

**CUNA CFO Council Conference**  
**May 15-18, 2011**  
**Hilton Bayfront Hotel**  
**San Diego, CA**

**Sponsorship Program**

**Abound Resources, Inc.**

John Matheny, Director

13740 Research Blvd., Bldg. T, Ste. 2, Austin, TX 78750

Telephone: 512-351-3701 E-mail: [jmatheny@aboundresources.com](mailto:jmatheny@aboundresources.com)

Web site: [www.aboundresources.com](http://www.aboundresources.com)

Abound Resources provides advice and support using a step-by-step process to ensure the right decisions are made for the unique needs of your credit union. Its business model includes the evaluation of benefits, costs and risks of third-party relationships. More than 140 clients, Abound also has completed more than 500 vendor evaluations.

**ALM First Financial Advisors, LLC**

Mike Ensweiler, Director of Business Development

6688 N. Central Expy, Ste. 200, Dallas, TX 75206-3924

Telephone: 800-752-4628 E-mail: [mensweiler@almfirst.com](mailto:mensweiler@almfirst.com)

Web site: [www.almfirst.com](http://www.almfirst.com)

ALM First is a leading, trusted strategic partner for financial advisory services. Since 1995, financial institutions have relied on our outstanding industry expertise to help them manage their balance sheets and optimize their investment portfolios. With approximately \$15 billion under management and over 140 clients, ALM First acts as an unbiased third party, formulating strategies to manage risk and enhance return, uncovering opportunities for greater efficiencies, and helping credit unions avoid non-compliance.

**Amherst Securities Group, LP**

Chris Thomas, SVP

Steve Coale, Managing Director

1300 Post Oak Blvd., Ste. 850, Houston, TX 77056-3218

Telephone: 800-856-1111 E-mail: [cthomas@asglp.com](mailto:cthomas@asglp.com) E-mail: [scoale@asglp.com](mailto:scoale@asglp.com)

Web site: [www.asglp.com/cu](http://www.asglp.com/cu)

Amherst Securities Group, LP is a SIPC & FINRA registered broker/dealer. Our Credit Union Division works exclusively with credit union clients throughout the United States. We provide detailed trade documentation, investment portfolio review and analysis, and investment policy development consistent with NCUA rules and regulations. Our Credit Union partners receive annual investment training for Board & ALCO members. The current capital position of Amherst Securities Group exceeds \$283 million.

### **The Baker Group**

Daniel R. Tonseth, Managing Director

1601 NW Expressway, 20th Fl., Oklahoma City, OK 73118

Telephone: 405-415-7207 E-mail: [dant@gobaker.com](mailto:dant@gobaker.com)

Web site: [www.gobaker.com](http://www.gobaker.com)

The Baker Group specializes in managing interest risk and investments for Community Financial Institutions. Recognized for its leadership, integrity, innovation and results, the firm has demonstrated its ability to provide industry-responsive techniques of investment portfolio and interest risk management, financial strategies, and cutting-edge proprietary software.

### **Balance Sheet Solutions, LLC**

John Almeida, Sr. Director Financial Product Sales

4450 Weaver Pkwy., Ste. 250, Warrenville, IL 60555

Telephone: 800-782-2431 ext. 3848

E-mail: [john.almeida@balancesheetsolutions.org](mailto:john.almeida@balancesheetsolutions.org)

Web site: [www.balancesheetsolutions.org](http://www.balancesheetsolutions.org)

Balance Sheet Solutions, LLC is an SEC registered broker/dealer and investment advisor dedicated to working with credit unions. Our experienced team provides credit unions with sound advice, competitive pricing and outstanding service. Balance Sheet Solutions executes securities transactions, renders advisory services and offers a suite of ALM/risk management services and educational opportunities to credit unions across the country. We help you find the right solution for your credit union's balance sheet and investment needs.

