitability
- Determine how market conditions impact growth
- Identify opportunities for loan growth and profitability in a challenging economy

## Day Two of Workshops

### Learning Objectives:

#### Coaching, Counseling, and Mentoring

- Understand the dynamics of motivation
- Explore strategies to motivate and engage employees

### Management Best Practices

- Discover key strategies for growth, profitability, and retention
- Identify critical success factors (CSF) that drive performance
- Determine how to establish clear objectives
- Discover how to develop SMART actions plans

### Learn what you can do to create a sales and service culture

- Identify effective strategies to engage employees to increase loan growth and profitability
- Establish the right metrics and benchmarks
- Determine how to track and measure results

## Event Schedule and Information

**Breakfast:** 8:00 to 9:00 (hotel guests only)

**Workshops:** 9:00 to 4:00 Monday through Thursday

**Lunch:** 11:30 to 12:30

**Afternoon Snack Breaks:** 2:45 to 3:15

**Welcome Reception Dinner:** Monday evening "Fun Pianos" Dueling Piano Comedy Show as the entertainment.

**Evening Cocktail Reception:** 4:30 to 6:00 on Tuesday and Wednesday with open bar and heavy hors d'oeuvres in the vendor show

**Vendor Show:** Tuesday and Wednesday

## Hotel Accommodations

If you require accommodations, please call the Radisson Hotel Harrisburg directly to make a reservation. Mention that you are attending the Horizon FCU Expand Expo. Room rate block is \$106 single occupancy, \$116 double occupancy plus taxes and fees. (Rate is good until August 31, 2019)

### Radisson Hotel Harrisburg

1150 Camp Hill Bypass  
Camp Hill, PA 17011

Phone: (717) 763-7117

### Hotel Amenities:

- Free Parking
- Free Shuttle to Airport (Harrisburg International Airport) and AMTRAK Train Station
- Free Hot Breakfast Every Day for Hotel Guests



**Early Registration \$395** - Ends June 7th One Workshop, Two Days

**Early Registration \$495** - Ends June 7th Two Workshops, Four Days

**Registration \$650** - Ends August 31st Two Workshops, Four Days

**CEO Registration \$250** - Ends August 31st Full or Partial Expo

## Registration Form

### Registrant's Information

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

Name \_\_\_\_\_

Job Title \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

### Training Sessions

Please indicate which days you plan to attend. Workshops are two days long. You may only attend **two workshops** during the four day expo. You may select to only attend one workshop for two days, if you prefer.

#### Collections Workshop

- Monday/Tuesday
- Wednesday/Thursday

#### Compliance Workshop

- Monday/Tuesday
- Wednesday/Thursday

#### Consumer Lending Workshop

- Monday/Tuesday
- Wednesday/Thursday

#### Leadership Workshop

- Monday/Tuesday
- Wednesday/Thursday

#### Mortgage Workshop

- Monday/Tuesday
- Wednesday/Thursday

#### Professional Enhancement Workshop

- Monday/Tuesday
- Wednesday/Thursday

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## Payment Information

Full payment and registration form due August 31, 2019.

Please make checks payable to Horizon Federal Credit Union, subject line "Expand Expo 2019."

A \$35 fee will apply for all returned checks. Requests for refunds must be postmarked September 15, 2019 - refunds are 50% of the registration cost. Requests received after that date will not be honored.

## Mail payment and registration form to:

### **Horizon Federal Credit Union**

Attn: Justin Howard  
2849 Reach Road  
Williamsport, PA 17701

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If you have questions, please contact **Justin Howard** at **(570) 326-3636 ext. 214** or email at **[jhoward@horizonfcu.org](mailto:jhoward@horizonfcu.org)**

For more information, visit **[HorizonFCU.org/ExpandExpo](http://HorizonFCU.org/ExpandExpo)**

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