



**California and Nevada
Credit Union Leagues**

Speakers' Resource Directory

Revised May 2007

Speakers By Topic

Note: We have made every attempt to list speakers in the appropriate categories. The categories, however, are very general and the speakers may speak on topics not listed, or may cover very specific areas of a general topic. We encourage you to call individual speakers to discuss your program needs.

Accelerated Learning

Cheryl L. Hall

Accounting/Auditing/Account Administration

Catherine Arra ☀

Anthony Sanders ☀

Dana Turner

Tracy Vasilias ☀

Advocacy/Legislative Issues

Bob Arnould ☀

Charles A. Bruen

Lucy Ito ☀

Cheri A. Mora

Ashley Trujillo ☀

Asset/Liability Management

James Mulford

George Poitou

Wescorp

Auto Buying Services

Tony Boutelle •

Bankruptcy/Collections

Barry W. Ferns

Diane Johnson

Cyndee Thomas

Pearl Turpin

California/Nevada Credit Union Leagues

Cheney, Bill ☀

Lucy Ito ☀

Jim Jordan

Sue Longson

Joseph McDonald

Pasty Van Ouwerkerk

Cash Handling, Negotiable Instruments

Kate McPike ☀

Check 21 and Payment Processing

WesCorp

Communication

Fred Arnold

Michael A. Bayard

Daniel Boland, Ph.D.

Jason Boles

Michael C. Domingue

C. Harry Eggleton

Scott Friedman

Larry K. Gilbert

Carol Kinsey Goman, Ph.D.

Sandy Goodwin, R.N.

Cheryl L. Hall

Jayne Hitman

Mary Johnson

Lynne C. Leach

Paula Leslie

Linda Manship

Kate McPike ☀

Jane Pannier

Steven E. Potts

Patrick Solares ☀

Cyndee Thomas

Pearl Turpin
Joseph A. Villa

Compliance

Catherine Arra ☀
Mary-Lou Heighes
Anthony Sanders ☀
Tracy Vasilias ☀
Thomas H. Wolfe

Conflict Resolution

Kate McPike

CU History/Philosophy Uniqueness

Cheney, Bill ☀
Jason Boles
Charles A. Bruen
Michael C. Domingue
Lucy Ito ☀
James D. Likens, Ph.D.
Connie Mancillas
Kate McPike ☀
George Poitou
Steven E. Potts
J. Alan Pughes
Patrick Solares ☀
Carl Stewart

Credit Union Operations

Charles A. Bruen
Howard Liebgold, M.D.
Kate McPike ☀
George Poitou
Steven E. Potts
Anthony Sanders ☀
Peter Snyder
Dana Turner
Tracy Vasilias ☀

Credit Union Organizations

Charles A. Bruen
D. Matthew Davidson ☀
Michael C. Domingue

Lucy Ito ☀
Howard Liebgold, M.D.
Dana Turner

Demographics

Kerrie Halmi
James D. Likens, Ph.D.
Carl Stewart

Dress For Success

Patsy Nassar
Steven E. Potts
Victoria Seitz, Ph.D.

Education

Sue Mitchell

Economic Outlook and CU Impacts

James D. Likens, Ph.D.
WesCorp

Elder Abuse/Financial Literacy for Seniors

Ruth W. Robeson
Tracy Vasilias ☀

Electronic Payment Services

WesCorp

Employee Retention

Jane Flaherty
Mary Johnson
Peter Stark

Financial/Estate Planning

Carl Stewart

Fraud/Identity Theft

Catherine Arra ☀

Government Legislation

Bob Arnould ☀
Geoff Bacino
Cheney, Bill ☀
Lucy Ito ☀

Jane Pannier

Human Resources/Personnel

HRD Network

Daniel Boland, Ph.D.

Michael C. Domingue

Laurie Geoffroy

Carol Kinsey Goman, Ph.D.

Human Resources/Personnel cont.

Sandy Goodwin, R.N.

Kerrie Halmi

Paula Leslie

Linda C. Manship

Lecia Roundtree

Patrick Solares ☀️

Cyndee Thomas

Dana Turner

Joseph A. Villa

Insurance

Dana Turner

Interviewing Skills

Kate McPike ☀️

**Investment Program
Development/Strategies**

WesCorp

Leadership

Fred Arnold

Mary Johnson

Legal

Barry W. Ferns

Joseph A. McDonald

Jane Panier

Dana Turner

Thomas H. Wolfe

Lending

Robert H. Appleby III •

Fred Arnold

Tony Boutelle •

Charles A. Bruen

Joanna Bruno

Michael C. Domingue

Emma H. Ferguson

Michael Hales

James Mulford

Jane Pannier

George Poitou

Steven E. Potts

Anthony Sanders ☀️

Management/Supervisory

Sarah Canepa Bang •

Daniel Boland, Ph.D.

Jason Boles

Charles A. Bruen

Michael C. Domingue

C. Harry Eggleton

Carol Kinsey Goman, Ph.D.

Sandy Goodwin, RN

Michael Hales

Cheryl L. Hall

Kerrie Halmi

Mary Johnson

Paula Leslie

James D. Likens, Ph.D.

Connie Mancillas

Linda C. Manship

Kate McPike ☀️

Jane Pannier

Steven E. Potts

Sabeh F. Samaha

Patrick Solares ☀️

Cyndee Thomas

Dana Turner

Joseph A. Villa

Marketing

Robert H. Appleby •

Fred Arnold

Sara Canepa Bang •

Joanna Bruno

Michael C. Domingue

Scott Friedman
Michael Hales
Howard Liebgold, M.D.
James D. Likens, Ph.D.
Barbara Sanfilippo
Victoria Seitz, Ph.D.

Member Services

Jason Boles
Michael C. Dominique
Jane Flaherty
Cheryl L. Hall
Jayne Hitman
Diane Johnson
Mary Johnson
Lynne C. Leach
Kate McPike ☀️
Jane Pannier
Steven E. Potts
Barbara Sanfilippo
Patrick Solares ☀️
Peter Stark

Motivation

Fred Arnold
HRD Network
Sarah Canepa Bang •
Daniel Boland, Ph.D.
Jason Boles
Michael C. Domingue
C. Harry Eggleton
Scott Friedman
Larry K. Gilbert
Carol Kinsey Goman, Ph.D.
Sandy Goodwin, R.N.
Cheryl L. Hall
Jayne Hitman
Mary Johnson
Lynne C. Leach
Paula Leslie
Howard Liebgold, M.D.
Connie Mancillas
Linda C. Manship
Steven E. Potts

Barbara Sanfilippo
Victoria Seitz, Ph.D.
Patrick Solares ☀️
Rick Puolton
Cyndee Thomas
Joseph A. Villa
Jerry Winnick

Mortgage Productivity

Rick Poulton

Multi-Cultural Diversity Issues

Michael Bayard
Larry K. Gilbert
Kerrie Halmi
James D. Likens, Ph.D.
George Poitou
Lecia Roundtree
Carl Stewart

Networking

Fred Arnold
Charles A. Bruen
Michael C. Domingue
Sandy Goodwin, RN
Jayne Hitman
Connie Mancillas
Victoria Seitz, Ph.D.
Pearl Turpin
Joseph A. Villa

Organizational Issues

Daniel Boland, Ph.D.
Jason Boles
Jayne Hitman
Lucy Ito ☀️

Personal or Professional Development/Health

Jan Dacri
Sandy Goodwin, R.N.
Cheryl L. Hall
Jayne Hitman

Political Action

Bob Arnould ☀
Cheney, Bill ☀
Henry Kertman ☀
Katie Newton ☀
Ashley Trujillo ☀

PAC

Katie Newton ☀

Presentation Skills, Leadership

Fred Arnold
Jayne Hitman
Lynne C. Leach

Public/Media Relations

Geoff Bacino
Henry Kertman ☀
Victoria Seitz

Prompt Corrective Action (PCA)

Steven E. Potts

Regulations

Catherine Arra ☀
Geoff Bacino
Joseph A. McDonald
Jane Pannier
George Poitou
Dana Turner
Thomas H. Wolfe

Richard M. Johnson Foundation/ Shapiro Group

Sarah Canepa Bang

Robbery

Kate McPike ☀

Sales

Robert H. Appleby •
Fred Arnold
Jason Boles
Michael C. Domingue

Scott Friedman
Sandy Goodwin, RN
Michael Hales
Cheryl L. Hall
Jayne Hitman
Mary Johnson
Lynne C. Leach
Howard B. Liebgold, M.D.
Connie Mancillas
Kate McPike ☀
Nader Moghaddam
Steven E. Potts
Barbara Sanfilippo
Victoria Seitz, Ph.D.
Patrick Solares ☀

Security/Crime Prevention

Charles A. Bruen
Kate McPike ☀
Larry K. Gilbert
Evan Hitchcock
William J. Rehder
Cyndee Thomas (safety techniques)
Dana Turner

Self Defense

Evan Hitchcock

Shared Branching/Delivery Channels

Sarah Canepa Bang •

Strategic Planning

Sarah Canepa Bang •
Charles A. Bruen
Carol Kinsey Goman, Ph.D.
Michael Hales
Cheryl L. Hall
James D. Likens, Ph.D.
Linda C. Manship
Kate McPike ☀
James Mulford
Jane Pannier
Steven E. Potts
Victoria Seitz, Ph.D.

Dean Stehlik
Joseph A. Villa
Nick Yarymovych

Stress Management

Jan Dacri
Larry K. Gilbert
Carol Kinsey Goman, Ph.D.
Sandy Goodwin, R.N.
Patrick Solares ☀️
Cyndee Thomas

Teambuilding

Michael A. Bayard
Daniel Boland, Ph.D.
Cheryl L. Hall
Jayne Hitman
Mary Johnson
Kate McPike ☀️

Technology

Sarah Canepa Bang •
Jeran Binning
Charles A. Bruen
Carol Kinsey Goman, Ph.D.
Steven E. Potts
Sabeh F. Samaha
Dean Stehlik
Nick Yarymovych

Time Management

Fred Arnold
Cheryl L. Hall
Connie Mancillas
Kate McPike ☀️
Pat Solares ☀️
Cyndee Thomas

Trauma Recovery

Larry K. Gilbert

Trends

Robert Appleby III •
Geoff Bacino
Daniel Boland, Ph.D.
Sandy Goodwin, R.N.
Carol Kinsey Goman, Ph.D.
Kerrie Halmi
Jayne Hitman
James Likens, Ph.D.
Jane Pannier
Sabeh F. Samaha
Dean Stehlik
Carl Stewart
Joseph A. Villa

Volunteer Boards and Officials

Jeran Binning
Joseph A. McDonald
Kate McPike ☀️
Tom Wolfe

WesCorp FCU

A WesCorp Executive

World Wide Credit Union Movement

James D. Likens, Ph.D.

Youth Marketing/Savings Clubs & Programs

John Farley
Amy Penick

The following speakers will present their topic(s) in languages other than English.

Letty Cordon - Harnandez	Spanish
Larry K. Gilbert	Spanish
Joseph A. McDonald	French



ARNOLD, FRED
American Family Funding
25001 The Old Road
Stevenson Ranch, CA 91381
661.284.1150, ext. 109
Fax: 661.284.1163
Email: Fred@FredArnold.com

Presentations include: Developing The Leader Within, Diversifying Interest Rate Risk in Credit Unions, Creating High Trust with Members, Creating Lasting Partnerships, and Jump Start Marketing.

Fee: CCUL Members No Fee, Travel Expenses

Fred Arnold is an industry leader and seasoned veteran in public speaking and mortgage lending. The President of American Family Funding's Southern California Region, Fred is a trusted advisor and consultant for numerous credit unions.

An enthusiastic and engaging speaker who delivers a no-nonsense approach, he brings his ideas to life by involving his audience in his presentations. Fred is passionate about helping credit unions and their members thrive in the financial world. Speaking to thousands of credit unions employees and business owners over the past five years has allowed him the opportunity to help them reach their long and short-term goals. His belief is that if you help enough people get what they want out of life, then you will always achieve your goals and dreams.

Fred has a long association with credit unions. He served on the Board of Directors for Matadors Community CU as a director and volunteer for over nine years.

He began his career in 1991 after earning degree in Business Administration at California State University Northridge. Following the likes of top speakers and other proven trainers, he modeled his marketing program, leadership training and time management and delegation skills after that he learned so much from. In 1994; Fred started his own company, California First Financial which is now American Family Funding. Currently he seeks to continue mentoring business leaders and sharing his expertise through speaking engagements.

In 2005 Fred was nominated by the San Fernando Valley Business Journal as one of the top 40 business people under the age of forty in Southern California and can be found being interviewed by the Los Angeles Times and other business publications.

Fred is heavily involved with the National Multiple Sclerosis Society and resides in Southern California with his wife Kristin and four children Alex, Katie, Jack and Amy.



ARNOULD, BOB

California Credit Union League

9500 Cleveland Avenue, Suite 200

Rancho Cucamonga, CA 91730

800.472.1702, ext. 3222

Email: boba@ccul.org

Presentations include pending state and federal credit union legislation and regulation, the legislative and regulatory processes, California and Nevada government, Congress and NCUA, grassroots development, state and federal political action and election involvement.

Fee: \$0

Bob Arnould is the senior vice president of government affairs for the California Credit Union League. As senior vice president, he oversees both the state and federal government relations lobbying programs. He also coordinates the state and federal credit union campaign efforts including political fund-raising and contribution operations for Congressional, statewide, state legislative and local candidates. Bob represents the federal, state, and local legislative, regulatory, and political interests of California and Nevada credit unions.

Bob joined the California Credit Union League in 1995. He brings with him more than 17 years of Iowa legislative experience. Bob was elected nine times to serve in the Iowa House of Representatives beginning with a special election in 1977. He served his last ten years as a member of the legislative leadership team, holding posts as majority whip, majority leader, and minority leader, and was elected by his colleagues to be Speaker of the Iowa House of Representatives in 1991.

He voluntarily retired from the Iowa Legislature in January 1995, joining the California Credit Union League as director of state government affairs in the spring of 1995. He was the League's vice president of state government relations in Sacramento until assuming oversight of both state and federal government League advocacy operations in November, 2004.

He is an enlightening speaker with first-hand experience and insights into the legislative, regulatory, and political process. His topics give audiences a former elected official's viewpoint as well as a long term perspective from within the League and credit union movement.



ARRA, CATHERINE (Cathy)
California Credit Union League
9500 Cleveland Ave, Suite 200
Rancho Cucamonga, CA 91730
800.877.243.5728
Fax: 909.581.3486
Email: catherinea@ccul.org

Presentations include: Trusts, ID Theft, Bank Secrecy Act, Account Administration and Phishing
Fee: \$0

Topics: Trusts, ID Theft, Bank Secrecy Act, Account Administration and Phishing

Biography: Catherine (Cathy) Arra is a Project Manager for Credit Union Development at the California Credit Union League. Cathy's primary project responsibilities include the Shapiro Group (credit unions under 35 million in assets), CNYIN and Youth Financial Literacy, and CU Match Up.

Prior to becoming Credit Union Development's Project Manager Cathy was a Research and Information consultant with the League. Shortly after arrival in Rancho Cucamonga in February 2002, Cathy successfully completed and earned the designation of Credit Union Compliance Expert at CUNA's Regulatory Compliance Expert School in St. Pete's Beach, Florida.

Before embarking on a career as a Research and Information Consultant with the League, Cathy was a Vice President of Operations, Underwriting and Funding for IndyMac Bank, Underwriting Manager for Countrywide Home Loan's Correspondent Lending division, and Associate Branch Manager for Topa Thrift and Loan.

In addition to her career accomplishments, Cathy holds a Juris Doctor degree from the University of La Verne School of Law, a Masters in Tax Law from Golden Gate University School of Law and a Bachelors of Arts from Loyola Marymount University.



BACINO, GEOFF

The Bacino Group

112 South West Street, Suite 304
Alexandria, VA 22314

703.549.8454

Fax: 703.836.5256

Email: bacino1@aol.com

Presentations include Government Legislation, Public/Media Relations, Regulations and Trends.

Fee: \$2,500/Negotiable

Geoff was appointed to the Board of the National Credit Union Administration (NCUA) in December 2000. During his time as a board member, NCUA undertook the first-ever open budget forum and adopted a risk-based examination schedule. NCUA also approved an incidental powers regulation, passed the regulatory flexibility ("Reg-Flex") regulation, and repealed the Community Action Plan (CAP).

Prior to joining the board, Geoff served the credit union movement in a number of capacities. He was a co-founder of the National Association of State Chartered Credit Unions (NASCCU) and also served as a lobbyist for the Credit Union National Association (CUNA). His first work with credit unions was as the Executive Director of the National Association of Share Insurance Corporations (NASIC), and he also served in a parallel position with Callahan & Associates.



BAILEY, KERI

California Credit Union League

9500 Cleveland Ave, Suite 200
Rancho Cucamonga, CA 91730

800.472.1702 Ext. 1362

Email: kerib@ccul.org

Keri Bailey comes to the League after more than a decade in the California State Legislature. She began her career in the district office of then-Assemblyman Mike Machado (D – Linden) and moved to the Capitol in 1995. She served in a variety of capacities in the State Assembly, including as a Legislative Aide, a Committee Consultant, a Legislative Director and most recently served for five years as Chief of Staff to Assemblyman Ed Chavez (D – La Puente). While in the Legislature, Ms. Bailey’s areas of policy expertise included Banking & Finance, Insurance, Revenue & Taxation, and Health.

In her various capacities, Ms. Bailey was responsible for researching, drafting, and managing legislation on a wide array of topics; developing overall legislative agendas; developing, carrying out and supervising constituent outreach, education, and correspondence programs; policy analysis and recommendation; and personnel management among other duties. She served in the offices of Assembly members representing both urban and rural districts and Northern and Southern California constituencies, providing her with a unique understanding of the complexities of State governance issues.

Ms. Bailey joined the League in July of 2005 as the Legislative & Regulatory Lobbyist in the State Government Affairs unit. She currently works with member credit unions and League staff to further the interests of the credit union movement in the California and Nevada state legislature.



