

Wednesday, June 11, 2008

Pre-Conference

9:00AM – 1:00PM

PRE-CONFERENCE WORKSHOP

NORMANDY A

SAVING FOR SUCCESS: A NEW LOOK AT CREDIT UNION INDIVIDUAL DEVELOPMENT ACCOUNTS

Long known as an effective anti-poverty strategy for low-income individuals and families, Individual Development Accounts (IDAs) are now recognized as a powerful tool for community development as well. This workshop will examine the impact of IDA programs and explain how credit unions can use these programs to build community assets, develop partnerships, and attract new members. The workshop will also describe how to obtain federal matching grants and technical assistance from the Assets for Independence (AFI) Resource Center.

Presenters:

Terry Ratigan, Federation Senior Consultant (New York, NY)

Deirdre Silverman, Director of Community Programs, Alternatives FCU (Ithaca, NY)

5th Latino Credit Union Conference

3:15PM - 3:45PM

PLENARY SESSION: WELCOMING CEREMONY

PLAZA B & C

Representatives from the Federation and the Network of Latino Credit Unions and Professionals (NLCUP) will welcome participants to the 5th Latino Credit Union Conference. The United States Treasurer, Anna Escobedo Cabral, will highlight some of the initiatives that the Treasury Department has launched in order to bring more Hispanics into the financial mainstream and expand access to affordable financial services in Latino communities.

Presenters:

Anna María Escobedo Cabral, United States Treasurer (Washington, DC)

Maurice Calderón, VP Governmental Affairs, Arrowhead CU (San Bernardino, CA)

Deyanira Del Rio, Associate Director, Neighborhood Economic Development Advocacy Project (New York, NY)

María Martínez, President/CEO, Border FCU (Del Río, TX)

3:45PM - 4:30PM

PLENARY: CREDIT UNION LEADERSHIP FORUM

PLAZA B & C

The theme of the 5th Latino Credit Union Conference, "*Latinos and credit unions - the crossroad where mission meets opportunity*," underlies the tremendous potential that the Latino market holds for the credit union system. At over 43 million and growing, Latinos represent 15 percent of the U.S. population (nearly 36 percent of Texas' population) and are the fastest growing ethnicity in this country, with a purchasing power of nearly \$900 billion in 2007, the first time they have controlled more disposable income than any other U.S. minority group. This panel will highlight opportunities for credit unions to take a leading role in connecting Latinos to the financial mainstream.

Panelists:

Bill Cheney, President and CEO, California and Nevada Credit Union Leagues (Rancho Cucamonga, CA)

Dick Ensweiler, CUDE, President and CEO, Texas Credit Union League (Farmers Branch, TX)

Harriet May, President and CEO, GECU / Treasurer, CUNA Board of Directors (El Paso, TX)

Facilitator: John Herrera, Vice President for Advocacy, Self-Help CU (Durham, NC)

4:45PM - 6:15PM

PLENARY: LATINOS AND THE DEMOCRATIZATION OF FINANCIAL SERVICES

PLAZA B & C

Access to financial services in Latin America has traditionally been a privilege of the wealthy. Over the last 20 years, as democracy stabilizes throughout the continent, national governments have understood the critical need to build and expand their financial services infrastructure as a key component of their economic development agenda. Within this context, financial cooperatives play an important role in meeting the savings and credit needs of low-income consumers, and even more importantly, in providing opportunities for self-empowerment and governance. This session will look at what the Mexican government is doing to expand access to financial services in low income communities and rural areas.

Panelists:

Victor Rico, Director of Democratic Sustainability and Special Missions, Organization of American States (Washington, DC)

Francisco Anza Solís, Deputy General Director, Instituto de los Mexicanos en el Exterior (México City, México)

Facilitator: Carlos Calderón, CUDE, President and CEO, OAS Staff FCU (Washington, DC)

6:30PM - 8:00PM

NLCUP "MEET AND GREET" AND ANNUAL MEETING

WINDOWS PAVILION

The board of the recently formed Network of Latino Credit Unions and Professionals will personally welcome conference attendees. This "meet and greet" reception will provide an opportunity for the leadership of NLCUP to speak about the vision and objectives the organization has been set up to accomplish. After the reception, NLCUP will host its first annual meeting.

Thursday, June 12, 2008

7:30AM - 8:30AM

EXHIBITOR'S BREAKFAST

PLAZA A, B & C

8:30AM - 9:30AM

PLENARY SESSION: PUBLIC POLICY LANDSCAPE

PLAZA B & C

This session will provide an overview of the legislative and regulatory landscape as it affect credit unions, focusing on key issues for credit unions serving immigrant communities. Hear from experts on BSA and OFAC compliance, proposed regulatory changes in response to the subprime lending and foreclosure crises, and more. This session will also address local, state and federal policies that threaten immigrants' economic security, and make the case for why mission-driven financial institutions have an important role to play in serving immigrant communities.