### **Bartlett, Pringle & Wolf, LLP | *Certified Public Accountants & Consultants***

Stephen Korosy, ERP / CRM Consulting Services Manager

1123 Chapala Street, P.O. Box 90860 | Santa Barbara, CA 93190-0860

Telephone: 805-690-3813 E-mail: [skorosy@bpw.com](mailto:skorosy@bpw.com)

Web site: [www.bpw.com](http://www.bpw.com)

Bartlett, Pringle & Wolf (BPW) knows credit unions. BPW is an industry leader that provides credit unions with a full range of implementation and support services for Microsoft Dynamics GP and Microsoft Dynamics CRM. We specialize in enhancing your business performance and increasing your personal productivity through our product, expertise and service.

### **BOSC, Inc.**

Lee Noack, Managing Director – Credit Union Division

4220 N. Rodney Parham Rd., Ste. 300, Little Rock, AR 72212

Telephone: 501-227-3221 E-mail: [enoack@bokf.com](mailto:enoack@bokf.com) Web site: [www.boscinc.com](http://www.boscinc.com)

BOSC, Inc. offers a full range of services including investment securities, asset / liability management, and bond accounting to help credit unions achieve their earnings potentials and liquidity goals. Furthermore, BOSC, Inc. works with key executives to develop management succession plans, as well as innovative recruiting and retention approaches.

**c. myers corporation**

John Myers, President

8222 S. 48<sup>th</sup> St., Ste. 275, Phoenix, AZ 85044

Telephone: 800-238-7475 E-mail: [jmyers@cmyers.com](mailto:jmyers@cmyers.com)

Web site: [www.cmyers.com](http://www.cmyers.com)

C. myers has been providing leadership in A/LM, budgeting, strategic planning, process improvement and project management since 1991 through consulting, education, outsource services and in-house software. Hundreds of credit unions, including 25% of those over \$100 million and 50% of those over \$1 billion in assets, have benefited from our expertise.

**Callahan & Associates, Inc.**

Michael Philbin, VP National Sales

1001 Connecticut Ave., NW, Washington, DC 20036

Telephone: 703-421-7005 E-mail: [mphilbin@creditunions.com](mailto:mphilbin@creditunions.com)

Web site: [www.creditunions.com](http://www.creditunions.com)

Callahan & Associates' strategic planning, analytical software and consulting services are grounded in 25 years of dedication to the credit union industry. Our consultants offer a broad view of the industry, backed by concrete examples of successful financial tools and strategies proven in the real world of credit unions. Callahan also offers credit union investment options through its broker-dealer subsidiary, Callahan Financial Services, Inc. They've been serving the credit union market for 20+ years as distributor of the Trust for Credit Unions family of mutual funds.

**Ceto and Associates**

Robert Monteith, VP

3325 Paddock Pkwy., Ste. 400, Suwanee, GA 30024-6068

Telephone: 678-297-1151 E-mail: [lhall@ceto.com](mailto:lhall@ceto.com) Web site: [www.ceto.com](http://www.ceto.com)

Ceto and Associates, a national consulting firm for the financial industry, develops solutions providing financial institutions the ability to increase profitability through the implementation of revenue enhancement programs and optimization of overall operational efficiencies. Ceto earned the trust of more than 1,500 financial institutions in all 50 states and Canada.

**CheckAlt Payment Solutions**

Shai Stern, CEO

5670 Wilshire Blvd., Ste. 1530

Los Angeles, CA 90036

Telephone: 310-417-1050 E-mail: [sstern@checkalt.com](mailto:sstern@checkalt.com)

Web site: [www.checkalt.com](http://www.checkalt.com)

CheckAlt Payment Solutions is the fastest growing payment processing company for credit unions today. Specializing in branch capture, teller window capture, and business merchant RDC, CheckAlt's patented Remote Deposit Capture solution enables credit unions to lower operational costs while simultaneously increasing their efficiency and reach. Learn more at: [www.checkalt.com](http://www.checkalt.com).

