



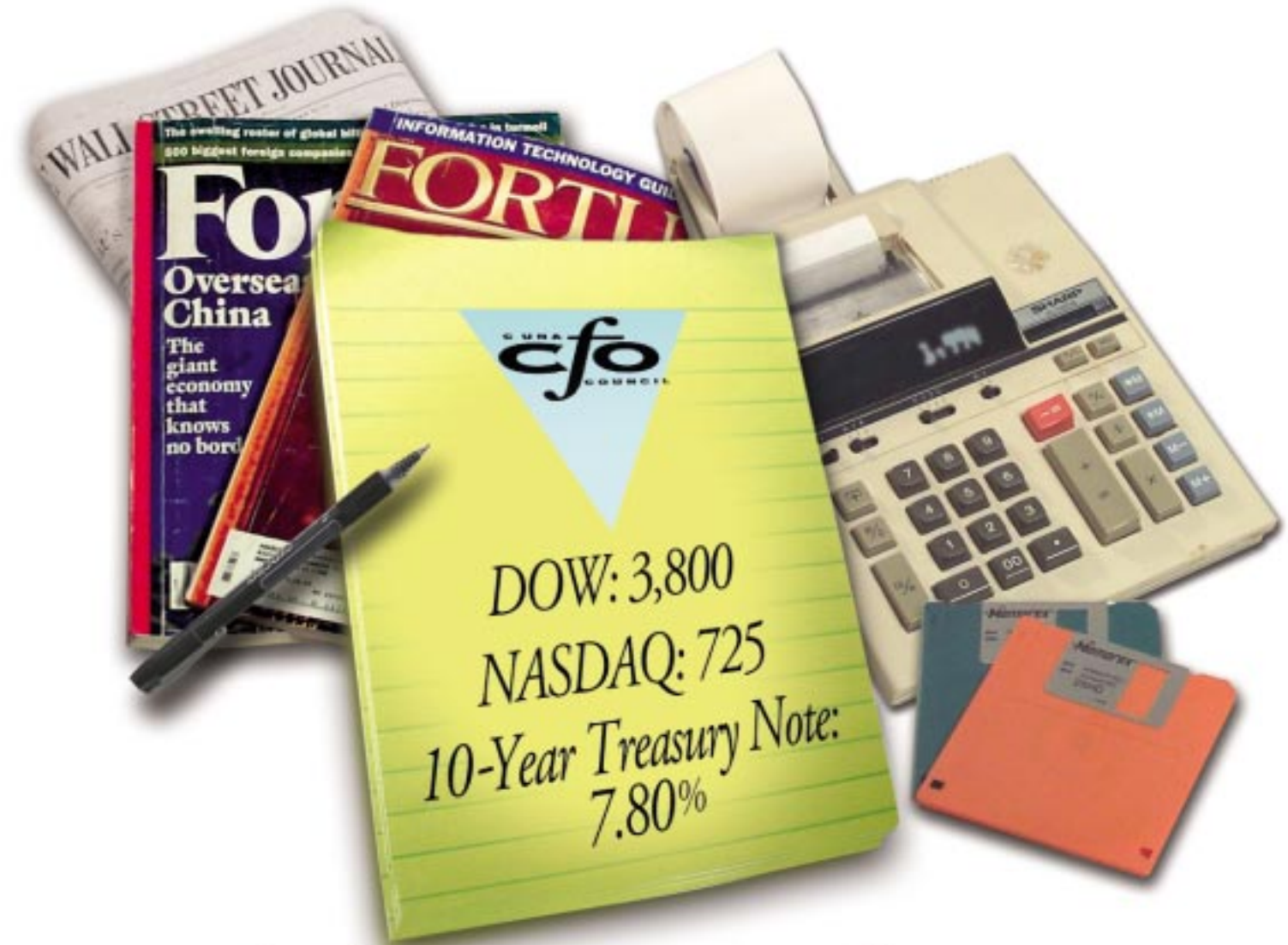
Credit Union National Association
P.O. Box 431
Madison, WI 53701-0431



