



2016 Collections & Bankruptcy Conference

*Developing & Maintaining
an Effective Collections
Department*

Wichita, KS
May 4-5

St. Louis, MO
May 17-18



Heartland
Credit Union Association

HeartlandCUA.org

Making It Happen. Together™

TF 800 392 3074



2016 Collections & Bankruptcy Conference

What will I learn?

Learn how to:

- *Identify troubled members before it's too late*
- *Identify when a member is closing in on final payment*
- *Build an effective collections program*
- *Reduce losses from bankruptcy*
- *Navigate the complexities of bankruptcy*

Who Should Attend?

Collections and lending professionals of all levels.

How do I register?

That's easy!

1. *Visit HeartlandCUA.org/calendar*
2. *Select the event you wish to register for*
3. *Click "Register Now"*
4. *Follow step-by-step registration instructions*

Meet the Instructor:

David Reed, Reed & Jolly, PLLC

David Reed's training philosophy is centered on the member service approach to effective collections. In his 24 years of law practice, he has been a bankruptcy and collections attorney for debtors and credit unions.

When he "saw the light," he went to work for a credit union and became a collections manager and then general counsel. He may be the only attorney training credit unions today who has seen collections and bankruptcy from both the member's and credit union's perspectives.



Attorney, author, consultant and nationally recognized speaker, Reed is a partner in the law firm of Reed and Jolly, PLLC and founder of CU Doctor, a full-service consulting practice for credit unions. Reed provides guidance to credit unions concerning a variety of matters including the establishment and revision of credit union policies and procedures, organizational compliance, collections, regulatory matters and corporate governance. His engaging speaking style has garnered him status as a regular lecturer nationwide on topics such as regulatory compliance, consumer lending, bankruptcy and collections.

A former trial attorney and vice president and general counsel of a large credit union, Reed has been selected to train NCUA Field Examination and Audit Staff on numerous issues including ID Theft Red Flags, S.A.F.E Act, Third Party Contract Management and Bankruptcy matters. He also serves as editor of several industry manuals on legal matters.

Reed received his undergraduate degree from Virginia Tech in 1986 and his Juris Doctorate from George Mason University School of Law in 1989. He is a Certified Compliance Officer.

Day 1: Collections

When the credit union's collections process is solely reliant on a delinquency report to identify troubled members, it is time for an upgrade! The current credit crunch is having a negative impact on many members, and credit unions are in a unique position to assist them.

Every member who has a loan charged off made a final payment at some time. Not realizing the final payment has been made is the problem. This full-day workshop examines the nuts and bolts of an effective collections program and centers on maximizing collections efficiency and the role of member service.

This session will cover:

What Makes Members Pay?

- Appreciating the difference between being in trouble and being delinquent
- Collections as a member service
- Mapping out key DQ member contact points
- Early identification of economically troubled members
- Educating all staff on the collections function
- Cross selling in a collections environment
- Prioritizing collection efforts
- Pre-contact preparation
- Essential elements of a collections phone call
- The art of closing the call

Creating Fool Proof Collections Processes

- Compliance traps and regulatory requirements
- Performing a collections 360° analysis and inventory
- Creating effective staff incentives
- Working with senior management and the board
- Tracking effort and results
- Building bridges within the credit union
- Defining and celebrating successes
- Dealing with difficult members
- Overcoming the most common objections to payment
- Identifying liability landmines

Special Collections: From Skips to Repos to Real Estate

- Repossession and foreclosure issues
- Skip tracing resources and tips
- Real estate collections
- Modifications and workouts for real estate loans
- NCUA guidance on loss mitigation, foreclosures and loan modifications
- Troubled debt restructuring
- Understanding and communicating the recovery options
- Maximizing the mortgage collections cycle
- Maximizing recoveries on charged off loans
- Agency vs. attorney placement

Day 2: Bankruptcy

Consumer bankruptcy filings are at their highest rate in years and they're still climbing! This session is designed for the credit union professional who is familiar with bankruptcy and wants to sharpen their skills in this debtor-friendly world. Examine the current state of consumer bankruptcy and see how it continues to impact credit unions.