Sarah Canepa Bang

**BANG, SARAH CANEPA
FSCC, Inc.**

924 Overland Court, Suite 220
San Dimas, CA 91773-1750

888.372.2669, ext. 301

Fax: 909.394.3521

Email: sarahbang@fsc.com

Presentations include: An overview of Credit Union Shared Branching, Delivery Channels in Today's Financial Marketplace, The Richard Myles John Foundation and You, Creating Member Loyalty, 10 Things Your Boss Wants you to Know, Leadership and Vision, Time Management – Getting the Most from Your Day, Teams and Teamwork, Overcoming Procrastination, Being Peak Performer, Business Etiquette, Communications Skills, Building Memorable SlideShows-The Easy Way.

Sarah Canepa Bang is the Chief Executive Officer of Financial Service Centers Cooperative, Inc.(FSCC) an international credit union shared service centers network founded in 1990.

Sarah joined FSCC in July 1999 as CEO. In that time the number of branches within FSCC have more than tripled and FSCC has grown from a regional network with outlets in five states to an international network with outlets in 23 states and seven countries.

Prior to joining FSCC in 1999, Sarah was the Executive Vice President of the Oregon Credit Union League where she oversaw the operations of the League, OCUL Services, Inc., CU Insurance Services, CU ACCESS (a shared branch and ATM network), and Automated Item Management (a check processing company). Sarah also served as chairman of the Association of Credit Union League Executives' Fee Supported Services Committee representing the interests of League Service Corporations on a national level.

Sarah has received a number of national and regional awards including the 1999 National Society of Fundraising Executives Outstanding Project award for CUs for Kids, the 1999 Credit Union Women's Association's Anna Read award, the American Society of Association Executive's Golden Circle award for communication, the Credit Union National Association's Blockbuster award for community relations and awards from the National Public Relations Society of America for crisis communication and public relations.

Sarah began her career in 1983 at the Credit Union National Association in Madison, Wisconsin, where she was part of the Credit Union Internet project. During the mid-eighties she served as Education Director for the Oregon Credit Union League. In the late-eighties she joined Massachusetts CUNA and the New Hampshire Credit Union League as Vice President

of Human Resource Development and managed fee-based services and planning. She returned to the Oregon Credit Union League in 1990.

Sarah has been a faculty member of the Western Intermediate Banking School since 1991, and a faculty member of the Oregon Bankers' Directors' College since 1992. From 1990 to 1995, Sarah was also a faculty member at Portland State University. Prior to her credit union career, Sarah was an instructor at the University of Wisconsin in Communication.

Sarah holds degrees in communication and education from the University of Wisconsin, Madison.



Michael A. Bayard

BAYARD, MICHAEL A.
Owner, Artistic Director
Michael Bayard's Rhythm Magic

9182 Jamel Court
Elk Grove, CA 95758-7301

916.683.2575

Fax: 916.683.2575

Website: www.rhythmmagic.com

Email: bayard@rhythmmagic.com

Presentations include communication, cultural issues, and team building. Program uses the power of music to convey messages of team building, cooperation, and leadership.

Fee: \$1,500/Negotiable

Michael Bayard was principal percussionist with the Sacramento Symphony for 16 years. He graduated from the Curtis Institute of Music and the Julliard School, the latter of which he attended on full scholarship at the age of 15. He is an international recording artist, a published author, composer of two full-length ballets, and an engaging speaker. Additionally, he has performed on percussion with many legendary musicians and bands. His highly successful program, "Rhythm Magic," has been described as "innovative, vibrant, enlightening, dynamic, and energizing."



BINNING, JERAN

Jeran Binning & Associates

1601 India Street, Suite 303

San Diego, CA 92101

619-231.7502

Fax: 619-524-2996

Email: Jeran.Binning@dau.mil

Presentation topics: Technology, Program Management, Board/CEO Relations

With twenty years of credit union experience, Jeran Binning brings the unique perspective of a board member to your Credit Union. Jeran volunteered with Point Loma Credit Union in San Diego, California; Navy Federal Credit Union in Vienna, Virginia; and the American Electronics Association Credit Union in Sunnyvale, California.

These credit unions are federal and state chartered institutions with selected employee groups and community charters. Jeran served on the marketing committees at Point Loma and Navy Federal Credit Unions as well as the investment, planning, and executive committees at Navy Federal Credit Union. At Navy Federal, he served six years as a member of the board, including board secretary. Since 1996, Jeran has served on the board of AEA Credit Union including Chairman of the Board for two terms, and on the board of Advantage Resources, American Electronic Association Credit Union's Credit Union Service Organization. Advantage Resources, in 1999, was chosen by the National Association of Credit Union Service Organizations as "CUSO of the Year."

Jeran is available to facilitate your strategic planning sessions. His experience with leading edge technology and his appreciation of member's needs are value added to your organization. In addition, Jeran has extensive experience in planning conferences at Navy Federal Credit Union, the American Electronics Association Credit Union, and with major consulting firms.



BOLES, JASON

Counter Intelligence Associates

30200 Rancho Viejo Road, Suite C
San Juan Capistrano, CA 92675

800.424.4951

Fax: 949.496.4576

Email: jason@counterintel.com

Presentations include topics on human resources development and training, organizational development, management/supervisor training, staff training, and motivation, sales/service culture development.


Fee: Open/Negotiable

Jason Boles is executive vice president of Counter Intelligence Associates, a full-service consulting firm delivering intelligent solutions for financial institutions. He brings over a decade of experience in the training and development field.

Mr. Boles managed the employee development department for one of the country's largest credit unions and assisted in launching a successful corporate university concept. Mr. Boles brings his extensive training background to Counter Intelligence Associates, including educational program design, return on investment measurement (ROI), training cost analysis, and organizational development. Mr. Boles is certified in various sales, service, finance, and management training programs.

A proven leader in the training community, Mr. Boles served on the board of directors for the Kansas City Chapter of the American Society for training and development and earned his certificate of achievement in training and development from the University of Oklahoma.

A former stand-up comedian, Mr. Boles combines his knowledge and humor to deliver meaningful and entertaining content, which makes him a consistently high-rated speaker and facilitator.



Anthony J. Boutelle

BOUTELLE, ANTHONY

CU Direct Corporation

9500 Cleveland Avenue, Suite 220
Rancho Cucamonga, CA 91729-5908

909.481.2301

Fax: 916.631.4601

Email: tony.boutelle@cudl.com

Topics: Auto Buying Services, Lending, Auto Lending, Demographics

Biography: Presentations include: The State of Credit Union Auto Lending, Credit Union Automotive Financing Trends, Best Practices in Indirect Lending, Credit Union Remarketing, Key Demographics of Credit Union Auto Lending Borrowers, Providing Auto Buying Resources to Your Members, Developing and Maintaining Dealer Relationships, Cross-Selling to Indirect Members

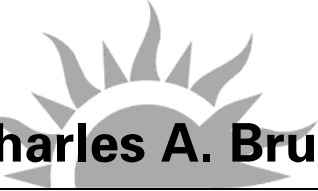
Tony Boutelle became the president and chief executive officer of CUDL in 1997. Tony has over 20 years of credit union industry experience and expertise, beginning his career in the credit union movement at the Colorado Credit Union League in 1985.

As president, he has overseen the establishment of a national auto lending network for credit unions as the company has grown to now serve over 580 credit unions and more than 8,400 automobile dealerships in over 45 states nationwide.

Tony has held executive positions with a number of organizations including:

- COO and Board member of CUDL
- Senior Vice President, business Services Division, California Credit Union League
- Vice President of Financial Services, California Credit Union League
- Regional Vice President of Individual Sales, CUNA Mutual Group

Tony graduated from the University of Wisconsin-Madison with a Bachelor's of Business Administration. He received his certified financial planner designation from the College for Financial Planning, Denver, Colorado, and his chartered life underwriter designation from The American College, Bryn Mawr, Pennsylvania.



Charles A. Bruen

BRUEN, CHARLES A.
First Entertainment Credit Union

P.O. Box 100
Los Angeles, CA 90066

323.845.4445

Fax: 323.851.7342

Email: cbrue@firstent.org

Presentations include a variety of credit union topics that include credit union operation and management as well as current issues faced by credit unions.

Fee: \$0

Charles Bruen has been the president and CEO of First Entertainment Credit Union, in Hollywood, since January 1987. First Entertainment is a \$620 million credit union with 54,000 members from over 800 SEGs. First Entertainment serves employees of the entertainment industry in California and New York.

Charles has over 35 years' experience in financial services. He has been an active participant in League affairs since 1980. He has been an assembly member since 1991 and is a past chairman of the California Credit Union League.

Charles can offer updated and new information regarding state and national issues, innovative ideas on credit union strategies and operations.



BRUNO, JOANNA

J.R. Bruno & Associates

2152 East Cumberland Road
Glendora, CA 91741

626.963.1267

Fax: 626.914.4496

Email: joanna@jrbrunoassoc.com

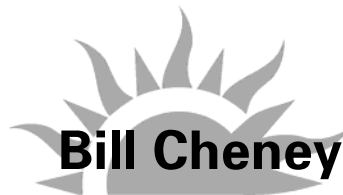
Presentations include Member Business Lending: Getting Started – Where to begin, and what you need to know; Member Business Lending: Growing your department; Marketing Your Business Lending Department: Training & Motivating BDO's and creating advocates within your community; Member Business Lending: Getting Started with SBA lending: Getting your license, building your department and helping your community; SBA Lending: An examination of profitability and pitfalls.

Joanna R. Bruno is the founder and president of J.R. Bruno & Associates, a team of SBA lending experts that provide financial lending institutions with superior technical, marketing and business support services. Leveraging more than 30 years' experience in commercial lending, Ms. Bruno has led the J.R. Bruno & Associates team of Guaranteed Action Professionals (G.A.P.) in assisting SBA lenders with maximizing the effectiveness of their Small Business Administration (SBA) loan divisions.

Prior to founding J.R. Bruno & Associates, Ms. Bruno served as Vice President/SBA Manager of Foothill Independent Bank, where she established a small business-lending center specializing in SBA loans. This center exceeded bottom-line profitability during each year of operation. Before joining Foothill, she served as Vice President and Manager of Caliber Business Credit, a division of Valley Bank of Nevada. At Caliber, she established a regional commercial lending profit center for Southern California that was recognized as the top California loan production office.

Prior to this, GlenFed Business Lending Services hired Ms. Bruno to reorganize the bank's statewide small business commercial lending division. She also served as Business Development Director at The Money Store Investment Corporation, where she developed and implemented a marketing strategy that resulted in the company becoming the region's leading SBA lender.

By bringing financial institutions and the community together, Ms. Bruno has successfully helped generate \$500 million for more than 1000 business owners. As an Advocate for Economic Action, Ms. Bruno maintains liaisons with congressional members, regulatory agencies, bank and credit union associations, and women's organizations at the national, state, and local levels. She frequently travels to Washington, D.C., and Sacramento as an advocate for small business and women in business, and was appointed by the White House to the SBA's Advisory Council for the Los Angeles District Office.



CHENEY, BILL
President/CEO
California/Nevada Credit Union Leagues
9500 Cleveland Avenue, Suite 200
Rancho Cucamonga, California
(909) 980-8890
Email: billc@ccul.org

Biography: Bill Cheney, President/CEO of California/Nevada Credit Union Leagues since March 1, 2006, has a broad background in financial services, including more than 20 years working in the credit union industry.

Bill was President/CEO of Xerox Federal Credit Union from 1997 to 2006. Prior to assuming leadership of Xerox FCU, he served as Executive Vice President of Security Service FCU, San Antonio, TX. He also worked with Andersen Consulting (Accenture) as a consulting manager in San Antonio.

An active voice on credit union issues at the state and national level, Bill served as an at-large director and Board Treasurer for the National Association of Federal Credit Unions and as a member of the Board of Directors for Western Corporate Federal Credit Union (WesCorp).

He has frequently represented credit union views in testimony before Congress and in meetings with elected officials. As a result of his service to the industry, he earned the California League's Diversity Award in 2003 and was named Professional of the Year for 2000 by the National Association of Federal Credit Unions.

Bill is a director of the American Red Cross of Greater Los Angeles and volunteers with organizations such as Heal the Bay and the Boy Scouts of America. Bill earned his Bachelor of Business Administration degree from The University of Texas at Austin in 1982. He and his wife, Crissy, and their two children live in Rancho Palos Verdes, California.



CISNEROS, PATSY (Formerly "Patsy Nasser")
Corporate Icon – The Image Development Company™
42263 50th Street West
Quartz Hill, CA 93536-3500
888.278.1010 toll-free
Fax: 661.266.9444
Email: patsy@corporateicon.com

Topics: Professional Image Impact;
Professional Image & Dress Guidelines Enforcement- for Managers & Supervisors; The
Friendly & Professional Customer Service Skills; Customized Communication Topics for Credit
Union, Chapter, Regional and Conference Programs

Biography: Patsy Cisneros, AICI, is a familiar face in the Credit Union industry for twenty years. Her image and communication programs have been popular and effective at Credit Unions, Chapter meetings, Regional Learning Center, and conference programs. In 2000, Patsy and her business partner Susan Abrams, AICI, founded their image development firm Corporate Icon, and have been speaking and training nationwide on professional image, personnel branding, and executive "finishing school" for advancement. The firm has grown to three divisions: corporate image development, political candidate image development, and an international Hispanic division (image programs in Spanish). Patsy and Susan have been interviewed by journalists and media...featured several times on the Lifetime Television channel, Your World with Neil Cavuto and Heartland with John Kasich on Fox News.

Patsy Cisneros and Susan Abrams are the authors of the book: "The Professional Image Toolkit- How to Look Like You Mean Business."

Participants have commented about their Credit Union programs, "We look forward to each time we see that their image program is coming! It's always motivating and informative, with great updates on what works and doesn't work as new trends challenge our dress and behavior codes."



Letty Cordon - Hernandez

CORDON -HERNANDEZ, LETTY

California Credit Union League

9500 Cleveland Avenue, Suite 200
Rancho Cucamonga, CA 91729-3000

800.472.1702, ext. 3224

Fax: 909.581.3324

Email: lettyc@ccul.org

Presentations include Irnet and Internships with Mexican Credit Unions.

Fee: \$0

Biography: Letty Cordon-Hernandez is the manager of international relations in the League's Credit Union Development department. She is responsible for the administration and coordination of activities involving international opportunities, diversity, and IRnet (International Remittance Network). She is also the liaison to the World Council of Credit Unions (WOCCU) International Partnership between Caja Popular Mexicana, California Credit Union League, Texas Credit Union League, and the WOCCU.

Prior to joining the Credit Union Development department, she worked in the League's Education and Training department as the Conference Coordinator where she was involved in the logistics of organizing the Annual Convention and other major League conferences. She has more than 17 years of administrative and operational experience in the professional business environment.

Letty completed CUNAs Development Educator training program, which is a weeklong immersion in the global philosophy and history of credit unions, earning her the title of Credit Union Development Educator. In 2005, WOCCU recognized her as a founding member of the WOCCU International Executive Volunteer Corps.

Letty is bilingual in Spanish and holds a Bachelor of Science degree in Business Management and Human Resources from the California State Polytechnic University.



DACRI, JAN
MindBody Improvement Resources, Inc.

P.O. Box 351828
Los Angeles, CA 90035

310.702.4455

Email: jan@jandacri.com

Jan began her study and application memory improvement techniques while still in high school. Graduating Phi Beta Kappa, she received her master's degree in Education from Tufts University, Boston. After briefly teaching High School English, Jan began conducting workshops in memory improvement and physical fitness in Los Angeles, CA. Since then she has been invited to speak at meetings and conferences around the world. As a mother and former president/owner of a medical equipment distributorship, she knows personally what mental and physical challenges face us in our busy lives at home as well as in the hectic working day world.

For 27 years Jan has helped people from all walks of life develop inner confidence, mental skill, and a blueprint for success in academic, business, and personal life. She has taught her unique and effective techniques at UCLA, UC Riverside, UC Northridge, and other colleges in Los Angeles. She has presented multiple session Mind/Body Improvement courses for the American Bankers Association, the National Secretaries Association, the Lion's Club, and many other organizations.

Her workshops have been extremely popular during conferences held by private companies such as Owens Corning, 3M, Boise Cascade, Wickes Lumber, RG Sloane, Volvo Machinery, Golden Corral Restaurants, Acura, Nestle, Hilton, etc. She has presented for various industries at major expos, conventions, and shows as well as on many cruise lines. Jan has been a popular resource at the executive training conferences of the Young Presidents' Organization throughout the world.

With humor and great enthusiasm, Jan's MindBody Tune-Up Program combines the effective mental techniques of memory improvement and The Power of Self Talk with what she calls Stress Relief Strategies, the physical benefits of stretching, breathing, and relaxation training.



D. Matthew Davidson

DAVIDSON, D. MATTHEW

California Credit Union League

9500 Cleveland Avenue, Suite 200
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800.472.1702, ext. 3210

Fax: 909.462.1760

Email: mattd@ccul.org

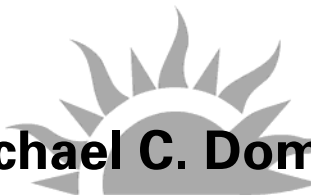
Presentations include state and federal regulations, CCUL and Industry update, financial planning, political advocacy, use of outside audits, private insurance, strategic planning, supplemental capital, consumer credit counseling, and non-performing real estate portfolios.
Fee: \$0

Matt Davidson is presently serving as the executive vice president and chief operating officer for the California Credit Union League. Mr. Davidson's responsibilities include communications, education and training, research and information, government relations, and administration. He also serves as chair on the board of directors of the Consumer Credit Counseling Service of Los Angeles and as the chair of the Treasury Oversight Committee of San Bernardino County.

Previously, the governor of the State of Ohio appointed Mr. Davidson superintendent for the Division of Credit Unions, where he served for four years.

As chief executive of the \$400 million Progressive Consumers Federal Credit Union in Boston, he handled all operations before and during the conservatorship. His experience working with troubled institutions and loan workouts gained him respect and the reputation for speaking on policies and procedures for troubled credit unions.

