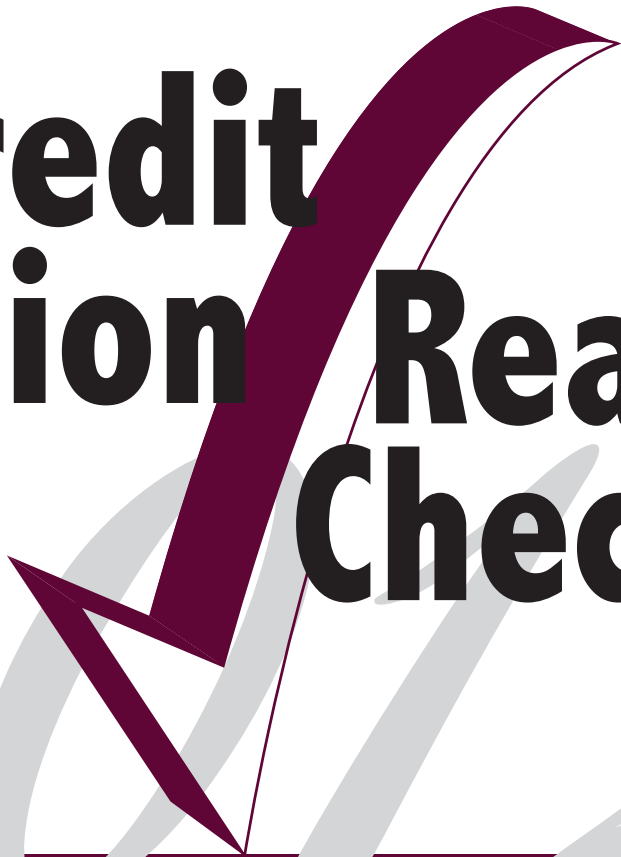


**Registration
Materials
Enclosed**

Credit Union Reality Check



**February 27-29, 2012
Harrah's Resort Atlantic City
Atlantic City, New Jersey**

Agenda

Monday, February 27, 2012

- 4:00 pm Hotel Check-In
- 3:30 pm - 5:30 pm Conference Registration
- 7:00 pm - 9:00 pm Welcome Cocktail Reception - *Poolside*

Tuesday, February 28, 2012

- 7:30 am - 8:30 am Conference Registration
- 7:30 am - 8:30 am Breakfast Buffet
- 8:30 am - 9:00 am Welcome Address Paul Gentile
- 9:00 am - 10:15 am The Digital Transformation of Financial Services—Competing in a New Era Mark Sievwright
- 10:15 am - 10:30 am Coffee Break
- 10:30 am - 11:45 am Corporate Responsibility, Saving the World at Work: What Companies and Individuals Can Do to Move From Making a Profit to Making a Difference Tim Sanders
- 11:45 am - 1:00 pm Word Games: Why the Right Tagline is Critical to Your Business Paul Lucas
- 1:00 pm - 2:00 pm Networking Lunch and Legislative and Regulatory Issues Update Bill Cheney
- 2:00 pm - 3:00 pm Credit Union Sustainability: A Business Model Anne Legg
- 3:00 pm - 3:15 pm Afternoon Break
- 3:15 pm - 4:15 pm How to Think Like a Spy: Bulletproofing Your Identity John Sileo
- 4:15 pm - 5:15 pm Public Relations: Old School Rules in the New Digital World Randy Smith
- 8:00 pm - 10:00 pm Karaoke Get Together

Wednesday, February 29, 2012

- 7:30 am - 8:30 am Breakfast
- 8:30 am - 10:15 am Reality-Based Strategies for the CU System: How to Achieve Sustainable Growth John Lass
- 10:15 am - 11:30 am The Realities About Our Youth and Their Money and How Credit Unions Can Become Their Superheroes Kenneth O'Connor
- 12:00 pm Hotel Check-Out

Conference Sponsors



Media Sponsors



Session Descriptions

The Digital Transformation of Financial Services—Competing in a New Era

Mark Sievwright

There's a transformation underway in the U.S. financial services industry driven by profound changes in the economy, consumer demographics, the regulatory environment and technology. This transformation will have a dramatic effect on how financial firms of all types do business and how they strategize and collaborate around products, services, and information. Businesses and consumers alike are redefining what it means to be empowered and connected through a growing array of electronic devices and applications. The world of payments is evolving rapidly. Additionally, new generations of consumers are bringing with them new channel and communications preferences, new thinking and new ways of doing business. This session will highlight the changes underway, the implications for credit unions and the strategies they need to pursue to compete and win!