Panelists:

Janis Bowdler, Associate Director, Wealth Building Policy Project, National Council of La Raza (Washington, DC)

George Hofheimer, Chief Research Officer, Filene Institute (Madison, WI)

Facilitator: Deyanira Del Rio, Associate Director, Neighborhood Economic Development Advocacy Project (New York, NY)

9:45AM - 10:45AM

WORKSHOPS SESSION A

A1

LATINO OUTREACH INITIATIVES

NORMANDY B

The size and diversity of the Latino market represents a formidable obstacle for many credit unions that may individually lack the resources that larger financial institutions have to promote their services to Latinos. Acting collectively, credit unions can be far more effective in reaching out to Latinos, and this session will focus on two initiatives: the Texas Credit Union League's "Juntos Avanzamos" program and the Network of Latino Credit Unions and Professionals' "Hispanic America Saves," programs that provide credit unions with innovative tools to reach out to the Latino market.

Presenters:

Linda Webb-Mañon, Director of Communications, Texas Credit Union League (Farmers Branch, TX)

Larry García, CEO, El Paso Affordable Housing CUSO (El Paso, TX)

Facilitator: Miriam Fernández, CUDE, President and CEO, Rockland Employees' FCU (Spring Valley, NY)

A2

REMITTANCE SERVICES AND OPPORTUNITIES

NORMANDY A

At almost \$60 billion per year, remittances from the United States to Latin American countries represent a huge market, yet less than 10% of that volume is channeled through financial institutions. Remittances are a powerful tool to establish a relationship with immigrant communities and position your credit union to meet the financial needs this population requires. How can you be more effective in marketing your products? The panelists will discuss lessons learned, proven strategies, and best practices to make your remittance program a success.

Presenters:

Tiffany Kultgen, Manager, Remittance Services, World Council of Credit Unions (Madison, WI)

Elena Whistler, International Project Coordinator, Federal Reserve Bank of Atlanta (Atlanta, GA)

Facilitator: Ann Baddour, Senior Policy Analyst, Texas Appleseed (Austin, TX)

A3

MYTHS AND TRUTHS ABOUT SERVING NEW AMERICANS

CHAMPAGNE

Offering services to immigrants represents a terrific opportunity for credit unions seeking to develop new markets with tremendous growth potential. Yet there are important considerations - both internal and external - that can affect your credit unions' success in reaching this market. This session will dispel common myths about serving new immigrants and give you the facts about identification requirements, BSA and OFAC compliance, and other information your credit union needs to effectively serve new immigrant members.

Presenters:

Linda Army, Vice President of Corporate Development and Government Affairs, Bethpage FCU (Bethpage, NY)

Carolyn Merchan Saegert, Legislative and Compliance Counsel, Texas Credit Union League (Austin, TX)

Facilitator: Deyanira Del Rio, Associate Director, Neighborhood Economic Development Advocacy Project (New York, NY)

11:00AM - 12:00PM**WORKSHOPS SESSION B****B1 MEETING INSURANCE NEEDS IN LATINO COMMUNITIES CHAMPAGNE**

The insurance needs of Latinos are similar to those of other communities, although the demand for specific products will depend on the characteristics of the specific target market. In addition, access to affordable and reputable insurance providers is greatly limited in Latino communities, which provides an opportunity for financial institutions to offer insurance products that complement their offering of financial services, helping them establish a presence and a relationship in these communities.

Presenters:

Javier Tejada-Vera, Vice President for Latin America and the Caribbean, CUNA Mutual Group (Madison, WI)

Steve West-Rosenthal, Group Head, Insurance Division, United Nations FCU (Long Island City, NY)

Facilitator: María Martínez, President/CEO, Border FCU (Del Río, TX)

B2 CONNECTING WITH IMMIGRANT ORGANIZATIONS NORMANDY A

Financial institutions seeking to provide services in Latino communities can greatly increase the effectiveness of their outreach efforts by developing relationships with established community-based organizations and other entities that are trusted by that community. The session will showcase partnerships between credit unions and some of the 47 Mexican consulates in the US, as well as other successful experiences with community based-organizations.

Presenters:

Larry Marcum, Vice President of Sales and Community Development, Financial Center CU (Indianapolis, IN)

Roberto Nicolás, Community Consul, Mexican Consulate (Dallas, TX)

Facilitator: Leticia Mata, Associate Vice President, Orange County's CU (Santa Ana, CA)

B3 CREDIT UNION PARTNERSHIP MODELS NORMANDY B

Small credit unions are a critical component of the credit union system. Community development credit unions are an effective response to meet the needs of underserved communities, while large credit unions have the scale and expertise to deliver affordable and high-quality financial services. This session will show that by working together, credit unions can leverage their core competencies to provide sustainable solutions to low-income, underserved communities.