This interactive program walks you through the complicated world of bankruptcy in an easy-to-understand (and retain) format and will focus on advanced bankruptcy recovery and loss reduction concepts.

This session will cover:

Bankruptcy Fundamentals

- Brief history and "intended purpose" of bankruptcy
- Review of key bankruptcy terms and concepts
- Overview of the bankruptcy process
- Understanding the credit union's value proposition
- Filing trends
- Bankruptcy timeline: from first payment reminder to discharge

Operational Issues in Bankruptcy

- What every credit union should be doing after it receives a bankruptcy notice
- Bankruptcy checklists
- Reaffirmation process and challenges
- Limitations on cram down of automobile loans
- Debtor's statement of intent and the ride through problem
- When to call your attorney
- When to call their attorney
- Bulletproof your proof of claim
- Utilizing electronic services

Bankruptcy Recovery and Fraud Control

- Leveraging the credit union relationship to reduce losses
- The right to set off
- Achieving relief from the automatic stay
- The truth behind voluntary payments
- Rights under the cross collateral clause
- Motions to dismiss or convert under the new means test
- Fraud and preference actions
- Meeting of creditors tips and tricks
- Effective policies and procedures
- Real estate loans in bankruptcy

Regulatory Compliance Traps in the New Bankruptcy Order

- News from the competition: examining bankruptcy attorneys' marketing strategies
- Fair Credit Reporting Act and FACT Act violations
- Automatic stay violations
- Denial of member services
- Post discharge injunction

Wichita, KS

May 4 (Collections) - 5 (Bankruptcy)
Credit Union of America
650 S. Westdale Drive
Wichita, KS 67209

St. Louis, MO

May 17 (Collections) - 18 (Bankruptcy)
Heartland Credit Union Association
Training Room
2055 Craigshire Road, Suite 200
St. Louis, MO 63146

Daily Agenda

8:00 a.m. Group Breakfast
8:45 a.m. Session
Noon Group Lunch
12:45 p.m. Session
4:30 p.m. Conclude for the day

HCUA Event Registration

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Educational Investment

The Heartland Credit Union Association is offering tiered pricing (shown below) for eligible credit unions. Event fees include all materials, speaker fees, breakfast and lunch each day, refreshments and breaks. Participants can attend either the Collection or Bankruptcy track (one-day option) or attend for both days to maximize the educational investment.

Scholarship opportunities are available. Visit our website for guidelines and application details.

	Discount	One Day	Both Days
<\$14.99M	75%	\$62	\$100
\$15M - \$29.99M	50%	\$125	\$200
\$30M - \$49.99M	25%	\$187	\$299
\$50M+	—	\$249	\$399
Early-bird Wichita	by April 11, 2016	\$199	\$349
Early-bird St. Louis	by April 18, 2016	\$199	\$349

Questions?

Contact Liz Adams at 314.542.1317 or EAdams@HeartlandCUA.org.



If you have a dietary restriction, medical or physical condition requiring special attention, please advise us during online registration so we can make proper arrangements.

Meeting Policies

Cancellation: There is no additional charge for substitutions at any time. Contact HCUA at least 14 business days prior to the event for a full refund, minus a \$100 administration fee. Substitutions are accepted anytime. Send cancellation notice to Liz Adams, EAdams@HeartlandCUA.org, or fax to 314.542.1320.

Photo Consent: By registering for an HCUA event, you hereby grant the Heartland Credit Union Association (HCUA) permission to use your likeness in a photograph in any and all of its publications including website entries, without payment or any other consideration. You understand and agree that these materials will become the property of HCUA and will not be returned. You hereby irrevocably authorize HCUA to edit, alter, copy, exhibit, publish and/or distribute these photos for purposes of publicizing programs or for any other lawful purpose. In addition, you waive the right to inspect or approve the finished product, including written or electronic copy wherein your likeness appears. Additionally, you waive any right to royalties or other compensation arising or related to the use of the photograph. You hereby hold harmless and release and forever discharge HCUA from all claims, demands and causes of action which you, your heirs, representatives executors, administrators or any other persons acting on your behalf or on behalf of your estate have or may have by reason of this authorization. You are 21 years of age and competent to contract in your own name. You have read this release and fully understand the contents, meaning and impact of this release.