Corporate Responsibility, Saving the World at Work: What Companies and Individuals Can Do to Move From Making a Profit to Making a Difference

Tim Sanders

There is a revolution going on in the business world where companies will compete based on social innovations. Consumers, talent and investors are gravitating to companies that achieve high levels of social responsibility towards people, communities and the environment. The key for companies to thrive during this new era of business is to innovate how it does business and achieve high levels of employee participation. Companies leading the revolution include: Google, SAS Institute, Aveda, Patagonia, Interface, General Electric and Wal-Mart. Tim's presentation has an empowering message: A single employee can change the culture of an entire organization. A single employee can band together with like-minded coworkers and create a powerful group for good. This presentation will challenge you to:

- Improve the quality of life of all employees and workers
- Connect with local host communities and strengthen them
- Reduce individual and company environmental footprint

**Based on the book by the same name published by Doubleday/Currency*

Word Games: Why the Right Tag Line is Critical to Your Branding

Paul Lucas

If you think tag lines are easy to create or unimportant, think again...and come to this session! A good tag line can anchor your branding, a mediocre tag line is a waste of time, and the wrong tag line can actually hurt your credit union. In this session, national credit union marketing expert Paul J. Lucas will discuss how and why these few simple words can make or break your entire marketing machine. This information is crucial to either board members, senior management and marketing staff.

Credit Union Sustainability: A Business Model

Anne Legg

In the current economic environment, where operating expense is higher than net interest margin, the credit union industry is facing many challenges: encountering negative earnings, loss of income from recent regulation, and the possible removal of non-taxation status. Acknowledging that credit unions are a viable financial alternative for consumers, Legg seeks a solution for credit union sustainability by examining international credit union systems in addition to the cooperative grocery and farming industries. To achieve sustainability within the industry, Legg's recommendations include developing a shared value business model and suggestions for incorporating programs founded on the cooperative principles.

How to Think Like a Spy: Bulletproofing Your Identity

John Sileo

Identity theft is America's fastest growing crime and the #1 concern among all Americans. This crime not only affects individuals & families, but also has costly liability implications for every organization (data breach, corporate espionage, reputation damage). Good personal privacy habits lead to safer data within your business – and safe data is profitable data. This presentation will give you the knowledge, skills and plan of action to proactively protect valuable information assets, both personally and professionally. In Think Like a Spy, you will master:

- The #1 Obstacle to Data Privacy and how to overcome it
- How to Think Like a Spy and apply espionage techniques to data protection
- The Top 5 Social Engineering Triggers and how to defeat them
- Interrogation Tools to detect and avoid scams before they bite
- Risk-Scenario Training that makes safe data-handling a habit, not an afterthought
- How to Target the Enemy and develop an action plan to minimize risk with less work
- Practical Skills that bridge personal prevention and professional privacy

Session Descriptions

Public Relations: Old School Rules in the New Digital World

Randy Smith

In a digital world even the smallest credit union can use a press release to gain exposure in their community and nationally. Media is always in need of content and experts on financial topics. Why isn't it your CU? Are you spreading the credit union philosophy of "People Helping People" effectively?

This breakout session will teach credit unions, large and small, to use press releases as a cost effective marketing tool to gain exposure in their community and nationally. Examples and techniques will be given on the do's and don'ts of writing clear and simple press releases that will get noticed. Additionally, you will learn how to distribute your news to become a resource for your local media. The discussion will include both traditional media (newspaper, television, radio, trade publications) and digital media (social media, newsletters, PR sites, online news services).

Reality-Based Strategies for the CU System: How to Achieve Sustainable Growth

John Lass

In this interactive presentation, John Lass will cover three primary topics: 1) Why the credit union system is more important now than ever before; 2) How credit unions can gain share of market and share of wallet; and 3) What credit unions must do to ensure sustainable growth into the future. John will discuss the key challenges facing the CU system today, including loss of fee income, assessments and a shifting landscape for lending products. John will also discuss strategies and actions that credit unions can implement to overcome these critical "headwinds". John will draw upon his experience as a strategy consultant at the Boston Consulting Group and as the head of strategy for CUNA Mutual Group to present relevant case studies and practical solutions to enable credit unions of all sizes to prepare to survive and thrive in the "new normal" economy that is still emerging. Your active participation in this session is not only welcome but strongly encouraged.