Presenters:

Tricia McKay, Executive Director, Medina Foundation (Seattle, WA)

Brenda Kurz, CEO, Seattle LICU Project (Seattle, WA)

Terry Agius, CEO, Comunidad Latina FCU / Vice President of Advocacy, Schools First FCU (Santa Ana, CA)

Facilitator: Pablo DeFilippi, CUDE, Federation Associate Director of Membership Development (Madison, WI)

12:15PM - 1:30PM LUNCHEON PLENARY: THE NEW AMERICAN PIONEERS PLAZA B & C

As a former cabinet member to President Vicente Fox and as a recognized advocate for immigration reform, Dr. Hernández will talk about the positive impact of Latino immigrants in the U.S. and the imperative for growth-oriented financial institutions to reach out and effectively serve this market.

Keynote Speaker: Juan Hernandez, author of *The New American Pioneers* (Washington, DC)

1:45PM - 2:45PM PLENARY: PLAZA B & C**IDENTIFYING THE OPPORTUNITY: USE OF FINANCIAL SERVICES BY LATINOS**

Latinos' financial services needs, experiences and interactions with financial institutions are as diverse as the Latino market itself. Income and education levels, age, primary language, and whether one is U.S.- or foreign-born are just some of the variables that affect one's access to – and demand for – financial services. While Latinos respond to many of the same factors as other consumers (including products, convenience, price and service), there are important distinctions that financial institutions must understand to effectively meet the needs of the different segments within the Latino market.

Presenters:

Bárbara Robles, Associate Professor, Arizona State University (Phoenix, AZ)

Ann Baddour, Senior Policy Analyst, Texas Appleseed (Austin, TX)

Facilitator: Luís Pastor, CEO, Latino Community CU (Durham, NC)

3:15PM - 4:15PM

WORKSHOPS SESSION C

C1

RESOURCES FOR CREDIT UNIONS

CHAMPAGNE

Successful initiatives in low- and moderate-income communities demand a nuanced understanding of their cultural differences and dynamics as well as their product and service needs. The session will focus on the resources available within the credit union system to help credit unions gain a better understanding of these factors and more effectively reach out to and meet the needs of the Latino community.

Presenters:

Victor Corro, International Partnerships Manager, WOCCU (Madison, WI)

Warren Morrow, CEO, Coopera Consulting (Des Moines, IA)

Winona Nava, CEO, Guadalupe CU and Chair of CUNA's Hispanic Task Force (Santa Fe, NM)

Facilitator: Raúl Picket, CEO, El Futuro CU (Porterville, CA)

C2

LENDING TO NEW AMERICANS

NORMANDY A

Financial services needs in immigrant communities go beyond check cashing and remittance services. Even more pressing is the need for access to affordable credit and to the opportunity to establish a credit history to help new Americans leverage their resources to buy a first home, start a small business, or get them started on the road to higher education. The session will cover lending programs specifically designed to meet these and other needs in immigrant communities.

Presenters:

Oscar Saavedra, Branch Manager, Latino Community Credit Union (Durham, NC)

María Montoya, Loan Officer, North Side Community FCU (Chicago, IL)

Facilitator: Melissa Marquez, CEO, Genesee Co-op FCU (Rochester, NY)

C3

CU PARTNERSHIP MODELS II

NORMANDY B

Small credit unions are a critical component of the credit union system. Community development credit unions provide an effective response to meet the needs of underserved communities and large credit unions have the scale and expertise to deliver affordable and high-quality financial services. Working together, credit unions can leverage their core competencies to provide sustainable solutions to low-income, underserved consumers.

Presenters:

Pier Alsup, SVP Marketing and Business Development, Anheuser-Busch Employee's CU (St. Louis, MO)

John Liotti, CEO, Northern California Urban Development (East Palo Alto, CA)

Facilitator: Pablo DeFilippi, CUDE, Federation Associate Director of Membership Development (Madison, WI)

4:15PM - 6:00PM

EXHIBITOR SHOWCASE AND COFFEE BREAK

EXHIBIT HALL

4:30PM - 6:15PM

MOVIE PREMIER: *LOS SUEÑOS DE ANGÉLICA (ANGELICA'S DREAMS)*

PLAZA B & C

Join us for this special showing of *Los Sueños de Angélica (Angelica's Dreams)*, a full-length feature film produced by Federation-member Latino Community Credit Union (Durham, NC), which highlights the Latino immigrant experience.