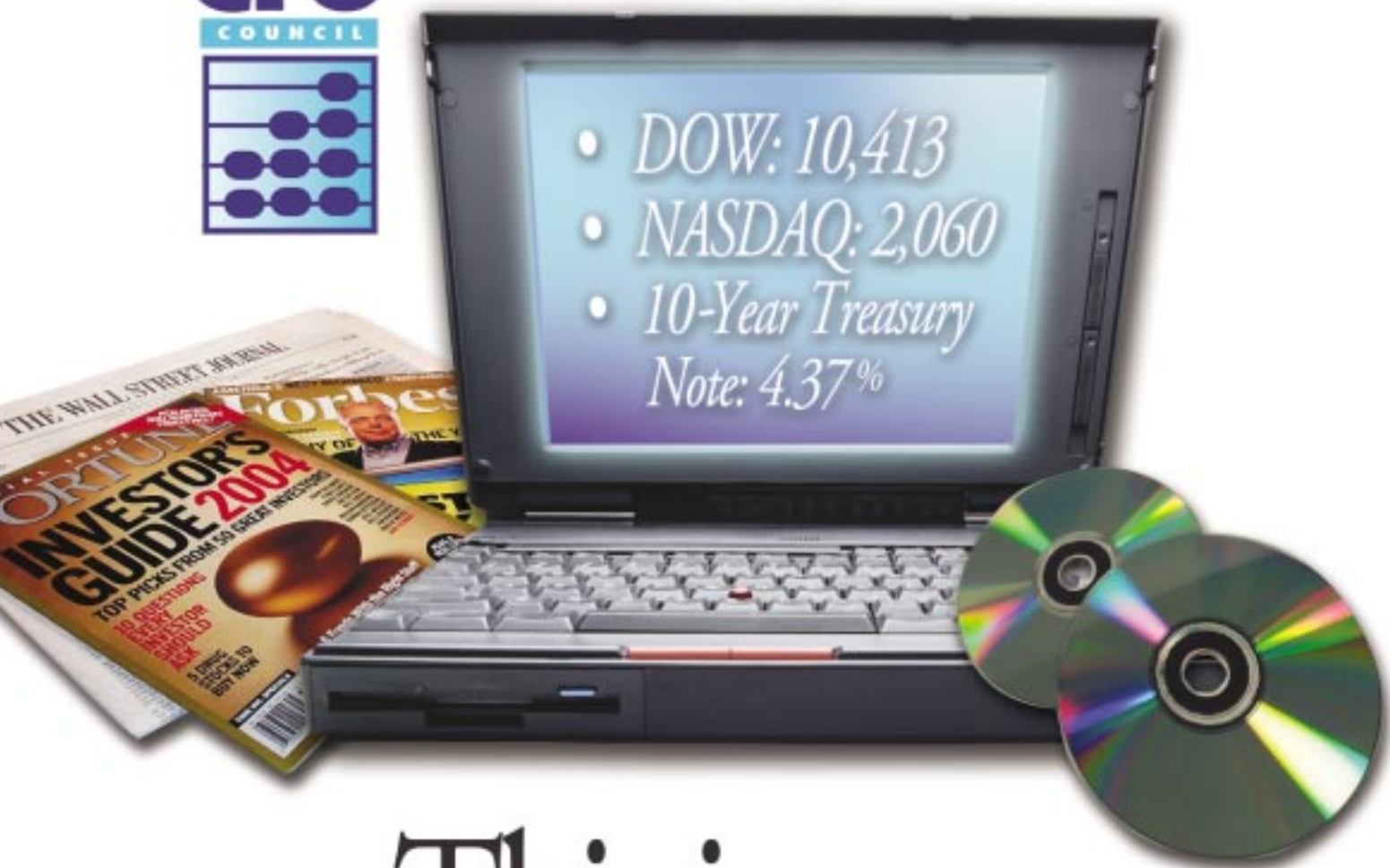
TENTH
ANNIVERSARY 1994-2004
CONFERENCE & ROUNDTABLE

May 16 - 19, 2004 • Hilton San Diego Resort • San Diego, California

Where the past meets the future of financial services!



That was then.



This is now.



TENTH

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This is how.



You can *wait* for change to happen. Or you can attend the CUNA CFO Council Conference and learn *how* to make it happen!

May 16 - 19, 2004 • Hilton San Diego Resort • San Diego, California



Then. *The CUNA CFO Council Conference and Roundtable began a decade-long commitment to education and interaction.* **Now.** *The CUNA CFO Council is ready to reach for new heights with a second decade of Conference and Roundtable events unmatched in the industry.* **How.** *Join the credit union movement's top CFOs in an exciting environment that is conducive to learning with, and from, your peers. Come to San Diego for an eye-opening agenda that will leave you relaxed yet energized. You are sure to find new ways to learn from the past and plan for the future. Register today!*

Pre-conference Workshop

SUNDAY, MAY 16, 8:30 - 11:30 a.m.

Proactive Balance Sheet Strategies

Proactive Balance Sheet Strategies will demonstrate a holistic approach to optimizing your balance sheet performance. This workshop will utilize a case study to help in:

- Understanding the planning components and how they fit together
- Establishing key financial performance goals
- Determining your balance sheet risk profile
- Formulating strategies that optimize balance sheet performance
- Optimizing investment portfolio performance
- Reacting to change during the planning cycle

Keynote Speaker



JoAnn Johnson

The U.S. Senate confirmed Senator JoAnn Johnson as a National Credit Union Administration Board Member on March 22, 2002. President George W. Bush named Senator Johnson a recess appointee to the NCUA Board on January 22, 2002. The president nominated Senator Johnson to a seat on the Board, November 27, 2001. Senator Johnson was named NCUA Board Vice Chair in January 2003. The Board consists of three members appointed by the President and confirmed by the Senate to regulate all federally chartered credit unions and administer the federal insurance fund for approximately 9,500 credit unions nationwide.