Mr. Davidson is a graduate of Miami University of Ohio with a B.S. in accountancy. He has an M.B.A. in economics/finance from Xavier University and has attended the executive development program at Stanford University. He is also a certified public accountant.



Michael C. Domingue

DOMINGUE, MICHAEL C.
Domingue Training & Consulting Inc.

1301 Walnut Avenue
Manhattan Beach, CA 90266

310.545.8210

Fax: 310.545.4250

Email: mikedomingue@msn.com

Presentation topics include actions credit unions must implement to be successful in this changing industry, credit union history and philosophy and uniqueness, credit union organizations and operations, human resource and personnel, lending, management/supervision, motivation, member services, networking, selling, strategic planning, and trends.

Fee: \$8,000 to \$12,000

Michael Domingue is a nationally known motivational speaker, consultant, and trainer who speaks for individuals, small businesses, and corporations. He has been acknowledged for helping people discover and fine-tune their sales and marketing skills. Mike Domingue is the CEO of Domingue Training & Consulting Inc., located in Los Angeles. He is also one of the founding partners of Fidelity Mortgage Decisions Corporation, a national "B-C" lender. Michael is currently co-founder and CEO of HunterVillager, Inc., a dot.com and B2B New World company (www.huntervillager.com).

Michael's insight, successful marketing ideas and approaches are drawn from a career which began as a customer service representative in the financial service industry. During the ten years before he founded Domingue Training & Consulting Inc., he worked as a risk analysis manager, business development representative, marketing manager, and sales manager responsible for more than two hundred commissioned sales people.

Michael recently co-authored a book, "Trak Da Prey Or U R Da Prey," which outlines the HunterVillager system.



Donovan, Ryan
California Credit Union League

Director of Federal Government Affairs
601 Pennsylvania Avenue, NW
Suite 600 South Building
Washington, DC 20004
202.508.6750 Email: ryand@ccul.org

Topics: Credit Union Legislative and Regulatory Issues; Legislative and Political Process

Biography: Ryan Donovan is Director of Federal Government Affairs for the California and Nevada Credit Union Leagues, and has been with the Leagues since April 2005. The California and Nevada Credit Unions Leagues are the first and only state credit union trade associations to have an in-house lobbyist based in Washington, DC. In this capacity, he represents the League before Members of Congress and their staffs, the National Credit Union Administration, and other government agencies. He also works closely with the political and government affairs team at the Credit Union National Association.

Prior to joining the Leagues, Donovan worked in the Office of Congressman Brad Sherman (D-CA) from 2000 to 2005. Beginning as a Legislative Assistant, Donovan rose through the ranks in the office to become Chief of Staff and Legislative Director in 2003. Throughout his tenure in the Sherman office, Donovan staffed the Congressman on the House Financial Services Committee and worked on legislation that moved through the committee including Check 21, the Fair and Accurate Credit Transaction (FACT) Act, Sarbanes-Oxley, and the Financial Services Regulatory Relief Act. As Congressman Sherman's Chief of Staff, he also had responsibility for the day-to-day operation of the Washington Congressional office.

From 1997 through 2000, Donovan worked on the staff of House Democratic Leader Richard Gephardt (D-MO).

Donovan holds a Master in Government from the Johns Hopkins University and a Bachelor of Science in Political Science from Truman State University. He is married and lives in Burke, Virginia, with his wife, Kristi and daughter, Paige.



DUANE, JENEFER.

Elder Financial Protection Network formerly California Community Partnership for the Prevention of Financial Abuse

1450 Grant Avenue, Suite 200

Novato, CA 94947

415.897.9555

Fax: 415.897.9393

Email: jduane@bewiseonline.org

www.bewiseonline.org

Presentation topics include: Recognizing and reporting Elder Financial Abuse, Developing Community-Based Collaborative Partnerships, and Financial Literacy for Seniors

Jenefer Duane is the CEO & Executive Director of the Elder Financial Protection Network and has worked in the field of senior services for over 20 years.

Elder Financial Protection Network facilitates the development of collaborative public/private partnerships to prevent financial abuse of elders and dependent adults. The Partnership also produces community education events and public awareness campaigns on fraud and financial abuse prevention.

Jenefer co-founded the partnership in August 2000. She was appointed CEO & Executive Director in April 2001. She provides training and informational presentations for financial institutions employees, law enforcement personnel, bank regulatory agencies, adult social service providers and elder advocacy groups. She is a frequent keynote speaker and presenter at conferences, symposiums, trade association conferences and workshops throughout the State of California and beyond.

In 2003, Elder Financial Protection Network produced a training video for financial institution employees that have been recognized with three international awards including the Communicator's Award of Excellence in Visual Communications. State Attorney General, Bill Lockyer, recently presented Elder Financial Protection Network with the 2003 Distinguished Service Award for Elder Abuse Prevention.

Elder Financial Protection Network is endorsed by the California State Department of Justice, the CA District Attorneys Association, the CA State Sheriff's Association, the Public Guardian's Association and the California/Nevada Credit Union League.



C. Harry Eggleton

EGGLETON, C. HARRY

Emergent Consulting

1301 Arbolita

La Habra, CA 90631

562.694.0123

Fax: 562.694.1423

Presentations include communication, management and supervisory, performance, and motivation issues.

Fee: Negotiable.

C. Harry Eggleton is a leader of a consortium of professionals in performance management and organization effectiveness activities. Harry specializes in activities that address teams, performance management and optimization, incentive and reward systems, communications, and management and leadership development.

In the private sector Harry's clients have included Bank One, Bank of America, The Capital Group, Federal Reserve Bank, Disneyland, Edison International, the Los Angeles Times, IHOP, The Walt Disney Company, Saudi Aramco, Universal Studios, and others. In the public sector Harry has consulted and provided services to the United States Air Force, Jet Propulsion Lab, the County of Los Angeles, the Orange County Transit authority, the Cities of Anaheim, San Diego, Long Beach, and others.

Former director of Training and Organization Effectiveness for Security Pacific Corporation/Bank of America and a motivating and dynamic presenter/facilitator, Harry has received "highest ratings" recognition at numerous conferences including national and regional conferences of the American Society for Training and Development, the Organization Development Network, the Western Association for Psychological Type, the Academy of Management, and the Credit Union National Association.

Harry has a decade and a half of experience in the organization effectiveness field. Harry has an MBA, providing a solid business approach, and a second master's from the University of Southern California, for a solid behavioral sciences foundation. He has been on the faculty of the Claremont Graduate School, the University of San Francisco, and Cal Poly, Pomona, has been a speaker at the Harvard Business School, and is the senior author of the Fieldbook of Team Interventions: A Step-by-step Guide to High Performance Teams, published by HRD Press.

The American Society has honored Harry for Training and Development for his presentation abilities and contributions with a President's Award, Lifetime Achievement Award, and Awards for

C. Harry Eggleton continued

“Outstanding Contributions to the Field of Human Resource Development” and “Significant Contributions to the Field of Performance Management.”



FARLEY, JOHN
C.A.H.P. Credit Union

2843 Manlove Road
Sacramento, CA 95826

916.362.1215, ext. 151

Fax: 916.362.1399

Email: jfarley@cahpcu.org

Presentation topics are targeted at youths and schools, including colleges and trade schools. Topics discussed are credit union philosophy, careers in credit unions, savings and checking accounts, and the wise use of credit.

Fee: Cost of travel expenses.

John Farley is the vice president of marketing at C.A.H.P. Credit Union in Sacramento, California, and is a past president of Credit Union Partners in Education (CU PIE). CU PIE (formerly the Family Marketing Committee) is a committee of the Sacramento Valley chapter, California Credit Union League. Members of CU PIE conduct classroom presentations to students throughout the greater Sacramento area. During his tenure as president, this highly successful and popular committee made presentations to more than 2,000 students during the 1998-99 school years. The committee leads the state in both the number of students reached and presentations conducted. John has received excellent responses from area schools, elementary through college. Always searching for new ways to educate the students, John has designed a PowerPoint classroom presentation that is currently being used at credit unions around the nation.

John is active in both local and state level credit union endeavors. He currently serves on the board of governors for the Sacramento Valley chapter and on the board of the CMN at the UC Davis Children's Hospital. Jon is past president of the board of governors of the Sacramento Valley chapter, former member of the California Youth Involvement Board, and past member of the chapter advisory committee for the CCUL. John has been an active public speaker for many years and holds a bachelor's of art degree in marketing from California State University at Fullerton and an MBA from the University of Phoenix.



FERNS, BARRY W.

Ferns, Adams & Associates

2815 Mitchell Drive, Suite 210

Walnut Creek, CA 94598

925.927.3401

Fax: 925.927.3419

Email: barryferns@aol.com

Presentations include bankruptcy (chapters 7, 11, 12, 13), chapter 13 bankruptcy plans, valuation of security, filing of claims, non-discharge ability of debt in bankruptcy (fraud and conversion), relief from stay in bankruptcy, claim and delivery, collections, defense (litigation).
Fee: \$200–500/Negotiable

Barry Ferns founded the law firm of Ferns and Ferns, and more recently the law firm of Ferns, Adams and Associates, which has offices in Walnut Creek (Northern California) and Pasadena (Southern California). He primarily focuses on consumer and commercial collections, defense and bankruptcy litigation, including secured and unsecured loans, automobile leasing, equipment leasing, real and personal property secured transactions, bankruptcy, and general creditor work. He currently represents numerous credit unions throughout California.

Mr. Ferns was admitted to the California State Bar in 1977, and is a member of the Contra Costa and Los Angeles Bar Associations, California Bankers Association (CBA), California Credit Union Collector's Council (CCUCC), Equipment Leasing Association of America (ELA), and the United Association of Equipment Lessors (UAEL).

His published works include Bankruptcy Guide for Institutional Lenders and articles for the UAEL, Newsline. He has served as legal committee chairman for the UAEL, member of the board of directors for UAEL, former legal chairman for the Greater Bay Area Chapter for the NVLA, and member of the board of directors, CCUCC, Bay Area Chapter. He is a frequent speaker for the Bankers Group Association, ELA, NVLA, UAEL, and VISA, Inc.

Mr. Ferns holds a bachelor's degree in political science from California State University, Northridge, earned his juris doctorate from University of La Verne, and has continued his education in consumer and commercial law through California Bankers Association, CEB, Commercial Law League, ELA, NVLA, PLI, UAEL, and VISA, Inc.



JANE FLAHERTY

Peter Barron Stark & Associates

jane@pbsconsulting.com

Jane Flaherty, Sr. Consultant with Peter Barron Stark & Associates is a noted consultant, speaker and author who specialize in working with credit unions who want to build an environment where their employees love to come to work and their members love to do business. Her impressive client list includes 1st United Services Credit Union, American First Federal Credit Union, Arizona State Savings Credit Union, California Coast Credit Union, Columbia Credit Union, Financial 21 Community Credit Union, First Future Credit Union, Mission Federal Credit Union, North Island Credit Union, NuVision Financial Federal Credit Union, San Diego Metropolitan Credit Union, Technology Federal Credit Union, Three Rivers Federal Credit Union, USA Federal Credit Union, and U-Lane-O Credit Union.

She has co-authored four books, three on leadership and one on negotiation. Her newest book, *The Only Negotiating Guide You'll Ever Need*, has been featured by the New York Times, CNN, NBC and ABC Television and USA Today.



FONG, RONALD
California Credit Union League

1201 "K" Street, Suite 1850
Sacramento, CA 95814

800.439.2285

Fax: 916.443.3249

Email: rfong@ccul.org

Presentations include topics on political fund-raising, and government and legislative issues as they relate to credit unions.

Fee: \$0

Ronald Fong is the director of political finance for both state and federal government affairs for the California Credit Union League. Ron joined the California Credit Union League in the spring of 1996. He was named the league's chief fund-raiser in 2002 and is responsible primarily for state and federal political fund-raising and meeting the league's aggressive \$ 2 million goal. Ron works out of the Sacramento office.

Ron holds a Bachelor of Arts degree from California State University, Sacramento, and a Juris Doctorate law degree from New College School of Law in San Francisco.

Prior to joining the league, Ron worked at Littler, Mendelson, Fastiff and Tichy, the largest employment law firm in the nation, and also at the Sacramento District Attorney's Office. He is a former stockbroker and college business law instructor. He gained his business knowledge from five years as president of his family's grocery store chain, established in Sacramento in 1941.

Ron is a speaker with direct knowledge on political fund-raising, the legislative process, and communicates to his audience with a "politics in plain English style."



FRIEDMAN, SCOTT, CSP

Scott Friedman & Associates

1563 South Trenton Court

Denver, CO 80231-2617

303.671.7222

Fax: 303.368.5781

Email: scott@funnyscott.com

Website: www.funnyscott.com

Presentations include marketing, motivation, selling and customer service, "Using Humor for a Change," "The Best Way to Predict the Future Is to Create It," "A Funny Thing Happened on the Way to the Sale," "Punchlines, Pitfalls and Powerful Programs", "Connecting with Customers".

Fee: \$4,500 - \$5000 and travel/Negotiable

Scott Friedman is a humorous speaker with a valuable message. Scott teaches audiences to open their minds through laughter, while sharing "how to" techniques and practical ideas. He illustrates an approach to becoming a victor of change instead of a victim.

Scott is a two-time Past President of the National Speakers Association/Colorado, has earned the CSP (Certified Speaking Professional) designation, the highest earned designation awarded by the National Speakers Association, and currently serves on its board of directors as President-Elect. He is also on the national board of directors for Camp To Belong, a non-profit organization dedicated to reuniting siblings in foster care.

With a degree in marketing and a minor in psychology, from Southern Methodist University in Dallas, Scott worked as a marketing director for a national food chain, and as a top salesperson for AB Hirschfield Press, the largest printing company west of the Mississippi, and as the marketing director of Speech Masters, a Denver company that trains lawyers, public speakers, and executives in effective presentation skills. Scott became a full-time professional speaker in 1986 and has been sharing practical ideas and "how-to" techniques on sales motivation, humor, and creating results ever since.

Scott has discovered a way to instantly connect with almost any audience, regardless of age, creed or gender. With the precision of a surgeon, Scott uses humor to remove negative, non-productive feelings and install a positive, fresh approach toward work, relationships, and life! He has authored "Using Humor for a Change", "101 Clever Ideas to "Lighten Up" the Workload," and "Punchlines, Pitfalls and Powerful Programs – 10 Surefire Ways of Adding Humor to Your Presentations."



Laurie Geoffroy

GEOFFROY, LAURIE

CU Direct Corporation

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Rancho Cucamonga, CA 91730

909.481.2319

LAURIE.GEOFFROY@CUDIRECT.COM

Presentations include Professional Development, Effective Presentation Skills, Recruitment, and Interviewing Skills.

Fee: \$0

Presentations include management training, effective presentation skills, conflict resolution, recruitment and interviewing, change management, and professional development.

Laurie has over ten years in the field of Human Resources in industries that include: manufacturing, high tech, start ups, finance, and engineering. She has developed two human resources departments from the ground up. Laurie's experience takes in staff planning and retention, recruitment, relocation, benefits administration, employee relations, coaching, organizational restructuring, mergers and acquisitions, development of policies and employee handbooks. She has worked in three high growth expansion organizations, two with global operations.

Currently the Director of Human Resources for Credit Union Direct Lending since November of 2001, Laurie oversees all aspects of human resources in CU Directs multi-state environment.

Laurie graduated from the University of La Verne with a degree in Organizational Management. She is a member of the Society of Human Resources Management and World at Work (formerly American Compensation Association).



Larry K. Gilbert

GILBERT, LARRY K.

Know Stress, A Division of Nevada Learning Programs

2920 North Green Valley Parkway,
Building #3, Suite 321-22
Henderson, NV 89014

702.898.7125

Fax: 702.898.7103

Presentations include communication, motivation, conflict management, security/crime prevention, stress, trauma recovery, and multi-cultural issues.

Fee: Negotiable

For over a decade, Mr. Gilbert has been active in trauma and stress management. He is a sought-after speaker and international trainer. A frequent trainer for critical incident stress debriefing and brief therapies, Larry has been contracted by state agencies and national organizations. His presentations are energizing, informative, humorous centering on stress, trauma, and the management of conflict, trauma, and stress.

Larry's easygoing style mixed with humor and sensitivity is his hallmark. Audiences report gaining an excited feeling of understanding as well as the belief they can apply his message. He is active in local and international stress and trauma organizations and holds membership in the International Green Cross Foundation, International Critical Incident Foundation, Trauma Institute, and the Southern Nevada Critical Incident Stress Debriefing Network.

Larry is C.T. certified as a traumatologist by Florida State University and has an M.A. degree, with an emphasis on conflict management, from Trinity College, and a B.A. degree in Latin American studies/business from Brigham Young University.



Carol Kinsey Goman

GOMAN, CAROL KINSEY
Kinsey Consulting Services

P.O. Box 8255,
Berkeley, CA 94707

510.526.1727

Fax: 510-524-9577

Email: cgoman@ckg.com

Website: www.CKG.com

Presentations include communication, human resources/personnel, management supervisory, motivation, change management, creativity, strategic planning, technology, trends, and globalization.

Fee: \$12,500

Dr. Carol Kinsey Goman is an expert on helping individuals and organizations thrive in an environment of constant, accelerating change. As an international speaker, she presents keynote addresses and workshops for management conferences, major trade-association conventions, and corporate clients in 17 countries. Dr. Goman has published over 100 articles in the fields of change-management, leadership, innovation, the new employer-employee compact, employee communications, and international business practices. She has authored eight business books, including "This Isn't the Company I Joined," "Change-Busting: 50 Ways to Sabotage Organizational Change," and her most recent, "The Human Side of High Tech," which looks at how high-tech companies recruit, motivate, and retain top talent.

Dr. Goman appears on radio and television shows to discuss the "human side" of organizational transformation. She has been cited as an authority in media such as Industry Week, Investors Business Daily, CNN's Business Unusual, ZDTV's Sicicon Spin, and the NBC Nightly News with Tom Brokaw. Dr. Goman has served as adjunct faculty at John F. Kennedy University in the international MBA program, at the University of California in the executive education department, and the chamber of commerce of the United States at their institutes for organization management.