The Realities About Our Youth and Their Money and How Credit Unions Can Become Their Superheroes

Kenneth O'Connor

Ken's session will look at the unique traits of our youth, their stereotypes and the challenges they face as a result of forces within and outside of their control. He will share his experience, perspective and knowledge and tell you how your credit union can succeed in reaching and fulfilling the needs of this misunderstood generation. Ken's presentation will include the following elements:

Intro: The Good, The Bad and the Ugly

1. Good; The hope and dreams of a generation
2. Bad; Economic realities, dreams unrealized, decline in America
3. Ugly; the way society views youth, low expectations and stupid TV

Money and Youth in America today

1. Attitudes/Feelings about money
2. How Youth has changed since you were a kid
3. What this new generation has grown up with

How Credit Unions can save the day!

1. Little heroes everyday
2. Not the same old bank, but really how are Credit Unions different?
3. Reaching out and getting active in communities. People helping people and getting back to basics.

Speaker Bios

Bill Cheney **President/CEO** **CUNA**

Bill Cheney has a quarter century's experience within the credit union movement, beginning in 1985, which took him from Texas (his home state), California and now Washington, D.C. as president and CEO of the CUNA. He joined CUNA in July, 2010. He has been involved in credit unions at nearly every operational level and disciplines. He served as a credit union CEO for nine years (with Xerox FCU, today known as Xceed FCU, in El Segundo, Calif.), and as president and CEO of the California and Nevada Credit Union Leagues for four years. He has been involved with a number of credit union organizations over the years, including the National Assn. of Federal Credit Unions (NAFCU), American Association of Credit Union Leagues (AACUL), World Council of Credit Unions (WOCCU) and many others. He holds a BBA (finance) from the University of Texas (Austin), and has attended the "Advanced Leadership Institute" at Harvard Business School (sponsored by the Credit Union Executive Society (CUES)/California Credit Union League (CCUL)), and the CUES Director's Leadership Institute at the London Business School. He is a member of the American Society of Association Executives (ASAE).



John Lass **Senior Vice President, Strategy & Business Development** **CUNA Mutual Group**

John Lass is Senior Vice President of Strategy & Business Development for CUNA Mutual Group in Madison, Wisconsin. He directs corporate strategic planning and CUNA Mutual's Business Development Unit with a focus on identifying and pursuing strategic diversification opportunities.

John has worked extensively in the credit union system throughout the United States and worldwide as a speaker and strategy advisor. Previously, he headed the strategy practice at Hagberg Consulting Group, now a part of Accenture. He also worked as a strategy consultant with the Boston Consulting Group.

John received a Bachelor's Degree from the University of Washington and a Master of Business Administration (MBA) Degree from Harvard Business School, where he graduated as a Baker Scholar.



Anne Legg **Vice President of Marketing** **Cabrillo Credit Union**

Anne Legg is Vice President of Marketing for \$172 million/ 23,000 members Cabrillo Credit Union in San Diego, California. Anne's responsibilities include all aspects of marketing, specifically; e-commerce, social media, market research, strategic planning, quality, brand management and public relations.

In her 12 years at Cabrillo, Anne has been integral in a charter conversion (from Federal to Community) and two mergers of smaller credit unions with the explicit need of maintaining the credit union brand.

Anne currently serves as Chair of the CUNA Marketing and Business Development Executive Council, and she served five years on the Marketing Association of Credit Unions, eventually serving as Chair of that organization. She has also served as a member of the California and Nevada Credit Union League Public Advocacy Committee that was tasked for raising awareness of credit unions in the two states it serves.



Anne has over 20 years in Marketing Communications with 17 years of them spent in the credit union industry. She holds a Bachelor of Arts degree in Journalism/Communications from the University of Iowa and a Masters in Business Administration with an emphasis in Marketing from National University, San Diego.

Speaker Bios

Paul Lucas

Marketing & Brand Consultant

Paul has been a national marketing and brand consultant since 2000, working with over 100 clients in 32 states, Canada, and 3 international credit unions on marketing, business development, assessments, branding, rebranding, and name changes. He is currently working with 14 CU clients in 7 different states, the District of Columbia, Canada, and 1 international credit union. Before becoming a consultant, Paul Lucas was Vice President of Marketing and Business Development for \$500+ million 1st Advantage FCU, VA; under his guidance 1st Advantage averaged 30% net growth for 5 straight years.