34th Annual Conference on Serving the Underserved

Thursday, June 12, 2008

6:30PM - 7:15PM

PLENARY:

PLAZA B & C

A DIALOGUE WITH NCUA BOARD MEMBER HYLAND

What do you really think of the NCUA Outreach Task Force? This is your opportunity to hear from NCUA's leadership on the regulator's commitment to increase credit union outreach to low-and moderate-income Americans. We encourage participants to attend this session and comment on your experiences serving to people of modest means.

Keynote Speaker: Gigi Hyland, CUDE, NCUA Board Member (Alexandria, VA)

8:00PM - 11:00PM

**5TH LATINO CREDIT UNION CONFERENCE AND
34TH ANNUAL CONFERENCE ON SERVING THE UNDERSERVED RECEPTION**

OFFSITE

The Network of Latino Credit Unions and Professionals and the Federation joined forces on this conference to present attendees with the best resources and information on serving Latino populations and underserved communities, similarly they are joining forces again to bring you an evening of fun and entertainment Texas style! This off-site reception will be held at the historic Ice House Cultural Center, located in the heart of Oak Cliff, a predominantly Latino community 20 minutes from downtown Dallas. The evening promises to be filled with tasty treats and lively music!

This reception is made possible by the generous support of the Texas Credit Union League.

Friday, June 13, 2008

8:00AM - 9:00AM

EXHIBITOR'S BREAKFAST

PLAZA B & C

9:00AM - 10:15AM

PLENARY:

PLAZA B & C

SUBPRIME LENDING AND FORECLOSURES: WHAT CAN CREDIT UNIONS DO?

The subprime mortgage meltdown and foreclosure crisis are having a devastating impact on communities across the country. Millions of homeowners – many of whom have been sold high-priced home loans on unfair and deceptive terms – will face foreclosure over the next 2-3 years. This session will focus on how credit unions and others are working to mitigate the crisis – through legislative and regulatory reform, foreclosure prevention loan programs and other strategies.

Presenters:

Tim Sandos, President/CEO, National Association of Hispanic Real Estate Professionals (Washington, DC)

Keith Corbett, Senior Vice President, Center for Responsible Lending (Durham, NC)

Nelson Merced, Director, National Initiatives and Applied Research, NeighborWorks (Washington, DC)

Facilitator: Lisa Williams, Director, Federation CDCU Mortgage Center, LLC (New York, NY)

10:15AM - 10:45AM

PLENARY: LATINO CONFERENCE CLOSING REMARKS

PLAZA B & C

In this final session of the 5th Latino Credit Union Conference, Carlos Calderón, Chairman of the Board of Directors of NLCUP, co-organizers of the 5th Latino Credit Union Conference, will offer reflections on the conference. Texas State Senator, Leticia Van de Putte, who represents large portions of San Antonio and Bexar counties, will offer closing remarks on the importance of expanding financial services and credit to the growing, yet largely underserved, Latino population in the U.S.

Presenters:

Leticia Van de Putte, Texas State Senator (San Antonio, TX)

Carlos Calderón, CUDE, President and CEO, OAS Staff FCU (Washington, DC)

10:45AM - 11:00AM

EXHIBITOR SHOWCASE AND COFFEE BREAK

EXHIBIT HALL

11:00AM - 12:00PM

WORKSHOPS SESSIONS D

D1

SUBPRIME AUTO LENDING: THE COMMUNITY DEVELOPMENT AGENDA

CHAMPAGNE

CDCUs have long been aware of the problems their members face in obtaining fair, affordable auto financing. For many households, vehicles are essential to sustaining income and building assets. Bill Myers, long-time manager of the Alternative FCU and a consultant to the Federation's CU Breakthrough consulting service, will discuss recent work on innovative lending to borrowers with low credit scores. This pilot project has been supported by the National Credit Union Foundation/Real Solutions, the Annie E. Casey Foundation, and the Aspen Institute.

Presenter: Bill Myers, Senior Fellow, Aspen Institute (New York, NY)

Facilitator: Lillian Bent, Board Chairman, Bethex FCU (New York, NY)

D2

MICROLENDING SUCCESSES: TAKING ACCION

ALSACE

The ACCION network is the largest and most successful nonprofit microlending network in the country. ACCION and its affiliates have developed automated underwriting and back office servicing for micro enterprise loans, which have the potential to enable credit unions to expand their business in this area without adding staff. In this workshop, you will hear from Jamie Barrera, CEO of ACCION Texas, and the largest in the ACCION network with offices across the state as well as internet-based micro loan management services. You'll also hear from a representative of ACCION USA, which has developed a partnership

with Federation member Enterprise Corporation of the Delta / HOPE Community CU in the Mississippi and the Gulf Region to expand lending to victims of the tragic hurricanes of 2006.