Prior to founding Kinsey Consulting Services, Dr. Goman had a private practice specializing in short-term therapy for behavioral change.



GOMEZ, NICK

WesCorp

Director of Product Management
Payment Systems

909-394-6512

Email: ngomez@wescorp.org

Presentations: Present and future of the check as a payment system, issues and strategies for image exchange, the future of the check and implications for our industry.

Nick Gomez is responsible for developing and implementing new products and enhancements to current products in support of WesCorp's business strategies. He assumed this position in 1999.

Mr. Gomez joined WesCorp in 1993 as operations analyst for Item Processing Services and was responsible for new implementations and enhancements to computer systems as well as the documentation and assessment of operating procedures including the annual business contingency test at all processing sites. In 1998, he was promoted to director of check imaging and was instrumental in the implementation of new computer systems and in managing the corresponding resources for the capture and delivery of check images to WesCorp's internal and external users. In 2005 with the realignment of Payment Systems to manage the convergence of paper and electronic transaction processing he assumed the responsibilities of Director of Product Management. In this new role he has been instrumental in the migration of processing from paper checks to image exchange.

Prior to joining WesCorp, Mr. Gomez worked for Security Pacific National Bank in the Credit Services Division for 15 years. He also served in various positions at SPNB, including senior operations analyst, senior systems analyst, and project manager.



Sandy Goodwin

GOODWIN, SANDY, RN, CFCL

Life Career Design

PMB 144, 3144 North "G" Street, #125
Merced, CA 95340

209.384.2698

Fax: 209.384.2698

Email: sandy@lifecareerdesign.com

Website: www.lifecareerdesign.com

Presentations include: "Too Many Choices, Too Little Time-Stress-Less Strategies for the Real World", "The Magic of FOCUS – Turn Your Goals into Action", "Making Intentional Choices – An Introduction to Fearless Living", "Build Positive Relationships Through the Power of Personality", "Making Positive Changes with Confidence".

Fee: \$750/Negotiable

Sandy Goodwin is a registered nurse, Certified Fearless Living Coach and a speaker, with over 20 years' experience sharing solid solutions for life's greatest challenges. As the owner of Life Career Design and the Staff Development Coordinator for Merced College, she knows how to juggle multiple projects, get them done on time, and still keep a balanced life.

Sandy knows that to gain confidence to make changes in life, it takes an understanding of what keeps you stuck – and that's fear. As a Fearless Living Coach, she helps her audiences and clients understand and move past fear, whether they want to build better relationships or reach their goals.

Sandy provides content-packed one-to-two hour interactive workshops that educate, motivate, and entertain. Whether speaking to small or large groups, she knows how to relate to audiences and leave an impact that will last far beyond the training session.



Michael G. Hales

HALES, MICHAEL G.

Counter Intelligence Associates

27184 Ortega Highway, Suite 106

San Juan Capistrano, CA 92675

800.424.4917

Fax: 949.496.4576

Email: mike@counterintel.com

Presentations include lending, management supervisory issues, marketing, selling, and strategic planning.

Fee: Open/Negotiable

Michael G. Hales is director of member business services with Counter Intelligence Associates, where his primary objective is to assist credit unions in creating a full-service Member Business Services Culture, including providing turnkey solutions for offering member business loans. Counter intelligence Associates is a full-service consulting, training, and development resource for financial institutions nationwide, providing services to individual institutions, trade associations, and regulatory agencies.

Michael is co-founder of St. George Integrated Financial Solutions, an independent business credit evaluation and financial analysis outsource service for financial institutions nationwide. St. George's experienced commercial lending analysts and underwriters perform comprehensive credit, financial statement, and cash flow analysis for member business applications from \$5,000 to \$50 million.

Prior to founding St. George, Michael was a senior consultant for the financial institutions division of Moss Adams LLP, the largest CPA firm headquartered on the west coast. While at Moss Adams, he provided strategic planning, credit delivery, and profitability management solutions for financial institutions ranging in asset size from start-up to several billion dollars.

Michael served the financial institutions industry in California for 25 years with institutions such as Bank of the West, Bank of America, California First Bank, and Union Bank, where he served as deputy regional administrator of a 41-branch network throughout northern California and the Pacific islands of Guam and Saipan. While at Union Bank, he implemented a small business-focused sales and service culture that played a significant role in increasing earning assets by approximately \$3 billion. His responsibilities and experience include commercial lending, branch management,

Michael Hales, continued

electronic banking product management, employee benefit trust management, sales and marketing management, regional administration of domestic and international branch offices, and community bank president.

Michael holds a law degree from Lincoln University in San Francisco and has completed the ABA School of Bank Marketing Management and Strategic Planning at the University of Georgia. He is the author of the Handbook of Consumer Banking Law © 1989 (Prentice Hall) and The Language of Banking © 1994 (McFarland). He is a principal architect and faculty member of the Credit union Executives Society's School of Business Lending and a sought-after speaker at national, regional, state, and local trade association conferences and seminars.



HALL, CHERYL L.

Winning Words

971 Marvin Gardens Way
Rocklin, CA 95765

916.435.2229

Fax: 916.435.9979

Email: cherylhall@winning-words.com

Presentation topics include communication, management/supervisory, motivation, sales, strategic planning, team building, customer service, accelerated learning, time management, and personal and professional development.

Fee: \$1,500/Negotiable

Cheryl has extensive business management experience, having owned and operated two successful commercial businesses for more than 16 years. Her consulting experience with Chevron has won her the recognition and achievement award for giving more than 100% in her presentations. She is the recipient of the Facilitation Excellence Award from Brian Tracy International as well as the president's award from TTI Performance Systems for her outstanding contribution to human resource development. She has done specialized personal counseling at the University of California Medical Center.

She is a professional member of the National Speakers Association. Cheryl is a personal and professional coach and her specialty is helping her clients grow and improve themselves and their businesses by helping them achieve their maximum potential and holding them accountable. Cheryl has worked with large organizations extensively during the past year, providing training and tools for increasing the effectiveness of teams.

Cheryl holds a B.S. degree in business administration.



HALMI, KERRIE

Halmi Performance Consulting

4025 Brighton Avenue

Oakland, CA 94602

510.336.0654

Fax: 510.482.5485

Email: kerrie@halmiperformance.com

Presentations include: How to Succeed in Business Without Being a Man...women are 50% of the workforce, yet represent 12.5% of top corporate offices. Organizations need to utilize this untapped market to succeed in the future. The Benefits of Coaching...coaching has a 570% ROI – how can your organization profit from this?

Fee: Negotiable

Kerrie Halmi has more than 12 years of experience in the human resources field, specializing in coaching and training. Client companies include Wells Fargo, Kaiser Permanente, Camico Insurance, Chevys Restaurants, the City of Oakland, the Oakland Zoo, Chipman Corporation, and Williams-Sonoma.

Kerrie received her MBA from the University of Michigan, her coaching education from Corporate Coach University International (CCUI) and is certified in the Myers-Briggs Type Indicator. Kerrie serves as a mentor and panelist for Women-Unlimited a mentoring program for new women managers. She served as vice president of the board of directors of W.O.M.A.N., Inc., a non-profit dedicated to stopping violence against women, and is a team leader with Community Outreach Training for American Society for Training and Development (ASTD).



Mary-Lou Heighes

HEIGHES, MARY-LOU

Compliance Plus Inc.

P.O. Box 1203

Lakewood, CA 90714-1203

562.867.1531

Email: cuaskme@mediaone.net

Presentations include consumer lending compliance, consumer operations compliance, technology, technology etiquette, websites, and online banking.

Fees: Chapters – expenses only

RLC's & others – varies.

Mary-Lou Heighes has been involved in the credit union movement since 1989. Her areas of expertise involve marketing, collections, general operations, lending, and compliance. She is a CUNA certified credit union compliance expert, and is president of Compliance Plus, Inc., which provides compliance, training, and consulting services to credit unions.

Prior to starting Compliance Plus, Mary-Lou worked in the California/Nevada Credit Union League's research and information department for seven years, answering credit union compliance and operational questions on the research and information hotline. She was responsible for the Tops and Tips bulletins. In addition, she worked closely with the League's legal department and continues to assist the state government affairs department, providing an operational slant to proposed legislation and regulation and other areas affecting credit union operations.

For five years she conducted the League's regulatory compliance seminar and has been well received as a featured speaker at chapter meetings, Regional Learning Centers, the Nevada Regulatory Summit, AACUL I&C Conference, the North Carolina CU Network, CUNA's E-Commerce school, E-Lending schools, Compliance schools, and RegTrac Specialized Compliance Institute.

Mary-Lou has written articles for Credit Union Magazine and Credit Union Executive. She enjoys speaking to credit unions and other professional groups on such topics as regulatory compliance, e-commerce, technology and business etiquette, electronic financial services, credit union philosophy, and fraud issues.



Evan Hitchcock

HITCHCOCK, EVAN

E-Central Credit Union

990 S. Fair Oaks Avenue

Pasadena, CA 91105

626.799.6000 x 609

Fax: 626.403.2629

Email: ehitchcock@ecentralcu.org

Self Defense Agenda-Participants will learn the three A's of self-defense, awareness, attitude and action. This hands-on interactive workshop covers simple and effective self-defense techniques to handle most situations. 1) Introduction 2) Overview of the Three A's 3) Awareness – Discuss the importance 4) Attitude – How not to look like a victim 5) Action – How to protect yourself 6) Review 7) Questions and Answers

Fees: Varies/Negotiable

Evan Hitchcock has been studying martial arts since 1985 and currently holds a fourth degree black in Hapkido, a Korean form of martial arts. Prior to joining the credit union industry, he managed two martial arts schools in the San Gabriel area and owned a school in San Dimas. He has conducted numerous self-defense demonstrations and workshops. His teaching style is fun and practical.

Currently, Evan is the Marketing and Business Development Manager at E-Central Credit Union in Pasadena. He has been in the credit union industry since 1998. Prior to joining E-Central, he worked for Vista Federal Credit Union, which served the Walt Disney Company. Graduated with a bachelor of arts in public relations and marketing from California State University, Long Beach.



HITMAN, JAYNE

CUNAMutual Group

9517 Laguna Lake Way

Elk Grove, CA 95758

800.456.0543 option 1

jayne.hitman@cunamutual.com

Presentations include: Change Management, rewards, recognition & incentives, internal service/teamwork, credit union financials, presentation skills, motivation, sales accountabilities, sales leadership management, sales skills, service skills, understanding leading & lagging indicators, from trainer to consultant, goal setting & tracking for results, developing your coach program, organizational alignment, call center skills analyzing sales performance gaps, member service, and communication.

Jayne has 25 years credit union experience and cutting edge business, consulting, and training and financial services expertise. She has lead meetings from the classroom to the boardroom on a local and national level around issues such as performance improvement, organizational alignment, sales leadership development, training implementation planning and measurement criteria.

Currently, Jane is a consultant with CUNA Mutual's Sales Development & Training, assisting credit unions in California, Nevada, Arizona, Oregon, Washington, Alaska and Hawaii, delivering tools, processes and solutions to develop a dynamic sales & service culture. Her expertise's lie in executive sales leadership development, front-line sales skills, and support team service skills to strengthen employee skill levels and create an internal environment that promotes employee retention, credit union profitability and long-term member loyalty.

Prior to joining CUNA Mutual Group she spent 17 years with California's largest credit union including 10 years in branch operations, and 7 years as Sales Training Coordinator/Sales & Services Officer. In this role, she personally trained over 1000 individuals, coached, developed and coordinated the activities of 11 certified trainers and 68 Sales Coaches. I have also spoken at six international CUNA Mutual Discovery Conferences, and continue to be a frequently requested speaker for Credit Union Leagues, Chapters, RLC functions and CU Conferences.



ITO, LUCY**California Credit Union League**

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Rancho Cucamonga, Ca 91730

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lucyi@ccul.org

Lucy Ito is vice president of research, communications, and public affairs for the California & Nevada Credit Union Leagues. League products and services under Ito's direction include the Research & Information consulting services, technical bulletins, *CU Digest*, *CU Connections*, *WestScan*, industry analysis, regulatory analysis, and public relations. As a member of the League's senior management team, Ito supports various League committees and initiatives including the Applied Research Institute (ARI), the Summit Round Table, and the Government Relations Committees of CCUL & NCUL.

Ito, who joined the League in May 2004, had previously been with the World Council of Credit Unions (WOCCU) for 14 years. As WOCCU vice president, Ito provided organizational direction for WOCCU's technical services programs in Central/Eastern Europe, Central Asia, and Asia and provided management oversight for WOCCU's International Remittance Network (IRnet), international meetings and conferences, and the WOCCU Young Credit Union People (WYCUP) program.

Ito earned a bachelor of arts in Asian studies and economics from the University of California-Berkeley in 1983 and a master of arts in theoretical linguistics from the University of Wisconsin-Madison in 1987. Her post-graduate work includes research from 1987-1989 as a Regents' Fellow at the University of California-Santa Cruz. 2005 marks Ito's twelfth year as a Credit Union Development Educator.



JAMES, JOE**Credit Union Direct Lending**

Title: Market Research Analyst
Address: P.O. Box 3600
City: Rancho Cucamonga
State, Zip: CA, 91729
Phone: 909-481-2337
Email: joe.james@cucl.com

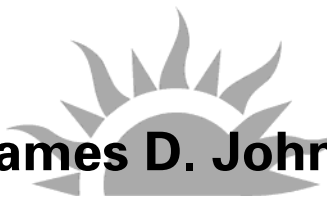
Topics: Auto Buying Services, Lending, Auto Lending, Demographics, Economic Outlook/CU Impacts

Biography: Presentations include: The State of Credit Union Auto Lending, Credit Union Automotive Financing Trends, Best Practices in Indirect Lending, Credit Union Remarketing, Key Demographics of Credit Union Auto Lending Borrowers, Providing Auto Buying Resources to Your Members, Developing and Maintaining Dealer Relationships, Cross-Selling to Indirect Members

Since joining CUDL in 2006, Joe James has served as a Market Research Analyst for CUDL. In this role, Joe compiles automotive research and data and provides analysis to CUDL credit unions and the rest of the credit union industry. To support these goals, Joe created the CUDL Annual Business Intelligence Report, a publication that provides industry leaders with key data and benchmarks on credit union automotive financing trends and indirect lending. He also sends out a monthly business intelligence e-mail to credit union executives throughout the country.

Prior to CUDL, Joe served as Senior Industry Analyst at Callahan & Associates from 2003 to 2006. While at Callahan, he wrote articles for Creditunions.com, organized webinars on auto lending best practices and also published the 2006 Credit Union Auto Lending Report. In addition, he managed sales, support and product development of Callahan's Peer to Peer software and provided data and analysis for numerous Callahan publications, such as the Credit Union Directory.

Joe earned a bachelors degree in Economics with a concentration in International Relations from Cornell University.



James D. Johnson

Johnson, James D.
Managing Partner
Level Three Performance Solutions
775.828.6161
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www.l3ps.com

Finding creative solutions to complex organizational challenges has been a hallmark of Jim Johnson's career. He is always searching for the way to help others to break through the apparent logjam that holds back progress.

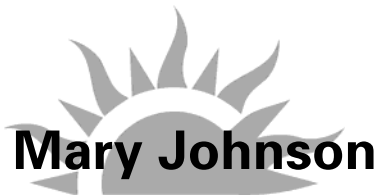
Johnson has a long track record of successfully managing complex projects and providing creative solutions. As a corporate leader in fiercely competitive markets, his teams consistently increased revenues and profits while trimming expenses through innovative strategic alliances and partnerships.

In 1990, Jim embarked on a leadership development practice dedicated to helping leaders & organizations increase profitability and achieve their long-term performance by improving the people within an operation. *"The solutions were easy to find,"* said Johnson. *"The missing link has always been to provide leaders with the tools to help make the needed changes measurable, meaningful and lasting."*

Jim's 15 years of coaching organizations has consistently produced results for his clients. A superb leadership coach and strategic guide, Johnson thrives on his collaboration with clients to produce measurable results through change management, strategic planning, leadership development, quality diagnostics and information. *"It is the perfect combination of world class learning tools and innovative mentoring talents."*

Jim received a Bachelors Degree from The Johns-Hopkins University 1973. During his 30 year career, he has lived and worked in the US & Europe. He now lives in Reno, NV with his wife, La Vonne and sons James & Patrick.

"Nothing is more exciting and fulfilling than working with people to help them discover how they can achieve goals they thought were beyond their reach."



JOHNSON, MARY

Mary Johnson Consulting

1884 Sunset Boulevard

San Diego, CA 92103

619.297.5078

Phone: 619.297.5078

Email: johnson.mary1@att.net

Topics: Presentations include:

- "Wanted: Purple Cows ... Remarkable Memorable Member Service";
- "Serious Business – Serious Fun";
- "S.O.A.R. - Sales Opportunities And Relationships."
- "Getting Hooked on Service";
- "Are You a Dragon Slayer? Handing Change in a Positive Manner";
- "Who Am I ... Who Are You? Building a Stronger Leadership Team";
- "Care and Feeding of Corporate Culture";
- "Sales Coaching – Creating All-Star Coaches";
- "Tapping into the Youth Market"; and
- Passionate People – Passionate Places – Powerful Performance.

Fee: Negotiable

Are your employees' member service skills lackluster and mundane? Do you need to jumpstart your credit union's sales programs? How about your organization's corporate culture - is it purposeful and unique or uninspiring and undefined? Let Mary Johnson's infectious presentations provide tools and techniques guaranteed to bring significant changes to your organization's attitude and bottom line.

Many of the largest (and smallest) credit unions have sought out Mary Johnson because they know that her programs bring results. With over 25 years of experience in the financial industry, combined with her zest for training, Mary makes learning memorable, practical, and downright fun! From CEOs to frontline tellers, Mary capitalizes on each individual's talents and abilities.