Kenneth O'Connor

Director of Student Advocacy

cuStudentloans

Ken is a lifelong Rutherford, N.J. resident, having graduated from St. Peter's Prep in Jersey City, and completed two degrees from Fairleigh Dickinson University and has been a credit union member since the age of 18!

Ken started working at an early age with jobs ranging from stacking shelves at bird food stores, to assembling bleachers for high-school athletic stadiums to selling life insurance. His lucky day came when he was 20 years old and got a job as a financial aid clerk at Fairleigh Dickinson University. He was still younger than more than half the student body! Fortunately, Ken was able to complete a B.S. in Finance by attending classes at night and on weekends. He was promoted to financial aid counselor where he expanded his role to assist more students and decided to continue his education by pursuing an MBA in Finance with more classes during evenings and weekends.

As the Director of Student Advocacy at cuStudentloans, Ken regularly provides articles and blog content for The College Resource Center and is interactive on Twitter and Facebook. He offers a powerful college planning presentation online or in person that serves to educate and motivate students and their families about the decisions and options they are faced with when it comes to college planning. As a result he receives many calls and e-mails from parents and students around the country that need advice about what they are dealing with. He is happy to help.



Tim Sanders

CEO and Founder

Deeper Media

Tim is more than a keynote speaker; his real world experience, research savvy and deep understanding of the human condition make him an indispensable consultant to some of the biggest brands in the world. His Los Angeles based company, Deeper Media, conducts research on business trends, new media and human behavior.

Through the digital channels, speaking and his three best-selling business books (*Love Is The Killer App*, *The Likeability Factor* and *Saving The World At Work*), Sanders is on a mission to make every person—everyday—really think about their purpose and what they're bringing not only to their work, but to the world. His newly published book, *Today We Are Rich: Harnessing the Power of Total Confidence*, is meant to foster and develop complete confidence in everything that you do. It's a powerful read geared to helping audiences around the world instill a solutions-oriented, promise-keeping culture of highly confident and innovative people.

Sanders was at ground zero during the dotcom crash, as Yahoo!'s Chief Solutions Officer. He saw some companies and individuals rise up from the ashes and others wither and fail. The difference, he learned, lies in confidence, trust in team and belief in mission. He should know; these practices catapulted him from sales executive at Mark Cuban's broadcast.com to Chief Solutions Officer at Yahoo! in less than four years. A bestselling author, leadership coach, and former Yahoo! executive, Tim Sanders is one of today's most prominent advocates for building business success through sharing your knowledge, network, and compassion with your business partners.



Speaker Bios

Mark Sievwright **President** **Credit Union Solutions**

As President, Credit Union Solutions at Fiserv, Sievwright leads teams and solutions that process data and information for one third of U.S. credit unions and a growing number of international clients. In addition, he directs the innovation, development and distribution of value-added financial industry products and services ranging from wire processing to online account opening to Voice over Internet Protocol (VoIP) telephony systems.

With 30 years of financial services industry experience, Sievwright has held senior leadership roles at HSBC in London, MasterCard International in Brussels, and Payment Systems, Inc. where he served as president and CEO. Between 1999 and 2004, he served as president and CEO at the TowerGroup, a leading technology research and advisory firm for the financial services industry.

Siewwright joined Fiserv in 2004 as Corporate Senior Vice President of Market Development for the Company's Depository Institutions Group. In this role, Sievwright worked with Fiserv management and clients to develop and execute business growth strategies, as well as provide relationship support to key Fiserv clients.



John Sileo **Identity Theft Expert**

While a thief operated behind the safety of John's identity, John Sileo was held legally and financially responsible for the felonies committed. John Sileo spent more than 500 hours in those 2 years and \$9,000 with a criminal lawyer to prove his innocence. The pain and expense that his family went through was unbearable. John Sileo's immediate goal was to help move Colorado from the 5th highest identity theft state in the nation to the 50th. That is when he started speaking around the country about identity theft prevention and privacy. It grew from there. During this time, John Sileo discovered why so many people are ignoring the problem. "Oh, it won't happen to me," people think. They know that identity theft is a problem, but they can't visualize what it would be like to go through.

John Sileo's mission is to produce an ongoing resource for protection that goes beyond basic checklists. John Sileo is often asked to speak to associations, corporations and consumers about identity theft prevention and broader issues of privacy. His company provides consulting services to businesses that wish to proactively protect private information. By applying Think Like a Spy™ methodologies developed for this book, John Sileo trains corporations on how to quickly detect and deter data theft and financial fraud on all rungs of the corporate ladder (from the mailroom to the boardroom).