Presenters:

Janie Barrera, Founder, President and CEO, ACCION Texas (San Antonio, TX)

Andrea Stiles Pullas, Director of Resource Development and Financial Literacy, ACCION USA (Boston, MA)

Facilitator: Ginger McNally, CEO, Santa Cruz Community CU (Santa Cruz, CA)

D3 RESOURCES FOR INNOVATION AND GROWTH NORMANDY A

The National Credit Union Foundation (NCUF) is the charitable arm of the credit union movement, and is committed to promoting innovation and helping consumers to achieve financial independence through credit unions. In this workshop you will learn about NCUF's programs, resources available from NCUF and other credit union organizations, and how to talk to potential funders about your credit union.

Presenters:

Steve Delfin, Executive Director, National Credit Union Foundation (Washington, DC)

Cynthia M. Adams, CEO/President, GrantStation.com, Inc. (Fairbanks, AK)

Brian Gately, CUDE, Federation Director of Technical Assistance (New York, NY)

Facilitator: Terry Ratigan, Federation Senior Consultant (New York, NY)

**D4 STAYING AHEAD OF THE MORTGAGE CRISIS: CHAMPAGNE
HOW THE CDCU MORTGAGE CENTER CAN HELP YOUR BOTTOM LINE**

For a few years now, the Federation has been purchasing loans that are difficult to sell on the traditional secondary markets. This session will explain how you can sell some of your loans to The Federation's CDCU Mortgage Center, and effectively recycle your capital back into your community. Learn one way to manage your assets and liabilities more efficiently through the Federation's secondary market for affordable, non-conforming loans.

Presenter: Lisa Williams, Federation Mortgage Director (New York, NY)

Facilitator: Jennifer Arroyo, Home Ownership Counselor, Brooklyn Cooperative FCU (Brooklyn, NY)

12:15PM - 1:45PM 16TH ANNUAL ANNIE VAMPER "HELPING HANDS" AWARDS LUNCHEON PLAZA B & C

This event celebrates the 16th Annual Annie Vamper "Helping Hands" Awards, which honor the unsung heroes of the CDCU movement -- people whose selfless service to their credit unions truly exemplify the spirit of community development.

The 2008 Annie Vamper "Helping Hands" Award recipients are:

Ed Jacob, President and CEO

Northside Community FCU (Chicago, IL)

Daniel Morrissey, Treasurer and CEO

Queen of Peace Arlington FCU (Arlington, VA)

**1:45PM - 2:15PM PLENARY: PLAZA B & C
CDFI FUND UPDATES AND OPPORTUNITIES FOR COMMUNITY DEVELOPMENT INSTITUTIONS**

The U.S. Treasury Department's Community Development Financial Institutions (CDFI) Fund has a new Director and dramatically increased funding in 2008. As a result of the advocacy of the CDFI Coalition, which the Federation co-founded and helps steer, the Fund has expanded its appropriation from \$55 million to \$94 million this year. Donna J. Gambrell, Director of the CDFI Fund, will provide an overview of the Fund's policies and future directions.

Keynote Speaker: Donna Gambrell, U.S. Department of the Treasury, CDFI Fund Director (Washington, DC)

2:30PM - 3:30PM WORKSHOP SESSIONS E

E1 INNOVATION NOW: CAN YOU ZOPA? (PEER TO PEER LENDING) NORMANDY A

There's a new twist to credit union lending: linking individual lenders to borrowers through micro lending institutions. A number of large credit unions have implemented this through a program known as Zopa, and the Federation has done exploratory work to establish a mechanism through which charitable donations can flow to credit unions to support lending. Does this approach have promise for your credit union?

Presenter: Scott Pitts, Managing Director, U.S. Zopa (San Francisco, CA)

Facilitator: Robert Suarez, AVP of Community Development, Bethpage FCU (Bethpage, NY)

Should your institution become a CDFI? Join representatives of the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund for an information session to explore this option for your organization. The speakers will discuss what CDFIs are, what is required to become certified as a CDFI, and what the benefits of certification are. In addition, examples of credit unions that have successfully utilized CDFI certification will be shared.

Presenters:

Jamie Davenport, Financial and Program Analyst, U.S. Dept. of the Treasury, CDFI Fund (Washington, DC)
Star Wilbraham, Financial and Program Analyst, U.S. Dept. of the Treasury, CDFI Fund (Washington, DC)

There are major initiatives in the works to promote savings and asset-building in the U.S. on a scale greater than any we have seen – and with better prospects of passage than in the past. An overview will be provided by Lisa Mensah of the Aspen Institute, a leading research and program development nonprofit has been a prominent advocate for asset-building since her days at the Ford Foundation, when she invested heavily in CDCUs. Terry Ratigan, the Federation's senior consultant, will talk about the major national initiatives we are engaged in to assist credit unions in expanding Individual Development Account (IDA) programs.