In addition to her work with credit unions, The California Credit Union League, and CCUL Chapters, Mary has assisted major companies throughout the U.S., such as Ernst & Young, La Mesa RV, and Red Robin, Inc., in creating cultures where employees love to work. Mary also teaches "Care and Feeding of Corporate Culture" for UCSD's extension program. Prior to beginning her own company, Mary served as a vice president of Training & Development at several financial institutions including San Diego Trust & Savings Bank, First Interstate Bank, and SD County Credit Union. Contact her impressive list of references to hear what a difference she has made for their organizations!



JORDAN, JIM
Schools Financial Credit Union

P.O. Box 526001
Sacramento, CA 95852

916.569.2002

Fax: 916.569.2006

Email: jimsfcu@ix.netcom.com

Presentations include CCUL issues, credit union operations, technology, and leadership.
Fee: \$0

Jim Jordan is the president/CEO of Schools Financial Credit Union. He has been involved in credit union management for 23 years. During Jim's eight years as CEO of Schools, thanks to an exceptional board of directors and a tremendous staff, the credit union has prospered. Schools serves the financial needs of the educational community in Northern California, plus individuals who live in the greater Sacramento area and the six counties that are situated around the area.

Jim has also served as an at-large delegate for the League since 1992. In 1994, he was elected to the CCUL board of directors. In addition, he has served on the board of governors of the Sacramento Valley chapter, and was a founding director of the California Credit Union Share Guaranty Corporation (SGC). He served as CCUL board chairman for 1999-2000.

Because of the challenges facing credit unions today, Jim thinks it is of vital importance to be involved in the leadership of our statewide trade association. Our League's success in the political forefront has made him proud to be a part of its lobbying activities. He believes that the League's ongoing effort in developing a legislative solution is the reason credit unions can look forward to a positive regulatory future.

Jim holds a bachelor's degree in business from the University of Southern California, and a master's degree in finance from Loyola Marymount University. He has also completed the executive development program at Stanford University, sponsored by the League and CUNA.



KERTMAN, HENRY

California Credit Union League

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800.472.1702, ext. 3234

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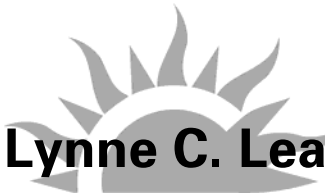
Email: hkertman@ccul.org

Presentations include the League's Public Advocacy Program, public relations, working effectively with news media, and the League awards program. Fee: \$0

Henry has served as director of public relations for the California Credit Union League since 1993. He is responsible for the League's comprehensive public advocacy efforts targeted to promote greater awareness of credit unions and generate positive support for key credit union issues. The League's public affairs department also administers an extensive awards program to recognize the contributions of credit union leaders, and coordinates special events and community relations activities.

Henry has 25 years' experience in public relations, both in association management and in higher education. Prior to his work with credit unions, he served as public relations director and taught English and journalism courses at Arizona Western College and at Rancho Santiago College, and also fulfilled public relations duties with the San Bernardino County Medical Association.

Henry holds a bachelor's degree in journalism and a master's degree in education from northern Arizona University



Lynne C. Leach

LEACH, LYNNE C.

Applied Business Communications, Inc.

119 Ready Road

Walnut Creek, CA 94598

925.938.4642

Fax: 925.938.9861

Presentations include communication, presentation skills, and sales, cross selling, member service, leadership, grassroots/citizen political involvement, and employee motivation/encouragement.

Fee: \$1,000–\$5,000/Negotiable.

Lynne Leach is president of Applied Business Communications, Inc. She has a degree in psychology and 35 years of sales, training, and management.

From December 1996 through November 2002, she has been an elected member of the state assembly representing the 15th assembly district. She has worked with credit unions since 1980.



Paula Leslie, LCSW, BCD

LESLIE, PAULA

Combined Impact, LLC

415 Cambridge Avenue, Suite 22
Palo Alto, CA 94306

650.324.2512

Fax: 650.365.6610

Email: pleslie555@aol.com

Presentations include “Managing Change – Staying Sane in the Midst of Chaos,” “The Art of Agreement – Managing Anger in the Workplace,” “The Power of Passion–How to Tap Into It And Make It Work for You.”

Fee: \$500 - \$1,000/Negotiable.

Paula Leslie, LCSW, BCD has been a psychotherapist, organizational consultant, speaker, and writer for over 20 years. She is president of Essential Life Strategies, a Palo Alto consulting firm specializing in managing change. Paula is a principal with Ann Liroff, an employment labor relations attorney, at Combined Impact. They offer seminars in sexual harassment prevention, workplace violence prevention, and strategies for managing change.

Her book, *Anger in the Workplace: A Catalyst for Change*, helps people learn effective tools for dealing with workplace anger. She frequently speaks about the “art of agreement” and includes methods from her book.

Paula is a frequent keynote speaker on key issues that impact business and personal success and is known for her warmth, humor, and audience interaction. Her professional life includes consulting and lecturing throughout the United States and in Capetown, South Africa.

Paula Leslie is an adjunct professor at John F. Kennedy University in Campbell, California. Professional affiliations include Women in Consulting, South Bay Organizational Network, Redwood City Chamber of Commerce, and the National Speaker’s Association.



Howard B. Liebgold, M.D.

LIEBGOLD, HOWARD B., M.D.

Liebro Company

181 Obsidian Way
Hercules, CA 94547

510.799.2303

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Email: phobease@aol.com

Topics include communication, human resources/-personnel, marketing (overcoming fear), motivation, and selling. Presentations include "Phobias: The Hidden Epidemic," "Traveling Without Fear," "Curing Phobias, Shyness, O.C.D.," "How to Be Happy," "Self Esteem: Where It Went and How to Get It Back," "Overcoming the Fear of Public Speaking," "Defying Age: Be A Warrior," and "Brain in the Bag-Mastering Fear in the Selling Arena." Fee: \$300 - \$500 (social gatherings), \$1,000 - \$3,000 (business & keynote). Negotiable.

Dr. Liebgold is currently retired, but continues to teach his beloved phobia classes. During his medical career, spanning more than 35 years, he served as chief of Kaiser Foundation Rehabilitation, head of chronic pain management clinic, head of the TMJ pain management clinic, phobia, and O.C.D. class. Dr. Liebgold (or Dr. Fear, as he is commonly known) was chosen California Rehabilitation Physician of the Year in 1991 and authored "Curing Phobias, Shyness & O.C.D." (5th Edition).

Dr. Liebgold has appeared on the "Oprah Winfrey Show," "Unsolved Mysteries," Discovery Channel, and many public service channels. He recently lectured at The Commonwealth Club in San Francisco and The Million Dollar Round Table in Toronto, Canada. He also has lectured to innumerable medical, business, community, and service groups.

Dr. Liebgold has been a marathon runner, weight lifter, tap dancer, and championship ballroom dancer. He loves to whistle, juggle, yodel, and plays the spoons, washboards, the Banjuke, and spins a nasty nunchaku!



James D. Likens, Ph.D.

LIKENS, JAMES D.

Pomona College, Department of Economics

425 North College Avenue
Claremont, CA 91711-6353

909.621.8998

Email: jlikens@pomona.edu

Presentations include Outlook for the U.S. economy; economic outlook for credit unions; strategic planning; credit union board-management relations; CEO assessment & compensation; human resources/personnel strategy; credit union trends; economies of scale & scope for credit unions; CU mergers; demographics & technology; strategic market position; field of membership strategy; multi-cultural diversity issues; serving the Hispanic marketplace; world wide credit union movement.

Biography: Dr. Likens speaks regularly at credit union programs throughout the United States. In credit union circles he is well known as President & Dean of Western CUNA Management School, a credit union executive management program sponsored by the thirteen Western leagues. He has extensive experience facilitating strategic planning sessions and providing consulting for individual credit unions of all sizes. He is the long time board chair of First City Credit Union in Los Angeles. He has worked as an economist, marketing specialist and consultant for a number of Fortune 500 companies.

At Pomona College, Dr. Likens is the Morris B. and Gladys S. Pendleton Professor of Economics. He is also on the faculty of Claremont Graduate University and has taught at its Peter F. Drucker Graduate Management Center. In his academic work, Dr. Likens specializes in credit unions. On an ongoing basis he assesses the changing competitive environment of the consumer financial services sector.

Dr. Likens received a B.A. in economics and a M.B.A. in management from the University of California at Berkeley. He holds a Ph.D. in economics from the University of Minnesota.

Dr. Likens is listed in numerous biographical publications, including *Who's Who in America*, *Who's Who in the World*, *Who's Who in Industry and Finance*, *Who's Who in Science and Engineering*, *Who's Who in American Education*, *Who's Who in the West*, and *Men of Achievement*.

Dr. Likens was given the California Credit Union League's first Outstanding Volunteer Award in 1997. He was named the Credit Union Executive Society's 2001 Director of the Year. That same year he received the top honor of the California Credit Union League, the Leo H. Shapiro Lifetime Achievement Award. In February 2005 the National Credit Union Foundation paid tribute to Jim's many years of service by presenting him the Herb Wegner Memorial Lifetime Achievement Award, the highest national honor conferred by the credit union movement.



Connie Mancillas

MANCILLAS, CONNIE
MyDAS Marketing, Inc.

1100 Arizona Street
Boulder City, NV 89005

702.293.4446

Fax: 702.293.0688

Email: connie@mydas.com

Presentation topics include concepts for team building and developing good customer service. Titles include "And the Game Ball Goes To . . .," "Coaching With Heart," "Have You Scouted the Team Lately?" and "Going for the Gold." Other credit union-related topics include "E-learning--The Greatest Growth Industry," "Developing a University at Your Credit Union," and "From Be-Bop to Hip Hop--Marketing the Generations."

Fee: \$1,500 depending on session/Negotiable

Connie M. Mancillas is an education consultant for MyDAS Marketing, Inc., a consulting firm specializing in education and marketing for credit unions. Connie has a bachelor's and master's degree in education. For twelve years, she taught at every grade level from kindergarten to college. While teaching, Connie also accumulated consistently winning records as a multi-sport women's athletic coach.

Connie traded in her clipboard to join the travel industry where she owned her own business for fifteen years. She has created and presents dynamic presentations on coaching, teambuilding, winning attitudes, and providing astounding customer service. Connie is active in her community and has been the recipient of several business and civic awards, including the state's Small Business Association's "Business of the Year." She has served on her community's planning commission and three terms as Chamber of Commerce president.



Linda C. Manship

MANSHIP, LINDA C.

Counter Intelligence Associates

27184 Ortega Highway, Suite 106

San Juan Capistrano, CA 92675

949.496.3947

Fax: 949.496.4576

Email: linda@counterintel.com

Presentations include human resources/personnel, management/supervisor, staff training, effective communication, conflict management, and succession planning.

Fee: \$1,500, plus expenses. For chapters, only expenses.

Linda is executive vice president of Counter Intelligence Associates, a full service consulting firm delivering intelligent solutions for financial institutions. She has over 20 years experience in all aspects of banking and credit union operations and human resources administration.

Linda has served as the CEO of a small California credit union and thereby brings experience and perspective of small credit unions to Counter Intelligence Associates. Linda's other executive positions include vice president finance, vice president operations/human resources, and most recently vice president administration.

As an associate of Counter Intelligence Associates, her expertise is used extensively in operational analysis and review, policy and procedure documentation, wage and salary administration, and management, supervisory and staff training and development. Her knowledge and talent extend to all areas of human resources, training, facilities planning, operations, accounting, back office support, security, compliance, and strategic planning.

Linda is a graduate of the Western CUNA Management School. She is a noted presenter throughout the United States in the areas of credit union operations, security, human resources and management.



Joseph A. McDonald

MCDONALD, JOSEPH A.

McDonald & Carey

701 North Brand Boulevard, Suite 250
Glendale, California 91203

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Fax: 818.242.3102

Email: joseph_mcdonald@hotmail.com

Presentations include labor law, director and officer liability, and general legal update.
Fee: Travel and lodging, if out of the greater Los Angeles area.

Joseph A. McDonald is a former VP and general counsel for the California Credit Union League. He was responsible for legal matters relating to the League, its affiliated organizations, and approximately 615 member credit unions. He currently advises credit unions on changes in the laws and various regulations as they affect credit union operations.

Joe is a member of the American Bar Association's committee on credit unions and the American Bar Association's section on taxation, section on antitrust and corporation, banking, and business section's committee on credit unions. He is also vice chairman of the committee's sub-committee on electronic funds transactions. He has extensive experience in resolving issues with regulatory agencies through legislative and administrative processes in addition to litigation.

Joe's volunteer activities include 4 years on the Claremont Unified School District Board of Trustees, 4 years on the board of directors of the California Center Credit Union, and a volunteer in Kaiser Hospital's neo-natal ICU support group.

Joe received his law degree from Whittier College in 1979. He is a graduate of CCUL/Stanford University Executive Development Program and GSB Executive Development Program for Credit Union Executives. He was recently appointed to the American Bar Association's committee on legislation affecting lawyers and the practice of Law.



MCPIKE, KATE

California Credit Union League

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Rancho Cucamonga, CA 91730-3000

800.472.1702, ext. 3434

Fax: 909.581.3434

Email: katem@ccul.org

Presentations include: Communications and team building, cash handling and negotiable instruments, member service, credit union philosophy and history, robbery, conflict resolution, introduction to supervision, interviewing skills and other supervisory topics. She also conducts strategic planning sessions as well as board development training.

Kate McPike, is the professional networks manager and senior training consultant with the California Credit Union League. Prior to joining the League, she was the director of training and development at the Louisiana Credit Union League where she implemented a teller/member service representative certification program as well as a supervisor/manager certification program.

Prior to her employment with the Louisiana League, Kate developed and delivered training programs nationwide for an international company based on Long Island, New York. She spent 12 years in financial institutions where she managed all operations and retail functions.

Kate has held several board positions with the American Society for Training and Development.

She holds a bachelor's degree in business administration from Humboldt State University. She received her Certified Professional Trainer designation from the University of Southern Mississippi in Hattiesburg, Mississippi.



Nader Moghaddam

NADER MOGHADDAM

Financial Partners CU

7800 E. Imperial HWY

Downey, CA 90242

E-Mail naderm@fpcu.org

562.904.4500

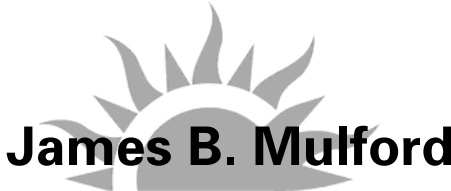
Nader Moghaddam is president and chief executive officer for Financial Partners Credit Union. Moghaddam is responsible for leading all areas of the Credit Union including member service delivery, consumer and mortgage lending, information technology, political advocacy, marketing and public relations. He also oversees the management and operations of the Credit Union Service Organization (CUSO), Financial Partners Services.

Before joining Financial Partners in 2005, Moghaddam was executive vice president, member service, sales and operations for Kinecta Federal Credit Union. In this capacity he was responsible for all areas of member service delivery, including the Credit Union's member service network, telephone service center, online banking, business development, and consumer and mortgage lending. He was also president of Kinecta Financial and Insurance Services where the CUSO was recognized by the National Association of Credit Union Service Organizations with the 2003 CUSO of the Year/Best Practices Recognition Award.

Prior to Kinecta, Moghaddam was senior vice president/chief operating officer for First Financial Credit Union where he oversaw business development, marketing, lending and collections, training, remote delivery and branch operations. He also served as vice president, senior regional sales manager at Home Savings of America and spent 10 years with Great Western Bank, where he held a number of management positions, including vice president of supermarket banking and first vice president, territory manager.

Moghaddam serves as Chair of the Executive Committee of CUNA's Operations, Sales & Service Council and serves on the Board of PROCU, a CUSO professional organization.

He holds a bachelor of science in Public Affairs and a master of planning degree from the University of Southern California.



James B. Mulford

MULFORD, JAMES (JIM) B.
James B. Mulford Consulting
5875 East Dakota Avenue
Fresno, CA 93727-7912
8888.829.9796
Fax: 559.348.9781
Email: jim@jmulford.com

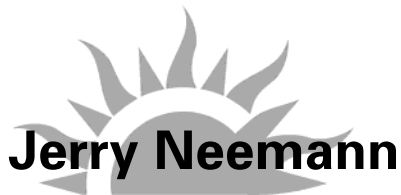
Presentations include loan participations, strategic planning sessions, and indirect lending survey. Fee: \$500 or the cost of travel expenses. Negotiable

My 25+-year career in credit unions started as the assistant manager of a small credit union in Iowa. I moved on from there to spend 10 years with both the Kansas and California Credit Union Leagues. During this period, I became involved with strategic planning, financial analysis, policy development and a variety of other areas.

At the end of 1991, I was offered the number two position at a struggling credit union in the central valley and 6 months after that, was made President/CEO.

In 1998, I accepted a position with First Empire Securities in New York. I obtained my Series 7, Series 63 and Series 24 (General Principal) licenses from the NASD.

I came across loan participations and saw them as great A/L option for credit unions. In July of 2000, I formed my own firm, Jim Mulford Consulting, to handle loan participations and their attendant service aspects.



NEEMANN, JERRY

Credit Union Direct Lending

Title: Executive Vice President
Address: P.O. Box 3600
City: Rancho Cucamonga
State, Zip: CA, 91729
Phone: 909-481-2304
Email: jerry.neemann@cudl.com

Topics: Auto Buying Services, Lending, Auto Lending, Demographics
Biography: Presentations include: The State of Credit Union Auto Lending, Credit Union Automotive Financing Trends, Best Practices in Indirect Lending, Credit Union Remarketing, Key Demographics of Credit Union Auto Lending Borrowers, Providing Auto Buying Resources to Your Members, Developing and Maintaining Dealer Relationships, Cross-Selling to Indirect Members

Jerry Neemann is the Executive Vice President of CUDL, a position he has held since October 2006, and is based in Rancho Cucamonga, California. Jerry has over 20 years of credit union and automotive industry experience, including the development of automotive marketing programs and sales management processes, and is responsible for all aspects of sales and operations, and products and services within CU Direct.