She was elected to the Iowa Senate in 1994, chaired the Senate Ways and Means Committee from 1996 to 2000, and chaired the Senate Commerce Committee from 2000 until she was appointed to the NCUA Board.

Johnson's political activities began in 1984 as a congressional campaign volunteer. She went on to become campaign organization director and eventually campaign manager in 1990. Johnson successfully managed her brother's campaign for the Iowa House in 1992 before she ran for the State Senate.

A former teacher, Johnson taught kindergarten through twelfth grade physical education classes and coached girls basketball and track and boys junior-high football. She was actively involved in family farming and served her community in numerous ways — 4-H leader, director of the local food pantry, economic development board, Sunday school teacher, library board and school board, university alumni board, and Rotary International. Johnson holds a BA degree from the University of Northern Iowa.

Closing Session



Dave Werner

Like many of his classmates, Dave Werner took his Yale Law degree to a Washington, D.C. firm to launch his career... and to win the "Funniest Lawyer in Washington" contest.

Encouraged by his amateur success, Dave decided to go into comedy full time. So, in 1987, he went to work on Capitol Hill. As a Senate staffer, he joined Washington's highly regarded musical satire troupe, the Capitol Steps. Since going solo in 1995, Dave has performed for trade associations and corporate meetings around the country, entertaining them with equal parts inside-the-beltway political and Iowa-bred humor. "I'm kind of a C-SPAN Music Man," he says.

Dave offers a humorous take on today's headlines mixed with musical impressions of George W. Bush, Al Gore, Bill Clinton, and other political figures.

Dave has appeared on the CBS's *Evening News* with Dan Rather, NBC's *Today*, and on PBS. You may also have read about him in *The New York Times*, *The Wall Street Journal*, or *The Washington Post*. From Bar association meetings in Washington, to building industry conferences in California, Dave keeps audiences around the country rolling with his routines.

Challenge your peers and yourself at our golf outing!

You don't have to be a club champion to appreciate the beauty of one of Southern California's most dramatic courses, the Meadows Del Mar Golf Club. Designed by the legendary Tom Fazio, this course combines 7,000 yards



of challenging golf with one of the most breathtaking coastal views you'll find anywhere. **Registration is limited to the first 48 players. Cost is \$99 for conference registrants and \$149 for guests.**

See the famous San Diego Zoo pandas!

We have arranged for a very special evening at the San Diego Zoo, widely recognized as one of the finest animal habitats in the world! You'll enjoy a highly entertaining guided tour as well as a special outdoor dinner. The unique attractions of the zoo, the beautiful Balboa Park locale and the personable zoo staff will make for a fun-filled evening you won't soon forget. **Free for conference registrants and \$75 for guests.**



Web Sites:

If you would like to find out about San Diego and all it has to offer, check out the following Web site: www.sandiego.org.

Tenth Annual CUNA CFO Council Conference & Roundtable Agenda

SUNDAY, MAY 16

7:30 - 8:30 a.m. PRE-CONFERENCE WORKSHOP
REGISTRATION

7:30 a.m. - 6:00 p.m. INTERNET CAFE

8:30 - 11:30 a.m. **PRE-CONFERENCE WORKSHOP:**
Proactive Balance Sheet Strategies
Jerry Boebel, Sr. Financial
Management Consultant,
CUNA Mutual Group, Madison, WI
and Jeff Pantages, SVP, MEMBERS
Capital Advisors, Madison, WI

12:45 - 5:45 p.m. GOLF OUTING

3:00 - 6:00 p.m. GENERAL REGISTRATION

6:00 - 6:30 p.m. Welcome reception for first-time
conference attendees.
Please join us and meet your CFO
Council executive committee.

6:30 - 8:00 p.m. WELCOME RECEPTION
Open to conference attendees.

MONDAY, MAY 17

7:30 a.m. - 4:00 p.m. GENERAL REGISTRATION

7:30 - 8:15 a.m. BREAKFAST BUFFET

7:30 a.m. - 5:00 p.m. INTERNET CAFE

8:15 - 9:30 a.m. **OPENING GENERAL SESSION**
Keynote Address
JoAnn Johnson, Vice Chair, NCUA,
Alexandria, VA

9:30 - 9:45 a.m. NETWORKING BREAK

9:45 - 11:00 a.m. **BREAKOUT SESSIONS**
Breakout 1: Courtesy Pay Programs
Panel Discussion
Moderator: Christina Brown, CFO,
Xerox FCU, El Segundo, CA

11:00 - 11:15 a.m.