Presenters:

Lisa Mensah, IFS Executive Director Aspen Institute (New York, NY)
Mitty Owens, Senior Deputy Director, Office of Financial Empowerment, NYC Dept. of Consumer Affairs (New York, NY)
Facilitator: Terry Ratigan, Federation Senior Consultant (New York, NY)

Although nearly every credit union has its "horror stories" about dealing with credit union examiners, it doesn't have to be that way. The Federation's work in Hawaii introduced us to "the land that 'Gotcha' forgot" – where credit unions operate in as close to harmony with their regulators as one could reasonably expect. Leslie A. Thomson, a Supervisory Examiner from Hawaii, will describe the "best practices" of regulator/credit union relationships that prevail in the island state.

Presenter: Leslie A. Thomson, Supervisory Examiner, National Credit Union Administration (Alexandria, VA)
Facilitator: Bruce Wright, President and CEO, Brookland FCU (West Columbia, SC)

3:30 - 4:15PM

EXHIBITOR SHOWCASE & NETWORKING OPPORTUNITY

EXHIBIT HALL

Who's Who in community development – meet the leaders of CDCUs and community development organizations from as far away as Hawaii and Mexico. This is your opportunity to share new ideas, successes, and challenges with fellow champions of the community development movement.

3:30PM – 4:15PM

SPECIAL SESSION (by invitation only):

ALSACE

"LEED" CERTIFICATION FOR SERVICE TO LOW-AND MODERATE INCOME COMMUNITIES

The Federation is beginning to explore the potential for developing a certification or designation, similar to the "LEED" certification used in "green building," that would bring added value and recognize credit unions large and small that share the community development mission and philosophy. *This session is by invitation only.*

Presenter: Clifford N. Rosenthal, Federation President / CEO (New York, NY)

4:15PM – 5:15PM

WORKSHOP SESSIONS F

Long before the national foreclosure crisis became an issue for politicians and the popular press, a growing number of CDCUs and other credit unions were providing homeownership counseling to their members and potential members. Since 2003, the National Credit Union Foundation (NCUF) has served as the national intermediary for HUD grants in support of these efforts. This year, the Federation is working closely with NCUF and will assume full responsibility as the HUD-approved Housing Counseling Intermediary for credit unions receiving HUD funding in October of this year. In this workshop you will learn about successful credit union counseling programs, and how to develop or partner with effective housing counseling programs in your community.

Presenter: Deirdre Silverman, Alternatives FCU (Ithaca, NY)
Facilitator: Terry Ratigan, Federation Senior Consultant (New York, NY)

Reverend Gerald Britt, is a strong speaker, an outspoken advocate on community development, and a noteworthy community leader who is quite involved in credit unions will share how financial institutions can leverage their influence in the restoration health and hope to poor communities as they transition.

Presenter: Reverend Gerald Britt, Central Dallas Ministries (Dallas, TX)
 Facilitator: Sharon Saulters, CUDE, President / CEO, Triumph Baptist Church (Philadelphia, PA)

Even a credit union with a few million dollars in assets can offer a range of services, such as shared branching, stored-value cards, and more. Lynda Milton, CEO of Houston Teamsters FCU and CUNA magazine’s Credit Union Leader of the Year for 2008 will lead a discussion of how a small credit union can cost-effectively offer more services to their members.

Presenters:
 Lynda Milton, President and CEO, Houston Teamsters FCU (Houston, TX)
 Tristram Coffin, CEO, Alternatives FCU (Ithaca, NY)
 Facilitator: Sherwood Spells, CEO, Bethel A.M.E. Church FCU (Saginaw, MI)

5:30PM - 6:30PM	REGIONAL CAUCUSES <i>(Members only)</i>	
	REGION 1: NORMANDY A	REGION 2: NORMANDY B
	REGION 3: CHAMPAGNE	REGION 4: ALSACE

7:00PM - 9:00PM	CDCU ICE SKATING PARTY	WESTIN ICE RINK
Relax and cool off from the Dallas heat with a few laps on the ice! Join our youth at the hotel's year-round ice rink as you reminisce of winter wonderlands. Be sure to skate close to the colorful logos of the conference organizers set into the ice thanks to the generous donations from our faith-based CDCUs.		

Saturday, June 14, 2008

8:00AM - 9:00AM	EXHIBITOR'S BREAKFAST	PLAZA A, B & C
8:00AM - 12:00PM	COMMUNITY DEVELOPMENT INVESTMENTS COMMITTEE MEETING <i>(By invitation only)</i>	GUEST OFFICE
9:00AM - 10:00AM	WORKSHOP SESSION G	

IDAs can serve as a powerful tool to help members build assets; they can also help credit unions build their membership, form powerful partnerships, and expand services in underserved communities. This workshop will take a fresh look at how IDAs can work for your credit union and your communities.