John Sileo graduated with honors from Harvard University and served as a Rotary Ambassadorial Scholar to New Zealand. He is the founder of four successful businesses and the acting president of two others. He lives with his wife and two daughters in Colorado.



Randy Smith **CUinsight**

Randy Smith is one of the founders and publisher of CUinsight.com, your one stop place for all things credit union. Randy has spent over 15 years in the financial services community. Over the past three years as publisher of CUinsight.com Randy looks for new and innovative ways to spread the credit union message and keep the community informed. Randy works closely with individual credit unions, leagues and associations on a variety of topics including media relations, business development, marketing and strategic plans to get new ideas off the ground. Put simply, Randy likes to create and foster new ideas and watch them grow. Randy has been cited and written for many publications and speaks at industry events to further the growth of the credit union movement.



Important Conference Information

HOTEL RESERVATIONS

Hotel Room Cost: \$55.00 per night plus applicable taxes and fees in either the Harbour or Waterfront Tower. All rates are based on single or double occupancy, plus applicable Atlantic City room tax, currently 14%. Rates are also subject to New Jersey State Tourism Fee, currently \$3.00 and a room assessment fee of \$7.00, per room, per night.

Each individual is responsible for making his/her own reservation with Harrah's Resort Atlantic City. Reservations must be made through the hotel's convention registration department by calling 800-345-7253, reference NJCUL Reality Check Conference. Reservation deadline is February 3, 2012. Please reference the Reality Check Conference when making your reservation.

Be sure to specify tower preference when making reservations—Harbor or Waterfront.

Harrah's Resort Atlantic City required a one-night's room deposit, per room, to guarantee individual accommodations. They accept all major credit cards as a deposit. The deposit is refundable if cancellation is made at least 72 hours prior to arrival. Cancellations less than 72 hours prior to arrival are subject to a forfeit of one night's room and tax. All no-show's will be billed for one night's room & tax.

A credit card must be presented upon check-in. Check-in is at 4:00 p.m. and check-out is at 12:00 p.m.

The current parking fee per stay is \$5.00 for self-parking or \$10.00 for valet parking for all overnight guests.

Reservations made after the February 3, 2012 cut-off date are on space availability basis at current hotel rack rate.

PRICING/DEADLINE INFORMATION

Conference Registration Cost: \$299 per registrant

Guest Registration Cost: \$199 per guest

Hotel Registration Deadline: February 3, 2012

Conference Registration Deadline: February 3, 2012

Cancellation Policy: NJCUL must receive written cancellation in our office by January 20, 2012 for you to receive a refund; substitutions only after this date. All cancellations prior to January 20, 2012 will be subject to a \$35 cancellation fee.

Phone registrations are not permitted.

Questions: Contact Yvette Segarra at ysegarra@njcul.org or 609-448-2426 ext. 103.

PLEASE RETURN THE REGISTRATION FORM TO NEW JERSEY CREDIT UNION LEAGUE:

Fax: 609-448-3499

Attn: Mary Zelinsky

E-mail: mzelinsky@njcul.org

Mail: 299 Ward Street, Hightstown, NJ 08520

Attn: Mary Zelinsky

Online: Visit www.njcul.org/reality-check.aspx

**Non-Sponsor
Vendors are
Restricted.**

Reality Check Registration Form

Organization Name: _____

Address: _____

Phone: _____ Email: _____

	Registrant Name	Registrant Title
1.		
1a.		
2.		
2a.		
3.		
3a.		
4.		
4a.		
5.		
5a.		
6.		
6a.		

As requested, this year we are offering a guest registration which includes meals and receptions. Please mark guests in the "a." rows above. Guest pricing is \$199 while registrant pricing is \$299. **Non-Sponsor vendors are restricted.**

PAYMENT METHOD:

Total: \$ _____ (number of registrants X \$299) + \$ _____ (number of guests X \$199) = _____

Check Enclosed (make payable to NJCUL) Visa Mastercard American Express Discover

Please charge \$ _____ to the above credit card.

Card Account #: _____ - _____ - _____ - _____ Exp.: _____ CVV Code: _____

Print Name as it Appears on Card: _____

Billing Address: _____

Signature: _____ Date: _____

By signing this form you are acknowledging that you are personally liable to NJCUL for the dollar amount printed in the "Please charge \$ _____" space above.