11:15 a.m. - 12:30 p.m.

12:30 - 12:45 p.m.

12:45 - 2:00 p.m.

2:00 - 3:00 p.m.

3:00 - 3:15 p.m.

3:15 - 4:15 p.m.

Breakout 2: System Selection:
Do's & Don'ts
Roger Peters, Managing
Director, RSM McGladrey, Inc.,
St. Paul, MN

Breakout 3: Measuring Value
Returned to Members
Jay Johnson, EVP, Callahan &
Associates, Washington, D.C.

Breakout 4: Improving Return
on Investment Portfolio
Brian Turner, Sr. Advisor,
Southwest Corporate FCU,
Dallas, TX

NETWORKING BREAK

BREAKOUT SESSIONS (Repeat)

COMMUNICATION BREAK

MEMBERSHIP RECOGNITION
LUNCHEON (*Join us as we recognize
our 5 and 10 year members.*)

MINI WORKSHOP: A – Part I
“Never Say Never:” Strategies for a
Highly Volatile Rate Environment
Frank Farone, Managing Director,
Darling Consulting Group,
Newburyport, MA

MINI WORKSHOP: B – Part I
Loan Portfolio
Management Strategies
Bob Burrell, EVP,
Chief Investment Officer and
Ed Hada, VP,
Financial Consulting Services,
Wescorp FCU, San Dimas, CA

NETWORKING BREAK

MINI WORKSHOP: A – Part II
Continuation of Part I

MINI WORKSHOP: B – Part II
Continuation of Part I

TUESDAY, MAY 18

7:30 a.m. - 4:00 p.m. REGISTRATION

7:30 - 8:15 a.m. BREAKFAST BUFFET

7:30 a.m. - 4:30 p.m. INTERNET CAFE

8:15 - 9:30 a.m. **GENERAL SESSION**
Change is Inevitable
(Except from Vending Machines)
Patrick Adams, EVP,
St. Louis Community CU, St. Louis, MO

9:30 - 9:45 a.m. NETWORKING BREAK

9:45 - 11:00 a.m. **BREAKOUT SESSIONS**
Breakout 1: Non-Interest
Income Strategies
Mark Riddle,
Sr. Research Analyst,
Raddon Financial Group,
Oakbrook Terrace, IL

Breakout 2: Alternative
Sources of Capital
Tom Merfeld, SVP
MEMBERS Capital Advisors,
Madison, WI

Breakout 3: Budgeting:
Best Practices
Greg Schwartz, Partner,
McGladrey & Pullen, LLP,
Minneapolis, MN

Breakout 4: Evaluation and
Accounting for Mortgage
Service Rights
Susan Fabio, CPA,
McGladrey & Pullen, LLP,
Bloomington, MN

11:00 - 11:15 a.m. NETWORKING BREAK

11:15 a.m. - 12:30 p.m. **BREAKOUT SESSIONS (Repeat)**

12:30 - 12:45 p.m. COMMUNICATION BREAK

12:45 - 1:45 p.m. NETWORKING LUNCH
With annual address and
sweepstakes drawing.

1:45 - 3:00 p.m.

3:00 - 3:15 p.m.

3:15 - 4:15 p.m.

5:30 p.m.

SPECIAL GENERAL SESSION
Economic Update
Chris Low, Chief Economist,
First Tennessee, Memphis, TN

NETWORKING BREAK

ROUNDTABLE DISCUSSIONS
Join fellow CFOs in an open
exchange of conversation.
Facilitator: Scott Waite, SVP/CFO,
Patelco CU, San Francisco, CA

SOCIAL EVENT
A Night at the San Diego Zoo

WEDNESDAY, May 19

7:30 - 8:30 a.m. BREAKFAST BUFFET

7:30 - 10:30 a.m. INTERNET CAFE

8:30 - 10:15 a.m. **Learning Track: A**
Cost Accounting: Branch Profitability
Christina Schwarz, EVP
Moeb's Services, Inc., Lake Bluff, IL

Learning Track: B
Serving Small Business: Defining
The Opportunities And Challenges
For Credit Unions
Mike Marselli, Informa Research Services,
Tampa, FL, and
Karen Harmon, RSM McGladrey, Inc.,
South Bend, IN

10:15 - 10:30 a.m. NETWORKING BREAK

10:30 - 12:00 p.m. **CLOSING GENERAL SESSION**
(*Guests Invited*)
David Werner, Humorist,
Washington, D.C.

SAVE WITH COUNCIL MEMBERSHIP

If you are not a CFO Council member and would like to be eligible for member pricing, please visit the membership section of the CUNA CFO Council Web site at www.cunacouncil.org