Originally joining the California Credit Union League in 1998 as Vice President of Business Development for CU Direct Corporation, he has expanded the company's operations from the original state of California to forty-five active states.

Jerry's expertise includes:

- Business development
- Marketing strategies
- Strategic team/organizational development
- Automotive sales

Jerry started his career in the credit union industry in 1985 as Regional Manager for the Hertz Corporation's western division. Prior to joining CU Direct, Jerry was the founder and owner of his own marketing company, which produced credit union car sales events for Ford Motor Company, large dealer groups, Hertz Corporation, and Avis.

Jerry's background also includes coaching football at the University of Nebraska, and the Los Angeles Express of the U.S.F.L. He is currently a scouting consultant for the Oakland Raiders of the National Football League.

Jerry graduated from the University of Nebraska with a Bachelor of Science degree in Education.



NEWTON, KATIE

California Credit Union League

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Rancho Cucamonga, CA 91730

800.472.1702 Ext. 1366

Email: katien@ccul.org

Katie Newton is the political finance director for the California / Nevada Credit Union League. Based in the Sacramento office, she oversees the political fundraising for the California and Nevada PACs.

Prior to joining the League, Katie served for the California Republican Party as the Deputy Finance Director. She worked with Senate and Assembly Republican Leadership in fundraising for California campaigns. During her years there, she coordinated the fundraising and political strategy for state party operations and state and local campaigns.

Before the GOP, Katie also worked at the California State Assembly where she was involved in tracking voter registration trends by districts and looking at the redistricting plans of 2001.

Katie earned her bachelor's degree in nutritional science from California State Polytechnic University, San Luis Obispo.



PANNIER, JANE

The Rochdale Group

8700 Indian Creek Pkwy
Overland Park, Kansas 66210

800.424.4951 Ext. 8006

Fax: 301.695.6371

Email: jpannier@rochdalegroup.com

Topics: Compliance, risk based lending/ pricing implementation and revalidations, vendor management, and indirect lending compliance

Biography: JANE PANNIER, ESQUIRE

Jane Pannier is a Partner with The Rochdale Group, formerly Counter Intelligence Associates. The Rochdale Group ("TRG") a full service consulting firm for financial institutions. Prior to joining TRG, Ms. Pannier served as Senior Compliance Counsel for the National Association of Federal Credit Unions (NAFCU) and Director of their Regulatory Compliance Department.

Her knowledge in all areas of legal and regulatory compliance for financial institutions brings a wealth of information for clients of TRG. In addition to her expertise in these fields, Ms. Pannier has had experience in the position of credit union CEO and, prior to that was employed by credit unions in the positions of Credit Manager, Director of Research and Development, and Vice President of Marketing.

Ms. Pannier holds a Bachelor of Science degree in Economics from Towson University and a Juris Doctorate from the University of Maryland School of Law. Ms. Pannier is a member of the Maryland Bar Association and the American Bar Association. Ms. Pannier has served on the faculty of CUNA's Residential Mortgage Lending School and the CUES School of Business Lending. Ms. Pannier currently serves as both facilitator and faculty member for NAFCU's Compliance Certification School.

Ms. Pannier is a frequent speaker throughout the United States in all areas of Credit Union compliance, lending, management, and operations.



PENICK, AMY

The Golden 1 Credit Union

6507 4th Ave.

Sacramento, CA 95817

916.732.2818

Fax: 916.451.8214

Email: apenick@golden1.com

Presentation topics include Chapter Youth Programs, Credit Union Partners in Education (CUPIE), and Sacramento Valley Chapter—California Credit Union League.

Upon graduating from Sonoma State University in 1997, with a degree in communications, Amy moved to Sacramento from the Bay Area and began her first post-college job with The Golden 1 Credit Union. During her first year with the credit union, Amy received two promotions. She has been in her current position of administrative planning and project coordinator for the past two and a half years. In this position, Amy is responsible for assisting the executive vice presidents, producing the annual educational and planning sessions, coordinating the production of the business plan, maintaining the field of membership listing, researching and analyzing projects, and handling the regulatory aspect of mergers.

In addition to her duties at The Golden 1, Amy has enjoyed the many opportunities that the credit union industry provides for philanthropy. Since 1998, Amy has been an active member of Credit Union Partners in Education (CU PIE), a volunteer organization sponsored by the Sacramento Chapter of the California Credit Union League. CU PIE provides free presentations to young people on financial matters such as a checking and savings accounts, credit and lending, careers in credit unions, smart shopping, car buying, and the credit union philosophy. Amy held the position of classroom coordinator for more than two years. In this position she was the liaison CU PIE and the community.

Through her contacts at CU PIE, Amy became involved in the California Youth Involvement Network (CYIN) and most recently the National Endowment for Financial Education (NEFE). A member of CYIN since 1999, Amy was voted onto the board in 2000. She is currently the chair of the California Youth Involvement Board (CYIB) and the co-chair of the CYIN roundtables.



POITOU, GEORGE
SCE Federal Credit Union

3810 Durbin Street
Irwindale, CA 91706

626.960.6888, x2371

Fax: 626.646.2255

Email: georgep@scefcu.org

Presentations include credit union regulatory compliance, lending strategies and policies, asset/liability management, strategic planning, and credit union history and philosophy.

Fee: \$0

George Poitou is chief operating officer of SCE Federal Credit Union located in Irwindale, California. George is also the president of Community Mortgage Funding (CMF). CMF is a CUSO, owned by five leading Southern California credit unions, providing a full menu of mortgage-related products and services to credit unions in California. SCE FCU, with assets of \$280 million, serves employees of the Edison international family of companies, Coca-Cola enterprise facilities on the west coast, and the primarily Hispanic 14th Council District of the City of Los Angeles.

Prior to SCE FCU, George spent 10 years with the California Credit Union League as vice president of the compliance/custom training and research/information departments. Prior to his employment with the California Credit Union League, he managed various credit unions, including an emerging credit union, other financial institutions and was a credit union board member.

George has a B.A. degree from the California State University, Fullerton and a professional designation in credit union management from U.C.L.A. and is also a certified credit union chief executive officer and development educator.

George is a frequent speaker at credit union conferences and seminars, speaking on issues ranging from regulatory compliance, lending strategies and policies, asset/liability management, and credit union philosophy. He also regularly facilitates strategic planning seminars for credit unions of all asset categories.

Born in Havana, Cuba, George speaks Spanish fluently.



POTTS, STEVEN E.

Counter Intelligence Associates

27184 Ortega Highway, Suite 106

San Juan Capistrano, CA 92675

949.496.3947, ext. 15

Fax: 949.496.4576

Email: steven@counterintel.com

Presentation topics include effective communications within the organization, creating sales environment, credit union uniqueness, credit union operations, lending, management, member services, motivation, selling, strategic planning, technology, and prompt corrective action (PCA).

Fee: Chapter meetings: expenses only; RLC: \$500 for 2 hours/Negotiable

Steven is executive vice president of finance and administration for Counter Intelligence Associates, a full-service consulting firm for financial institutions. He brings a wealth of knowledge into the finance, information systems, and credit union arenas. Most recently he has been involved in the implementation of document imaging systems for a distribution business.

A graduate of the Western CUNA Management School and a dean's list graduate of the National Credit Union Institute, Steven has both training and experience in the credit union industry. As the CEO of a California credit union, Steven was instrumental in tripling the size of the credit union as well as insuring that it was a fiscally viable credit union. Having served previously on the supervisory committee and board of directors of a West Coast credit union, he brought many experiences to bear when establishing a new computerized accounting system into the credit union and growing the products that the credit union had to offer.

Steven holds bachelor degrees in history, political science, and accounting from Rutgers University, master's in business administration from University of Maryland, and a juris doctorate from Southwestern University School of Law. He has functioned as a director of taxes for Beatrice Foods Company and assistant vice president of tax compliance and consolidation for Great Western Bank. Steven is a Microsoft certified systems engineer and Microsoft certified professional + Internet.



POULTON, RICK

Better Branches

425 Market Street, Suite 2200

San Francisco, CA 94109

(866) 444-8344

Email: rick.poulton@betterbranches.com

Website: www.betterbranches.com

Topics: Using New CUSO Strategies to Build Member Relationships and Reduce Operating Expenses, Cracking the Code to Cross-Selling Success, How much CRM do you really need?, Are your members out of line? Tips for running a more efficient lobby, more bottom line—less processing time and Increase mortgage productivity with automation

Biography: When SAFE Credit Union first engaged Rick Poulton to re-engineer its lobby process in 2002, no one anticipated the short-term project would lead to a multifaceted collaboration that is changing branches for the better. In 2003, Poulton Consulting Group (PCG), Performance Systems International, and SAFE founded Better Branches - a CUSO offering affordable workflow solutions for managing specific member-experience "hot spots" like lobby traffic, service requests, and mortgage processing. With Rick's guidance and cutting-edge Better Branches solutions, credit unions have found that they can:

- Reduce lobby waiting time
- Streamline workflow processes
- Provide a sophisticated, consultative approach to member service
- Increase employee accountability and improve performance reviews
- See an immediate increase in cross-selling ratios

Many more credit unions are discovering why an improved member experience can be the key to deepening member relationships and competing in today's market. Rick now works directly with several credit unions to continuously improve member service processes.

Rick has previously been a speaker at the California Credit Union League's CFO Summit and at various chapter dinners. In 2007, he is scheduled to speak at annual conferences for NACUSO and Credit Union Direct Lending. His article, "Many Happy Returns! - Better Lobby Management Keeps Members Coming Back for More," was featured in the CUNA Operations, Sales and Service Council newsletter. Rick is the President of Better Branches and President/Founder of the Poulton Consulting Group in San Francisco. He has 25 years of experience leading change in marketing and sales, operations, information technology, and general management. Living in the San Francisco Bay area for the past eight years, he is active on the Executive Advisory Board of CityTeam-San Francisco as well as with his local church, Glad Tidings San Francisco.



Linda M. Landis

LANDIS, LINDA M.

California Credit Union League

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Rancho Cucamonga, CA 91729-3000

800.472.1702, ext. 3242

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Email: lindamarie@ccul.org

Presentations include fraud, identity theft, compliance, regulations, and operations.

Fee: \$0

Linda is the chapter manager and training consultant with the California Credit Union League. Her responsibilities include providing administrative services, information, educational and networking opportunities to the League's local chapters serving as a communication conduit between chapters and the League. Additionally, Linda manages a variety of League educational programs and develops and delivers custom training programs and strategic planning sessions.

Linda has worked as a research and information consultant with the League, responsible for calls from credit unions on a variety of subjects including federal and state laws and regulations. She wrote many of the League's TIPS Bulletins and is a regular contributor to *CU Digest*. Linda also conducted the League's annual Account Administration and Advanced Account Administration Seminar.

Linda has been in the credit union movement since 1989. Prior to joining the League, she gained a wealth of information working as a senior member of a California credit union's compliance and financial fraud department. Finally, Linda has also completed CUNAs Development Educator training program, which is a weeklong immersion in the global philosophy and history of credit unions, earning her the title of Credit Union Development Educator.

In Addition, Linda is a 2004 graduate of Western CUNA Management School, she holds her AA in advertising and sales promotion and holds her Bachelor of Science degree in organizational management from the University of LaVerne.



PUGHES, J. ALAN

Community One Federal Credit Union

2699 North Tenaya Way

Las Vegas, NV 89128

702.968.1201

Fax: 702.968.1201

Email: jap@communityonefcu.com

Presentations include credit union history/philosophy/uniqueness.

Fee: Expenses only

J. Alan Pughes is president/CEO of Community One Federal Credit Union in Las Vegas, Nevada. Community One, with assets of \$180 million, is a community-chartered credit union for Clark County, Nevada currently serving 23,000 members. Previous to Community One FCU, Alan served as president/CEO of Silver State Schools Federal Credit Union for ten years, and president of Lowry Federal Credit Union for six years. Alan has been actively involved in the credit union industry for 33 years, dedicating his time and energy to various industry organizations and charities.

He is a member of the development education program with the World Council. Alan holds a B.S. degree in business finance, with certificates in financial management and financial counseling. He is also a Development Educator, trained by the WOCCU in the second class of the Credit Union Development Education Program.



William J. Rehder

REHDER, WILLIAM J.

William J. Rehder & Associates

3725 Wasatch Avenue

Los Angeles, CA 90066

310.391.8952

Fax: 310.391.0882

Presentations include security/crime prevention and fraud.

Fee: Negotiable

William J. Rehder is a 33-year veteran special agent of the Federal Bureau of Investigation who retired from the bureau on June 30, 1999 and immediately set up private practice as a security and litigation consultant as well as robbery and violence prevention lecturer and instructor.

After completion of training at the FBI academy in Quantico, Virginia, Bill was stationed in Cleveland, Ohio, for one year before being transferred to Los Angeles in 1967. In 1968, he was assigned to the bank robbery squad in Los Angeles. From 1981, he served as coordinator of all bank robbery investigations within the seven counties that comprise the Los Angeles Field Office (LAFO). He frequently functioned as crisis manager since many bank robberies resulted in unusual violence or loss of life. Bill is nationally acknowledged as the most experienced bank robbery investigator in the United States. He received numerous personal commendations and incentive awards from various FBI directors over the span of his career that included a five-year stint as SWAT team member.

For the last eight years of his bureau career, Bill also functioned as LAFO media spokesman for all bank robbery related matters. He has appeared in federal and state courts as an expert witness in bank robbery-matters. Furthermore, he has functioned as an instructor at the FBI academy in Quantico, Virginia, conducting "in-service" training of other veteran bank robbery investigators from throughout the nation. He has appeared on such nationally televised programs as "20/20," "America's Most Wanted," "Investigative Reports," "Safe Streets," "Hard Copy," and "Discovery Magazine," as well as numerous local and nationally televised news programs.



ROUNDTREE, LECIA
San Mateo Credit Union

P.O. Box 410
Redwood City, CA 94063
650.363.1790
Fax: 650.364.1703
Email: lroundtree@smcu.org

Human Resource related topics: Operational Efficiencies; Cutting costs and offering the best; Creating a sales and service culture; Performance Coaching and Life Balance
Fee: Negotiable

Lecia Roundtree is Vice President of Human Resources for San Mateo Credit Union, managing Salary Administration, Benefits, Recruiting, and Training, for approximately 130 employees. The motto of her department is *"create an environment where people **want** to come to work"*.

Lecia has over 15 years of experience in the financial services industry, managing and consulting on a variety of Human Resources, Operational, and Quality Service topics. Lecia's accomplishments include a Bachelor of Science degree in Business Administration, several certifications in Human Resources Management, and the research and compilation of a series of manuals on professional development, leadership and sales & service skills. She recently developed a new appraisal system for her credit union, as well as other tools that help to refine efficiencies within her area of responsibility.

In addition, Lecia participates on the Board of Directors of several committees, including the Human Resources Director's Network (HRD) and the California Credit Union League's Advisory Committee. Lecia will often speak at educational conferences on topics that challenge Human Resource Management well into the new millennium.



SAMAHA, SABEH F.
Samaha & Associates, Inc.

1745 Rancho Hills Drive
Chino Hills, CA 91709

909.597.2020

Fax 909-597-2220

Email: ssamaha@earthlink.net

Presentations include credit union information technologies & e-commerce, technology planning for credit unions, disaster recovery planning for credit unions, card portfolio optimization for credit unions, hosts and third party vendor selections and implementations for credit unions, project management for credit unions.

Fee: Negotiable for CCUL

Over the past eighteen years, Sabeh Samaha has successfully completed a wide variety of e-commerce and information technology projects in the financial industry, with a strong focus on credit unions.

Having completed over 300 projects for credit unions and realizing the strong demand for reliable e-commerce and information technology consulting services, he established Samaha & Associates in 1997. Since that time, he has continued to grow credit union partners at a steady and healthy pace. Sabeh continues to make strong contributions in the credit union industry by completing a wide variety of related projects with a high rate of precision and success.

He began his professional career in 1986 at Quantum Network as an ATM Network Analyst. In 1987, he was invited to join Data General Corporation as a project manager where he participated in the design and implementation of several international EFT/MIS projects. Sabeh then joined CO-OP Network where he managed all EFT network projects until late 1995. This was followed by an international assignment with the global debit services division of MasterCard International, where he managed the EMEA (Europe/Middle East/Africa) Region's Cirrus and Maestro products.

Sabeh earned his bachelor's degree in business administration with a minor in MIS from the University of San Diego in 1985 and regularly participates in related coursework at MIT, Harvard, and UCLA.



Anthony Sanders

SANDERS, ANTHONY
California Credit Union League
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Website: www.ccul.org

Anthony Sanders is a Research and Information consultant with the California Credit Union League. He has 19 years of experience with financial institutions and credit union experience that goes back to 1988. Shortly after his arrival at the League in January of 2005, Anthony successfully completed and earned the designation of Credit Union Compliance Expert at CUNA's Regulatory Compliance Expert School in Washington D.C. Anthony had previously achieved the designation of NAFCU Certified Compliance Officer in 1997.

Before becoming a Research and Information Consultant with the League, Anthony was the Lending Operations Manager for AM Federal Credit Union with the managerial responsibilities of regulatory compliance, lending, and collections. Anthony also spent six years in the logistics industry working with major retailers Kmart and Walgreen's, as a Vendor Compliance and Quality Assurance manager.

Anthony holds a Bachelors of Science Degree from Fresno State University.



Barbara Sanfilippo, CSP, CPAE

SANFILIPPO, BARBARA
Romano & Sanfilippo LLC

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Escondido, CA 92025

760.738.9100

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Website: www.RomanoSanfilippo.com

Presentations include: "Outclass Your Competition with Five Star Service," "The Evolving Sales & Service Culture: What's Next?" "Five Star Service: It Starts With Me", Focus on Service and Relationships-The Key to Success". For detailed descriptions and a demo video, visit www.Barbara-Sanfilippo.com/speaking.htm.