Presenter: Deirdre Silverman, Director of Community Programs, Alternatives FCU (Ithaca, NY)
 Facilitator: Terry Ratigan, Federation Senior Consultant (New York, NY)

This workshop will help you understand the importance of partnering to meet your local community needs. You can leverage the work you do by partnering with others that have the same mission. The Federal Deposit Insurance Corporation, the U.S. Treasury Department and the People’s Trust Federal Credit Union will share their insights regarding various coalitions and partnerships they have been involved in that have yielded impressive results for the communities in which they operate.

Presenters:
 Linda Britt, Community Outreach Director, People's Trust Fin. Co-op/Exec. Director, People's Trust Foundation (Houston, TX)
 Naomi Vernon, Community Consultant, U.S. Department of the Treasury (Washington, DC)
 Gina Vincent, Community Affairs Specialist, Federal Deposit Insurance Corporation (Dallas, TX)
 Facilitator: Linda Webb-Mañon, Communications Director, Texas Credit Union League (Farmers Branch, TX)

G3 TEXAS-SIZED TRICKS & TRADE SECRETS FOR VOLUNTEER MOTIVATION AND RETENTION CHAMPAGNE

Ready to move your credit union from good to great and your staff, board members and volunteers from burned out to fired up? Then this is the workshop for you! Using fun activities and lots of interaction, the Volunteer Center of North Texas will share their proven successful ideas and techniques to get you equally motivated to re-energize your staff and volunteers. You are guaranteed to leave this session armed with great ideas to take back to your credit union.

Presenter: Dana Riley, Associate Executive Director, Volunteer Center of North Texas (Dallas, TX)

G4 MAKE NEW MISTAKES: A "BANKER'S DOZEN" FAILURES ALSACE

Bill Myers, former Long time President/CEO of the Alternatives FCU in Ithaca, NY and now a Senior Fellow of the Aspen Institute will share perspectives on the community development credit union movement from his new vantage point outside the credit union world. Come join Bill Myers for this informal and interactive discussion.

Presenter: Bill Myers, Senior Fellow, Aspen Institute (New York, NY)

Facilitator: Daniel Morrissey, Treasurer/CEO Queen of Peace Arlington FCU (Arlington, VA)

G5 CREDIT UNION ORGANIZING WORKSHOP CONFERENCE ROOM 227

This session is designed for groups in the process of organizing a credit union to update each other on the progress being made, sharing of solutions to regulatory and field of membership hurdles, and discussing other organizing and start-up issues. This session will also look at a key question: "Now that we have our charter, how do we begin?"

Presenter: Brian Gately, CUDE, Federation Director of Technical Assistance (New York, NY)

10:15AM - 12:00PM FEDERATION BUSINESS MEETING PLAZA B & C

As a member of the Federation, this is your opportunity to hear what your leaders are doing to position this organization as a principal advocate in the community development field. Come learn about the creative approaches and strategies we are developing to further our mission of building the capacity of credit unions serving low-income communities.

Come to this session to also see the future of the credit union movement. Our young people have been hard at work building strong, innovative youth credit unions to serve the financial needs of generations to come. Their fresh perspectives will rejuvenate and motivate you to try out new and creative ideas at your own credit unions.

12:00PM - 1:00PM CLOSING LUNCHEON PLAZA B & C

The afternoon is free for attendees to enjoy the sites and sounds of Dallas. Make your plans now to vacation with us next summer for the 35th Annual Conference on Serving the Underserved, which will be held in the Valley of the Sun Hotel and Resort in Phoenix, Arizona on June 11-13, 2009!

Youth Credit Union Network Annual Conference

Wednesday, June 11, 2008

6:30PM - 8:00PM

YOUTH WELCOME

BORDEAUX

This will be an informal gathering for any youth groups that arrive early. Come check-in with us, meet the other participants in the youth program and pick up the materials you'll need for the rest of the conference.

Thursday, June 12, 2008

8:30AM - 3:30PM

VOLUNTEERING AT THE JUBILEE CENTER

MEET IN HOTEL LOBBY

The Jubilee Center is a community organization with a special emphasis on comprehensive community revitalization and the education of children and adults. We'll be helping to clean and take apart classrooms at Davis Place Head Start, and then leading activities for local youth participating in the Jubilee Center's summer program.

8:00PM - 11:00PM

**5TH LATINO CREDIT UNION CONFERENCE AND
34TH ANNUAL CONFERENCE ON SERVING THE UNDERSERVED RECEPTION**

OFFSITE

The Network of Latino Credit Unions and Professionals and the Federation joined forces on this conference to present attendees with the best resources and information on serving Latino populations and underserved communities, similarly they are joining forces again to bring you an evening of fun and entertainment Texas style! This off-site reception will be held at the historic Ice House Cultural Center, located in the heart of Oak Cliff, a predominantly Latino community 20 minutes from downtown Dallas. The evening promises to be filled with tasty treats, and lively music!

