



# Expand EXPO 2018

October 22-25, 2018

Radisson Hotel Harrisburg & Convention Center

1150 Camp Hill Bypass / Camp Hill, PA 17011

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

Attend workshops from 9am - 5pm everyday, then enjoy live entertainment and refreshments in the evenings. Mingle and network in the vendor hall between sessions to discover products and services to build your business.

Each training workshop is two days long and repeats once during the week. For example, the Consumer Lending Training will be taught on Monday/Tuesday and then taught again on Wednesday/Thursday. The same format applies to the Mortgage Training and Collections Training sessions. Participants may attend one or two of the workshops.

## Collections Training

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

#### Bankruptcy 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

#### Collections Learning Objectives:

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

## Consumer Lending Training

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

Lending 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

Loan Underwriting 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 Training

with Hali Plachecki

Hali is a Regional Trainer who works for MGIC, training customers on technical mortgage banking skills as well as soft skills like customer service, conflict management, and communication styles.

Hali knows first-hand from her thirty years in the mortgage industry, the value of training and its importance in the ever-changing world of mortgage banking. Hali strives to make the training fun, informative and hopes you leave her sessions feeling satisfied about your time spent together.

Hali has more than fourteen years of experience as an underwriter and a strong background in mortgage operations, spending more than half of her career managing processing and underwriting, training and mentoring. She has worked in retail, wholesale, and correspondent lending, giving her a well-rounded knowledge of the various styles of mortgage operations.

Hali is an FHA delegated underwriter, as well as a VA LAPP/SAR certified underwriter.

### Day One of Workshops

Mortgage Learning Objectives:

- Fundamentals of the Mortgage Process & Understanding the Mortgage Cycle
- Taking the Loan Application
- Processing the Loan Application
- Evaluating Income & Assets
- Understanding How Mortgage Insurance Works
- Member Service Training
- The Art of Networking

### Day Two of Workshops

Mortgage Learning Objectives:

- Evaluating Self-Employed Borrowers
- Finding Refis in a Purchase Market
- Social Media Strategies
- How to Review an Appraisal
- Trends that will Drive the 2018 Mortgage Market

## Event Schedule and Information

### **Vendor Hall Hours:**

Monday Welcome Reception, 4pm - 9pm

*Live entertainment, cash bar, and food provided from 5pm - 9pm*

Tuesday, 10am - 8pm

*Live entertainment and cash bar from 5pm - 8pm*

### **Training Sessions:**

Monday - Thursday, 9am - 5pm

### **Dinner and Entertainment Event:**

Wednesday, 6pm - 9pm

*"Fun Pianos" dueling piano comedy show*

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## 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 plus taxes and fees.

(Rate is good until August 31, 2018)

### **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: \$550

After June 16th, 2018: \$700

## 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 Training

- Monday/Tuesday
- Wednesday/Thursday

#### Mortgage Training

- Monday/Tuesday
- Wednesday/Thursday

#### Consumer Lending Training

- Monday/Tuesday
- Wednesday/Thursday

#### Vendor Hall Only

- I plan to attend only the Vendor Hall, not the rest of the conference (\$50, includes lunch) (Tuesday, 10am - 8pm)



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## Payment Information

Full payment and registration form due August 31, 2018.

Please make checks payable to Horizon Federal Credit Union, subject line "Expand Expo 2018."

A \$35 fee will apply for all returned checks. Requests for refunds must be postmarked September 15, 2018 - 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)**