Fee: \$1,500 - \$2,500 CCUL Chapters/Negotiable

Barbara Sanfilippo, CSP, CPAE, is an enthusiastic and popular industry speaker, author and consultant. Roman & Sanfilippo assists credit unions in developing an organization-wide service and sales culture. Barbara has worked with many credit union associations and credit unions, including: Credit Union Executives Society, Credit Union National Association, the California, Texas, Wisconsin Credit Union Leagues, North Island Financial CU, San Diego County Credit Union, The Golden 1 CU, and many others.

Today's competitive and fast-paced world requires that we speed up, delight our members, and focus on high performance. Barbara shows credit unions how to achieve their strategic goals and build member relationships with an implementation plan – no a quick fix training program. She is best known for delivering idea-packed, energizing, and interactive programs.

Her enthusiastic and entertaining style combined with her "how to" practical approach have earned her the respect and repeat business of hundreds of credit unions, banks and financial service companies. She is one of 95 speakers worldwide to have both the CSP, Certified Speaking Professional Designation, and CPAE, Speaker Hall of Fame award. She is the author of "The Service Path, Your Roadmap for Building Strong Customer Loyalty!" and "Dream Big! What's the Best That Can Happen?" and numerous sales and service audio CDs.



Victoria Seitz, Ph.D.

SEITZ, Ph.D., VICTORIA
California State University, San Bernardino
Dr./Professor of Marketing

5500 University Pkwy
San Bernardino, CA 92407-2397

909.5375753

Email: vseitz@csusb.edu

Presentations include: Marketing, Advertising, Direct and Internet Marketing, Image Marketing, Selling, Retailing, Business Etiquette, Body Language, Business Casual, International Marketing

Biography: I am currently a professor of marketing at California State University, San Bernardino. I have published 4 books on dress, and advertising and public relations. I served as a Fulbright Senior Scholar in Romania in 2002-2003 and also as a Fulbright Senior Specialist in March 2006 for advertising. I have presented at regional, national, and international conferences and have published in numerous journals, newspapers, websites and appeared on TV and radio nationally and internationally.



Patrick R. Solares

SOLARES, PATRICK R.

California Credit Union League

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800-472-1702, ext. 3255

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Email: patrick@ccul.org

Presentations include all aspects of the training process, presentation skills, communication skills, member service, train-the-trainer, selling skills, time management, stress management, management/leadership skills, credit union history/philosophy/uniqueness, team building, creative problem solving, and performance management.

Fee: \$0

Patrick Solares is the director of education and training for the California Credit Union League. In this capacity he manages the design, development, and management of many of the educational opportunities offered by the League. He has been involved in the training and development field for 16 years, working the past 11 years in the financial services industry.

Patrick is experienced in all aspects of the training process. He has developed and conducted numerous training workshops and seminars, including programs focusing on management skills development, selling skills, presentation skills, creative problem solving, member service and team building. Pat is also an authority on adult learning principles.

Pat has been a featured speaker at many credit union conferences and events throughout California, Nevada, Oregon and Hawaii. He has also conducted training sessions for the State of California's Department of Financial Institutions and Wescorp.

Prior to joining the California League, Pat managed the training function at the largest independent payroll tax processor in the country. He started his training career as the training manager for a chain of Hispanic grocery stores in California.

Pat received both his B.A. and M.A. in communication from California State University at Long Beach and is a member of ASTD, the American Society for Training and Development.



PETER STARK

Peter Barron Stark & Associates

peter@pbsconsulting.com

Peter Stark, president of Peter Barron Stark & Associates, is a noted consultant, speaker and author who specialize in working with credit unions who want to build an environment where their employees love to come to work and their members love to do business. His impressive client list includes 1st United Services Credit Union, American First Federal Credit Union, Arizona State Savings Credit Union, California Coast Credit Union, Columbia Credit Union, Financial 21 Community Credit Union, First Future Credit Union, Mission Federal Credit Union, North Island Credit Union, NuVision Financial Federal Credit Union, San Diego Metropolitan Credit Union, Technology Federal Credit Union, Three Rivers Federal Credit Union, USA Federal Credit Union, and U-Lane-O Credit Union.

He has co-authored four books, three on leadership and one on negotiation. His newest book, *The Only Negotiating Guide You'll Ever Need*, has been featured by the New York Times, CNN, NBC and ABC Television and USA Today.



Dean Stehlik



Carl Stewart

STEWART, CARL

Water and Power Community Credit Union

1053 W. Sunset Blvd.

Los Angeles, CA 90012

213.580.1621

Fax: 213.250.7684

Email: cestewart@earthlink.net

Presentation includes Renaissance Task Force and the CUNA Renaissance Commission. Fee: \$500 donation to RMJ Foundation

Carl Stewart has been the president and CEO of the Water and Power Community Credit Union and affiliates since 1991. From 1986 until 1990, he was vice president of finance and chief financial officer at Water and Power Community Credit Union. From 1983 to 1985 Carl was manager of research and information for the California Credit Union League and was assistant vice president at First Interstate Bank of California from 1977 to 1983, serving in the areas of credit analysis and commercial banking.

Carl has served as chairman of the California Credit Union League Renaissance Task Force, which submitted groundbreaking recommendations to the CUNA Renaissance Commission. Carl has also served as chairman of the board of directors, Financial Service Centers Cooperative, Inc. (FSCC), a shared branch network; chairman of the board of directors, CU Service Centers Network, Inc. (CUSCNI), a national shared branching network; member of the board of directors, National Credit Union Foundation, Inc. Past chairman (1999, 2000); member of the Credit Union World Affairs Committee; board member, Community Mortgage Funding, LLC; California Credit Union League's Predatory Lending Task Force; chair, National Federation of Community Development Credit Unions' capitalization committee; recipient of the Annie Vamper Award given by the NFCDCU (1997); and recipient of the California Credit Union League's Distinguished Service Award (1999).

Carl received his Bachelor of Science Degree in 1975 from California State University, Long Beach, majoring in Economics. Anderson Graduate School of Management, University of California at Los Angeles (UCLA), master of business administration. NASD/NYSE securities representative; Series 7 and Series 63 licenses. Carl is a California life and property insurance agent.



Cyndee Thomas

THOMAS, CYNDEE

CCM

1140 Kirkwood Circle, Redding, CA 96003

530.247.8870

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Presentation topics include stress and anger management, sensitivity training, customer service excellence, personal development, communication techniques, workplace violence, improving management/supervisor, and employee relationships.

Fee: \$150 - \$250/Negotiable

Cyndee Thomas has been a business manager in the private sector for more than 25 years. She owns her own business and is a certified training consultant. Her seminars provide individuals with the tools they need to improve relationships at home and at work. Her leadership style and her public speaking skills enable Cyndee to connect with people in a unique way while encouraging them to take steps to improve their lives.

Cyndee is also a volunteer chaplain for the Redding Police Department in Redding, California. As a chaplain, she is first to respond with officers to critical incidents, trauma, and violent crimes. She is certified in critical incident stress debriefing. She assists law enforcement personnel and their families in crisis intervention, stress management, dealing with grief and dying, marriage and family counseling, and spiritual support. She provides assistance to members of the community at traffic accidents, critical incidents, death notifications, and support to victims of violent crimes when requested by department personnel.

Cyndee has appeared on television and radio and has appeared as an expert witness for the credit union industry. She is listed in the national directory of "Who's Who in Credit Management" and has served as president of the International Credit Association. She currently serves as a director for District XI of that organization and is a certified credit bureau executive. She is a certified senior chaplain with the International Conference of Police Chaplains.



TRUJILLO, ASHLEY
California Credit Union League
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Presentations on grassroots advocacy includes a broad spectrum of issues in the area of political outreach, effective grassroots opportunities, building relationships, League resources and the "how to" for getting staff, colleagues and members involved in the political process.

Ashley Trujillo is the State Grassroots Coordinator of the political advocacy campaign for the California and Nevada Credit Union Leagues. She also serves as the Project Coordinator for the statewide Advocacy Campaign. In this capacity, she interfaces with the district offices of state elected officials to link the League's legislative advocates, key contacts, and other credit union leaders with the community activities of elected officials to expand political involvement and participation by credit union professionals. She also interfaces with Nevada credit union leaders in their political advocacy efforts.

Ashley joined the California Credit Union League in January 1992 and assumed a position in executive administration. She was named state grassroots coordinator in April 2002. Prior to joining the League, Ashley was self-employed in the furniture business for ten years. She is a member of the Sacramento Hispanic Chamber of Commerce and Toastmasters.



TURNER, DANA
Security Education Systems
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Topics: Financial crimes for all employment levels and business continuity planning

Biography: Dana Turner is a security practitioner based in Pipe Creek, Texas. Dana has served as a law enforcement officer in several capacities – including the investigation of business and banking crimes – and he is celebrating his 36th year of crime. As a speaker and conference facilitator, Dana has delivered thousands of platform, telephone and Internet presentations. He has designed and participated in continuing education programs offered by state and national banking and credit union associations, state and federal examining and law enforcement agencies – and state and national security, audit and human resources organizations.

As a consultant, Dana has participated in or led hundreds of projects and assisted in the development and delivery of components of seminars, schools and conferences. As a writer, Dana has written many manuals and books – and numerous newspaper, trade publication and magazine articles published and distributed both nationally and internationally. Dana is the author of CUES' PreVent, a five-part safety and security resource for credit unions and he also serves as one of the moderators in BankersOnline.com's Security Forum.



TURPIN, PEARL

Pearl Turpin SPEAKS

3608 Rosemary Avenue

Glendale, CA 91208

818.249.4067

Fax: call before faxing

Presentations include areas of effective collection techniques and policies: skip tracing, customer relations, communication, and networking.

Fee: \$300-\$500/Negotiable

Pearl Turpin is a professional consultant, speaker, and trainer in the areas of consumer credit, collections, and communications. With more than 35 years' experience in the collection industry, she is recognized as a leader in her field. She serves or has served on the boards of California Senate Advisory Commission, California Association of Collectors, Consumers Credit Counseling Service, Consumer Credit Associates, and Credit Professional International.

Pearl was named credit professional of the Year in June 1990 at the International Credit Conference in Quebec and has been honored by many other professional groups. She appears in Who's Who in California and has written numerous articles on collections, skip tracing, and public speaking. She weaves humor and role-playing into her presentations to make them more enjoyable learning experiences.



Patsy Van Ouwerkerk

VAN OUWERKERK, PATSY

Travis Credit Union

P.O. Box 2069

Vacaville, CA 95696-2069

707-469-1602

Fax: 707-469-1649

Presentations include credit union history/-philosophy/uniqueness and credit union operations and organizations.

Fee: \$0.

Patsy Van Ouwerkerk is the President/CEO of Travis Credit Union in Vacaville, CA. The credit has more than \$1.1 billion in assets and approximately 113,000 members.

Previously she was President/CEO of Alliance Credit Union in San Jose, CA—a position she held since January 1997. When she left at the end of May, the credit union had \$345 million in assets, 44,500 members and eight branches. Prior to joining Alliance CU, Patsy was president/CEO of Columbia Community CU in Vancouver, WA – a position she held for four years. Columbia's assets were \$205 million and the credit union served 42,500 members at eight branch locations. Prior to accepting the CEO position at Columbia, Patsy served as senior vice president of The Golden 1 Credit Union in Sacramento, CA for seven years. As SVP she directed marketing, facilities, strategic planning, branch administration and statewide operations. She also oversaw The Golden 1 Financial Services and Insurance Services, the credit union's two subsidiaries. During Patsy's fifteen-year stay, the credit union grew from \$100 million to \$1.3 billion in assets.

A native of North Carolina, Patsy attended Campbell University in North Carolina where she majored in English and Journalism. Patsy completed the three-year CUES' CEO Institute and has attended numerous executive development courses in her 27-year credit union career.

She has served extensively on credit union boards and committees and as a volunteer in the communities where she has lived. In 1990 she was elected to the board of the Credit Union Executives Society and served as chairman of the CUES' board in 1996. Patsy was one of the 22 credit union leaders asked to serve on CUNA's Renewal Project Steering Committee. Patsy graduated from Western CUNA Management School in 1982 and was the recipient of the Charlie Clark Award.

Patsy is presently a member of the WCMS Board of Trustees and has served as both Chairman and Vice Chairman. She is currently the Chairman of the Board of the California Credit Union League and was recently elected to the Board of Credit Union Direct Lending.



VASILIA, TRCY

California Credit Union League

9500 Cleveland Ave, Suite 200

Rancho Cucamonga, Ca 91730

800.472.1702 Ext. 3245

Presentations include Account Administration, Compliance, Credit Union Operations, Elder Abuse

Fee: \$0.

Tracy Vasilia is a Research and Information Consultant for the California and Nevada Credit Union Leagues. Her primary responsibilities are to respond to technical, regulatory, and operational compliance questions from member credit unions through the Research and Information Hotline. She also writes publications and conducts training for credit unions.

Prior to joining the League in 2005, Tracy brought six years of financial institution experience including three years where she worked in management for credit unions in San Bernardino and Riverside Counties and specialized in operations and member service.

Tracy holds a bachelor's degree in criminal justice from California State University at San Bernardino, a master's degree in business administration from National University and is a Credit Union Compliance Expert from CUNA's Regulatory Training and Certification Program.



VARDALAS, JOHN***TheAmericanBoomeR Group***

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web site

E-Mail: Dear John@TheAmericanBoomeR.com.

John A. Vardallas is an International Credit Union Business Consultant and Founder/CEO of *TheAmericanBoomeR Group*, a Madison Wisconsin based Speaking/Consulting Business and Internet Enterprise dedicated primarily to developing credit union leaders and organizations reach their potential. His work as a speaker/trainer and consultant focuses on helping people become more effective, business growth strategy, World Class service and building productive work places. An international trend watcher and provocateur, he also helps leaders synthesize industry trends into strategic organizational directions. He is one of the most popular speakers in the credit union industry (affectionately described as a *Credit Union Evangelist*) and has spoken before thousands of credit union staff and volunteers during his over 20year credit union career. He is also committed to improving the quality of life of America's Baby Boom generation and making a difference in Consumers lives.

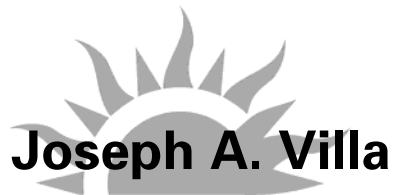
He was formerly the director of new business and market development and director of national training programs for Credit Union National Association, where he was responsible for directing and coordinating the executive development programs including the (CCUE) and national executive development training schools, conferences, institutes and conventions for CUNA. He has also been a program consultant and speaker for the Filene Research Institute and the World Council of Credit Unions, Inc. to international credit union organizations in Australia, Canada, Europe, Central America, Africa and the Caribbean.

John conducts and facilitates high performance leadership/management and board development workshops, seminars and keynote presentations for executives, staff and volunteer leaders for credit unions, state leagues, chapters, and national and international credit union organizations and outside industry business groups and associations. He is currently the Chief Evaluator/Senior Faculty Strategist for the Southwest CUNA Management School. He has also been a speaker for global professional associations including the American Society for Training and Development (ASTD) and the American Society of Association Executives (ASAE) and the Australasian Institute of Credit Union Directors and on the faculty for the University of Wisconsin Management Institute, the CUNA Management School, the NCUA Examiner Schools, The National Center for Credit Unions, Liberty FiTech, and the O'Rourke Group.

John is also a featured speaker on international Credit Union educational "EduCruises" during the year. He has also authored numerous articles on management and leadership development and a recent book titled "*Leadership Thoughts for Prospering in the 21st Century.*" He has just released *The Credit Union "Dash-Board" Governance Resource Packet/CD* to help Boards/Committees improve their Competencies.

He is also Editor of *Today's Boomer*, the business and lifestyle newsletter of The American Boomer Consulting Group.

John has a BA Degree in Education and Political Science from the University of Alabama. He received the American Society of Association Executives Certified Association Executive (CAE) designation in 1989. He is a member of ASAE and, the World Future Society and the National Speakers Association-WI Chapter. He is a member of the Great Wisconsin and University of Wisconsin Credit Unions for 24 years and has served on the UWCU Marketing and Member Relations Committee. He is also a member of the Filene Research Institute and is a Credit Union Development Educator.



VILLA, JOSEPH A.

Human Resource Initiatives

10546 Lindbrook Dr., Suite 102

Los Angeles, CA 90024

310.780.6899

Fax: 310.7715

Email: villaj@aol.com

Presentation topics include: Improving employee productivity and efficiency, HR compliance issues, Credit Union strategic planning and disaster recovery plans.

HRI assists CEOs and senior management to improve employee productivity and efficiency through all applications of performance management techniques. These efforts include manager and supervisor leadership training programs, development and implementation of quality service programs and supporting systems, recognition programs, compensations, HR compliance issues, and recruiting and retention practices. In addition, he has considerable experience in credit union strategic planning, and development of disaster recovery plans.

Joseph Villa has over 15 years as a senior HR executive in service-related industries. He is certified by the Society of Human Resource Management as a senior professional of human resources and is comfortable with all aspects of the HR function.

During the last nine years, he has served as the vice president of HR and planning for a large southern California credit union and has been active in the chapters of the League and served as past president of the HRD Network. His background includes expertise in all HR functional areas. Joseph is particularly adept at coaching and leadership development, staff development programs, strategic planning at the credit union level, and the development of disaster recovery plans. He is an experienced speaker and has made presentations to credit unions in Washington, Nevada, and Arizona as well as local chapters and the CCUL annual and semi-annual conferences.



Warden, Carolyn

SHARED RESOURCES

Education & Consulting Services

4836 Collinsville Place

Highlands Ranch, CO 80130

Carolyn.Warden@comcast.net

Home office: 303-791-1768

Cell: 720-841-1413

Carolyn Warden has experienced CU operations from all sides of the management desk. She started in the visitor's chair as an NCUA examiner over 25 years ago. Quickly she learned that if she really wanted to know what she was talking about she needed to switch to the other side of the desk. She has been CEO & CFO of four credit unions with assets ranging from medium to super-sized.

She was under the desk for a while, pulling cables as a trouble shooter and education director for a large CU data processing firm. Somehow she found the time to be Director of Research and Information for the NJCUL, and co-author a number of books and articles about credit unions.