This reception is made possible by the generous support of the Texas Credit Union League.

Friday, June 13, 2008

8:00AM - 9:00AM

EXHIBITOR'S BREAKFAST

PLAZA A, B & C

9:00AM - 10:15AM

ENTREPRENEURSHIP AND MICROLENDING WORKSHOP

BORDEAUX

The PLAN Fund is a peer-lending institution in Dallas, TX that helps small business entrepreneurs, especially women, through hands on business training, business development services and micro-credit. The PLAN Fund lends using a peer lending model. Our youth participants will have the opportunity to create a business plan and collaboratively decide which business plan proposals they would be willing to fund.

Presenter: Virginia Trevizo, PLAN Fund Center Manager (Dallas, TX)

10:15AM - 10:30AM

BREAK

10:30AM - 11:45AM

FINANCIAL LITERACY TRAIN-THE-TRAINER WORKSHOP

BORDEAUX

This workshop will be taught by experienced youth trainers from the Mission SF FCU YCUP. Since the program began Mission SF's youth have trained youth throughout the Bay Area. Learn how you can teach other young people how to be smart about money matters. We'll work through an actual exercise and learn how you can set up a training program in your own communities.

Presenters:

Stephanie Lopez, Mission SF Community Assistance, Youth Trainers for Economic Power (San Francisco, CA)

Elsa Ramos, Mission SF Community Assistance, Youth Trainers for Economic Power (San Francisco, CA)

Pamela Owens, Federation Director of Education and Training (New York, NY)

12:15PM - 1:45PM

16TH ANNUAL ANNIE VAMPER "HELPING HANDS" AWARDS LUNCHEON

PLAZA B & C

This event celebrates the 16th Annual Annie Vamper "Helping Hands" Awards, which honor the unsung heroes of the CDCU movement -- people whose selfless service to their credit union truly exemplify the spirit of community development.

2:00PM - 3:15PM

BUILDING COOPERATIVE LEADERSHIP 101

BORDEAUX

Credit unions are cooperative organizations that subscribe to the seven cooperative principles including concern for community and democratic member control. In this workshop we'll learn about how credit unions and cooperatives actually work and the different skills it takes to operate in this fashion by participating in some fun cooperative activities.

Presenter: Tom Decker, National Credit Union Foundation (Madison, WI)

3:15PM - 3:30PM

BREAK

3:30PM - 4:30PM

YOUTH SHOW AND TELL

BORDEAUX

This is an opportunity for youth credit union representatives to interact with each other and to network and share ideas about what you're doing at your credit unions. Bring any information or displays you have about your credit union.

5:00PM- 6:30PM

YOUTH NETWORK DINNER AT EL FENIX

OFFSITE

We'll be heading to El Fenix, the famous Tex-Mex restaurant chain that has been serving Dallas since 1918.

7:00PM - 9:00PM

CDCU ICE SKATING PARTY

WESTIN ICE RINK

Relax and cool off from the Dallas heat with a few laps on the ice and spend the evening with your friends from other YCUPs! Be sure to skate close to the conference organizer logos set into the ice thanks to generous donations from our faith-based credit unions.

Saturday, June 14, 2008

8:00AM - 9:00AM

BREAKFAST

PLAZA A, B & C

9:15AM - 9:45AM

PREPARATION FOR MAD CITY MONEY

BORDEAUX

10:15AM - 10:45AM

YOUTH PRESENTATION TO FEDERATION BUSINESS MEETING

PLAZA B & C

Youth participants and program leaders of YCUPs will give brief presentations about their youth programs and will be available to answer questions regarding their experiences. Our young people have been hard at work building strong, innovative youth credit unions to serve the financial needs of generations to come. Their fresh perspectives will rejuvenate and motivate you to try out new and creative ideas at your own credit unions.

10:45AM - 1:00PM

MAD CITY MONEY

BORDEAUX

In this session we'll play Mad City Money, a real-life simulation game developed by CUNA, where you make decisions about your life. You'll get a job and go shopping, but don't forget to manage your budget! In Mad City, you'll see what it takes to be independent and manage your finances. Whatever your choices, you will have a good time and learn something too!

12:00PM - 1:00PM

CLOSING LUNCHEON

PLAZA B & C

The afternoon is free for attendees to enjoy the sites and sounds of Dallas. Make your plans now to vacation with us next summer for the 35th Annual Conference on Serving the Underserved, which will be held in the Valley of the Sun Hotel and Resort in Phoenix, Arizona on June 11-13, 2009!