Carolyn has taught CUNA Schools, for numerous leagues and in Eastern Europe for WOCCU. Her credit union clients range from chartering groups to over \$1 billion in assets, and are located from New York City to Alaska and Hawaii. She coaches her clients through challenging changes by providing information and identifying options, as well as training them to implement change with minimal stress and lots of fun!

When not traveling Carolyn enjoys home improvements, gardening, and fundraising for various children's charities. She is a member of Toastmasters International and had won awards for her inspirational speeches on Credit Unions role in creating world peace.



WESCORP

Western Corporate Federal Credit Union

Walt Laskos, Contact

800.442.4366, ext. 6597

wlaskos@wescorp.coop

www.wescorp.coop

As the foremost consultant in balance sheet management, financial engineering and electronic payment services, including access to Capital Markets and back-office operations, WesCorp exists to improve the financial well-being and competitiveness of credit unions.

Presentation topics selected for CCUL chapter events feature seasoned professionals from WesCorp's Speakers Bureau. Their knowledge of the subject matter and hands-on expertise within the credit union community combine to produce a customized session that delivers expert insights, cutting-edge solutions and an energetic exchange of ideas and perspectives.

WesCorp does not charge a speaker's fee for presentations to audiences of credit union officials.

WesCorp's presentation topics include:

The Market and the Economy – Discover the secrets for interpreting what's happening in the market today in order to make wise business decisions tomorrow. See how the yield curve combines with the market's performance to provide insights in determining a credit union's investment strategy.

Investment Strategies – When evaluating any investment, the experts always focus on safety, liquidity and yield. Understand the secrets to developing and implementing an investment process that will help your credit union build a more effective portfolio. Become familiar with the basic tools and information needed to make sound investment decisions.

Derivatives and Hedging – For many years, banks and thrifts have been using the derivatives market to facilitate the expansion of loan and savings products while mitigating unwanted interest-rate risk. See how interest rate swaps, caps and floors can maximize your credit union's competitive advantage in today's challenging marketplace.

Loan Sales and Participations – Today, loan sales and participations are used as balance sheet management tools, offering immediate liquidity to fund loan demand and serving as source of additional loan assets that can enhance the yield of a credit union's retained loan portfolio. Find out when it's best to consider entering into a loan sale or participation, and how

it affects the balance sheet. Come to a deeper appreciation of these powerful tools and the advantages they can offer your credit union.

Asset/Liability Management – The ALM process is a management tool that draws all balance sheet product behaviors together with the ongoing business of the credit union. Learn how this complex process enables a credit union to make the right adjustments for controlling risk and for pricing products in ways that enhance its service to members.

Managing Today's Electronic Payment Systems – As Check 21 exerts its influence throughout the financial services industry, the trend to go paperless and embrace check-image settlement will become more commonplace. Learn what the new settlement standards will mean to your credit union and your members.

(Presentations addressing topics in other disciplines such as Communications/Publications, Media Relations, Marketing, and Emergency Preparedness can also be arranged.)

Established in 1969, WesCorp is Western Corporate Federal Credit Union—America's largest corporate credit union. As a financial-services cooperative with more than \$24 billion in assets and some 1,000-plus-member/owner credit unions located throughout the United States and Guam, WesCorp operates under authorities granted by The National Credit Union Administration. WesCorp serves its credit union membership through an array of investment, credit, payment, funds-transfer, and settlement solutions supported by a variety of educational conferences, publications and webcasts. Headquartered in San Dimas, California, WesCorp also provides member service through offices in Boise, Idaho; Honolulu, Hawaii; Salt Lake City, Utah; San Leandro, California; and Seattle and Spokane, Washington. Visit www.wescorp.org for more information.

Featured Speakers:

Richard Stanton, Director Product Development. He is the 'guru' for Check 21 Branch Capture Tech./Solutions, Leading edge ,cost effective, total solutions to all our members. Electronic processing — forever changing the nature of FLOAT and cash management.

Dwight Johnson,VP ,Economic and Market Research, Investment Dept. Follow Dwight's insightful commentary each business day on www.wescorp.org. You can read his articles in Wescorp 'Words'. He has spoken at many of the CCUL Chapter meetings and is well known for his humor. Dwight's column in the Feb.2007 issue of Words was titled 'The Year of the Yawn'.



WINNICK, JERRY

“Motivational Humorist”

7300 Lennox Avenue, #B-13

Van Nuys, CA 91465

818.785.8427

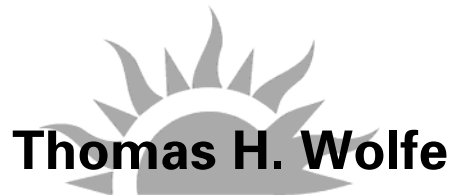
Fax: 818.785.8427

Presentations since September 11 include “How credit union professionals can successfully face America’s new challenges and relieve stress with a sense of humor.” Other topics have been presented to the California Credit Union League’s Palm Tree Conference, San Fernando/Antelope Valley Chapter, Orange County Chapter, Sequoia Chapter, Collectors Conference, CUNA and the Texas CUL.

Jerry Winnick is a comedian, humorist and television comedy writer. He’s written 185 TV shows, including “The Love Boat,” “Different Strokes,” “Highway to Heaven,” “Full House,” and “The Tonight Show, starring Johnny Carson.”

Jerry’s been nominated for three Writers Guild Awards, and an American Academy of Humor Award. In 1986, he joined The National Speakers Association and created the concept of “Motivational Comedy.” He shows people how they can handle change, relieve stress, and enjoy their lives more with a sense of humor.

Regarding September 11, Jerry says...Americans are the most courageous, resilient people. We will not let the terrorists make us afraid. As FDR said, “the only thing we have to fear is fear itself.” Just as we won after Pearl Harbor, we will win this fight too, so that we and our children after us can enjoy the American Dream of life, liberty, and the pursuit of happiness.



Thomas H. Wolfe

WOLFE, THOMAS H.

Wolfe Law Firm

6200 E. Canyon Rim Road, Suite 214
Anaheim Hills, CA 92807

714.921.2736

Fax: 714.998.5613

Email: wolfelaw@yahoo.com

Presentations include regulatory issues, legal updates, directors & officers liability, real estate and CUSOs.

Fee: \$250/Negotiable

Tom's law practice focuses on credit union and CUSO law and regulation, corporate, and commercial and real estate legal services.

From 1992 until 1997, Tom was a member of the California Credit Union League's legal department and most recently as associate general counsel. His duties included advising the League's management, affiliated organizations and credit unions on a variety of legal issues and drafting and revising agreements for the League and affiliated organizations.

Tom received his juris doctorate from the University of California - Hastings College of the Law in 1989. After graduation, he was associated with the law firm of Thomson & Nelson in Whittier, California.



Nick Yarymovych

YARYMOVYCH, NICK

Ventus Solutions

5230 Pacific Concourse Drive, Suite 200

Los Angeles, CA 90045

310.791.8636

Fax: 310.362.8713

Email: nyarymovych@ventussolutions.com

Presentations include "How To Get The Most Out Of Your Technology Investment", "How To Establish Deeper Member Relationships," and "What Is My Technology Plan—Life After The Internet Bubble?"

Fee: Negotiable

Nick Yarymovych is the president of Ventus Solutions, a technology-consulting firm focused in the financial services industry. Throughout his 13-year professional consulting career, Nick has led and supported numerous business process reengineering, business strategy, and systems integration projects.

Previously, Nick served as vice president of e-business solutions with QuickStart Technologies where he led the company's e-business consulting services division. While at QuickStart, Nick served as a client partner with Cambridge Technology Partners in their strategy and management-consulting group. While at Cambridge, Nick established an expertise in solving large customer-facing problems in the financial services industry.

Nick earned his MBA from Pepperdine University and his BS in aerospace engineering from the University of Southern California. He also majored in astronautical engineering while attending the United States Air Force Academy.



Business Development Network

The Business Development Network is designed to assist credit union professionals responsible for building relationships with potential members and SEGs. Whether your credit union has opened its charter to their community, serves a single sponsor, or services multiple SEGs, there are challenges and dynamics that are common to all situations: Are you capturing your fair share of the market? Are other financial institutions draining away your members without your knowledge? What are the most effective techniques for building long-term relationships and closing more sales? What are the best ways to recruit, manage, and retain SEGs? How do you transition from a tightly controlled membership to a more open community charter?

Answers to these questions and more are to be found in the networking and uniquely designed educational sessions of the Business Development Network.

The Business Development Network provides:

- Networking with other business development professionals
- Peer advisory council
- Training specifically tailored to sales and relationship building
- Membership directory
- Discounted registration fees for BDN-sponsored events
- Listserv e-mail for ongoing day-to-day networking

The Business Development Network is appropriate for all credit unions regardless of size. For more information on membership, events, or speaker with this expertise, contact CCUL at 800.472.1702.



California Credit Union Collectors Council

This unique group was founded in 1978 to meet the ever changing and demanding needs of the professional collector who has risen to a level of increasing importance, visibility, and appreciation within the credit union movement. It is an organization dedicated to the education and professional development of the credit union collectors in their role of protecting credit union assets.

CCUCC offers the opportunity, through expert speakers, to remain current and trained in the constantly changing arena of consumer law as well as debt counseling, negotiation techniques, skip tracing, time management and communications skills, all of which are necessary in the role of today's expert collector.

In addition to education, CCUCC provides forums and opportunities for networking where collections professionals can utilize the skills and resources of their peers to provide solutions to common problems and issues.

Their website can be accessed through www.ccul.org then click on Collectors Council.

For more information on this group, or a speaker with this expertise, contact the CCUCC President, Victoria Hale, at 714.258.4000, ext. 8430.



California Youth Involvement Network

The California Youth Involvement Network (CYIN) promotes financial education, credit union philosophy, and credit union products and services to young people in California and Nevada. CYIN Members have joined to help their credit unions develop or maintain various ongoing youth programs. The CYIN strongly believes that today's children are tomorrow's loyal credit union members, employees, and volunteers. Credit unions have a unique opportunity to affect not only the future of credit unions, but also the future economic well being of the nation through educational efforts that produce financially literate adults.

CYIN members participate in youth marketing, make classroom presentations, present programs at chapter meetings and CCUL educational conferences, distribute credit union information to high school and college career centers, and attend CYIN Roundtables.

Regional Roundtables are scheduled throughout the state to exchange ideas related to youth marketing and education.

The CYIN has developed working relationships with the National Endowment for Financial Education (NEFE), the California Jump\$tart Coalition, and the Children's Miracle Network.

The CYIB is committed to increasing CYIN youth educational presentations at monthly League chapter meetings to promote classroom presentations and increase the state's ranking with the National Youth Involvement Board (NYIB)

For more information on the CYIN, Roundtables, or youth marketing and classroom presentations, contact CYIB chairman Amy Penick, at 916.732.2818.



Call Center Network

As the trend toward advanced technology continues credit unions search for ways to become more efficient, deliver remote service effectively, minimize costs, and provide the quality service credit unions are famous for. As we look for “high tech-high touch” solutions, call centers are an integral part of the changing face of our industry.

The Call Center Network (CCN) provides:

- Networking
- Call Center-specific education
- Information on latest call center trends, technology, and issues
- Peer leadership and advisory group
- Listserv e-mail for ongoing networking
- Registration discounts for CCN-sponsored events
- Comprehensive CCN membership directory

For more information on membership or to obtain a speaker with this expertise, CCUL at 800.472.1702.



Credit Union Lending Network

The Credit Union Lending Network (CLN) is an organization of credit union lending professionals led by a peer leadership group who plan programs and events designed to meet the lenders' needs for information exchange, networking and education.

Competition for loans is intensifying at a consistent and rapid pace. This trend will continue and, indeed escalate. It is vital that credit unions be prepared to meet the challenges of the market.

The benefits of membership in the CLN include:

- Periodic Lending Roundtables
- Two-day Lending Summit
- Networking membership directory
- Listserv e-mail
- Peer Leadership/Advisory Group
- Registration discounts for CLN sponsored events

This organization is appropriate for all size credit unions.

For more information on membership or to obtain a speaker with this expertise, contact CCUL at 800.472.1702.



Chief Financial Officers Network

Credit unions find themselves riding the wave of financial services where the current shifts overnight. To successfully guide their credit unions, CFOs must understand and embrace a vast pool of information allowing them to navigate the waters of change. They face the challenge of meeting their members' needs, but the responsibility of maintaining a bottom line that keeps the credit union afloat.

The CFO Network offers:

Informational Roundtables/Conferences

Professional Development

CPE Credits

Peer Advisory/Leadership Group

Listserv e-mail for interactive and immediate exchange of information.

Membership directory

Discounted registration fees to CFO Network sponsored events

For more information on membership or to obtain a speaker with this expertise, contact the League at 800.472.1702.



Credit Union Internal Auditors Association

The Credit Union Internal Auditors Association (CUIAA) is a professional organization whose mission is to support and enhance the professional development of credit union internal auditors and the internal audit function as it develops in credit unions today. Internal audit professionals from California credit unions created CUIAA in 1986.

Membership in this organization provides educational and networking opportunities through quarterly meetings in both southern and northern California featuring professional speakers, networking and exchange, roundtable discussions, and resource contacts. Members also receive:

- Membership directory.
- Newsletters providing informative exchange and updates.
- Referrals of specialists, consultants, trainers.
- Annual conference designed to provide up-to-date workshops on issues affecting credit union internal auditors.
- Assistance with CIA exam.
- Internal auditing resource materials.
- Advice, policies, and job descriptions for credit unions hiring their first internal auditor.
- Information about CPA firms servicing credit unions.

Their web site can be accessed through www.ccul.org, click on CUIAA. For more information on the CUIAA or a speaker with this expertise, please contact Orlando Johnson, chairperson, at 760.337.4200, x8732 or CCUL at 800.472.1702.



Credit Union Security Network

Credit Union Security Network

With criminals using increasingly sophisticated technology and/or violence to perpetrate their crimes, a forum for sharing information and education among credit union staff with security responsibilities becomes vitally important.

The mission of the Credit Union Security Network (CUSN) is “To provide education, information and networking opportunities for the purpose of protecting credit union assets.”

The purpose of the group is to provide opportunities to:

- Meet and exchange ideas.

- Discuss current trends and challenges in fraud and crime prevention.

- Participate in educational presentations on specific topics of interest to credit union staff and officials with security responsibilities.

- Learn the latest security technology from top experts in the field.

- Network among members through Listserv email.

A membership directory and discounted registration fees to CUSN-sponsored events are additional benefits of membership. Membership in CUSN is appropriate for credit unions of all sizes and for staff with any security responsibility.

For more information on membership or to obtain a speaker with this expertise, contact CCUL at 800.472.1702.



HRD NETWORK

1100 Arizona St.
Boulder City, NV 89005

702.293.4446

Fax: 702.293.0688

Email: mydasmydas.com or hrdnetwork.org

Topics include HR related, HR laws, and personnel. Contact board member for recommended speakers.

Fee: \$0

The HRD Network continues to develop and implement services to credit unions throughout the state. They provide forums for the HRD professional to receive educational and networking opportunities to achieve excellence in their ever-changing world of human resources. Discussion topics can include recruitment, salary administration, benefits, HR policies, training, and management development, as well as legal or legislative issues.

Benefits of membership include:

- Membership directory that provides an overview of members' systems and areas of expertise that they are willing to share.

- Strike-A-Match Mentoring Program.

- Annual Networking Conference.

- Semi-annual educational program and regional Brown Bag Meetings held in seven regions throughout the state where HR professionals come together to discuss common HR issues.

- Job Hotline - a bi-monthly fax service that is available to all member participants.

- Quarterly newsletter featuring information on topical and current issues, legislative issues, training ideas, Brown Bag items.

- Award/Scholarship.

- Website access, www.hrdnetwork.org or access through www.ccul.org.

For more information on the HRD Network or a speaker with this expertise, contact the Network president, Lecia Roundtree, president, at 650.364.1703.



Marketing Association of Credit Unions

The mission of the Marketing Association of Credit Unions is to provide its members with opportunities to enhance their professional success. Composed of both credit union marketers and suppliers, MAC offers educational and networking opportunities dealing with every facet of credit union marketing.

MAC benefits include:

- A bi-monthly newsletter, MAC Mentionables.
- The Annual Conference.
- Frequent regional workshops on current marketing topics.
- Statewide marketing awards competition.
- Membership directory with an emphasis on peer consulting and information sharing.
- Local Roundtable Networking.
- Position Referral Service.
- Resource Library.
- Website at www.ccul.org, CU links, affinity groups, click on Marketing Association of Credit Unions.

For more information on this organization or to obtain a speaker with this expertise, call the MAC office at 415.764.4848.



Products & Research Organization for Credit Unions

The primary focus for PROCU (Products & Research Organization for Credit Unions) continues to be the development and delivery of non-traditional products and services through CUSOs. They are dedicated to the advancement of technology in the products and services of credit unions and CUSOs. As an affiliate of the California Credit Union League, PROCU supports the overall focus and direction of the credit union mission.

PROCU provides education and information through informal networking opportunities with known CUSO professionals and innovative leaders in the credit union movement.

In addition, they hold an annual conference with additional forums for information exchange and education.

For more information on this organization or to obtain a speaker with this expertise, please call John Robinson, chairman, at 818-772-4040.

Speakers Resource Manual

Recommendations

Recommended By:

I recommend that the following speaker(s) be included in the next edition of the League's Speakers Resource Directory.

Name: _____

Company or Organization: _____

Title: _____

Address: _____

City, State, Zip: _____

Phone Number: _____

Presentation topic(s): _____

Name: _____

Company or Organization: _____

Title: _____

Address: _____

City, State, Zip: _____

Phone Number: _____

Presentation topic(s): _____

Please return to: Linda Landis
Development Educator/Manager of Chapters & electronic Education
California Credit Union League
P.O. Box 3000, Rancho Cucamonga, CA 91729
(800) 472-1702, ext. 3242
FAX: (909) 581-3342