**Citi Global Markets, Inc.**

Ryan Harris, SVP

3455 Peachtree Rd., Atlanta, GA 30326

Telephone: 404-266-6559 E-mail: [ryan.m.harris@citi.com](mailto:ryan.m.harris@citi.com)

Web site: [www.citigroup.com](http://www.citigroup.com)

**Clifton Gunderson, LLP**

Randie Dial, Senior Manager

9339 Priority Way West Dr., Ste. 200, Indianapolis, IN 46240

Telephone: 317-574-9100, ext. 6212 E-mail: [Randie.Dial@cliftoncpa.com](mailto:Randie.Dial@cliftoncpa.com)

Web site: [www.cliftoncpa.com](http://www.cliftoncpa.com)

Clifton Gunderson, one of the nation's largest CPA and consulting firms, has more than 1,800 professionals serving clients in a number of industries, including credit unions. The firm offers a full range of services to its credit union clients, including opinion audits, agreed-upon procedures, special audits, valuation, consulting, and technology. 800-999-9272. [www.cliftoncpa.com](http://www.cliftoncpa.com)

**CNBS, LLC**

Brian Hague, CFA, President/CEO

7200 W. 132nd St, Ste. 240, Overland Park, KS 66213-1135

Telephone: 913-402-2642 E-mail: [bhague@cnbsnet.com](mailto:bhague@cnbsnet.com)

Web site: [www.cnbsnet.com](http://www.cnbsnet.com)

CNBS is a broker-dealer and registered investment advisor serving credit unions since 1989. CNBS provides securities brokerage, investment advisory, portfolio reporting, asset/liability management reporting, and investment education and consulting services to credit unions nationwide. Offerings encompass a variety of investment resources, including competitive trade execution and a wide range of analytical products.

**Corporate America CU**

Lisa Corvo, VP National Relations

Telephone: 205-383-8988 E-mail: [licorvo@corpam.org](mailto:licorvo@corpam.org)

Denise Hill, Consultant

Telephone: 770-868-6332 E-mail: [dhill@corpam.org](mailto:dhill@corpam.org)

Shirley Senn, Director, Investment/ALM Advisory Services

Telephone: 619-244-4766 E-mail: [ssenn@corpam.org](mailto:ssenn@corpam.org)

4365 Crescent Rd., Irondale, AL 35210

Website: [www.corpam.org](http://www.corpam.org)

Corporate America Credit Union is a dedicated, not-for-profit financial cooperative providing core products and services including item processing, investments, ALM services, Debit/ATM card services, branch capture and more, to natural person credit unions. Our customer service and competitive products and services demonstrate our commitment to the success of our member credit unions.

### **Corporate One FCU**

Toby Thomas, VP, Business Unit Executive

8700 Orion Pl., Columbus, OH 43240

Telephone: 866-692-6771, ext. 9356      E-mail: [tthomas@corporateone.coop](mailto:tthomas@corporateone.coop)

Web site: [www.corporateone.coop](http://www.corporateone.coop)

Corporate One FCU is a leading wholesale financial services provider to more than 750 of America's credit unions. With more than \$4.2 billion in assets under management, Corporate One offers correspondent services including ATM/debit and credit cards, share draft imaging, depository and electronic payment services as well as investment and brokerage services to credit unions across the United States. Corporate One also developed and manages Alliance One, one of the nation's largest non-network-specific ATM selective-surcharging groups.

### **Credit Union National Association**

James Carrick, Strategic Alliances & Volunteer Education Director

5710 Mineral Point Rd., Madison, WI 53705

Telephone: 608-231-4130 • E-mail: [jcarrick@cuna.coop](mailto:jcarrick@cuna.coop)

Web site: [www.cuna.org](http://www.cuna.org)

With its network of affiliated state credit union leagues, Credit Union National Association (CUNA) serves 90 percent of America's 7,700 credit unions, which are owned by more than 90 million consumer members. CUNA is your trusted resource for industry research, training and products to stay informed and keep your credit union on target. Products such as the CUNA Pressing Economic Issues Series, CUNA Credit Union Fees Survey Report and CUNA Credit Union Environmental Scan (E-Scan) are essential resources for any credit union CFO to ensure a successful future for your credit union.

### **Crews & Associates, Inc.**

D. Henry Blevins, Managing Director, Credit Union Group

Matthew K. Blevins, VP, Credit Union Group

Sarah Spivey, Corporate Assistant, Credit Union Group

521 President Clinton Ave., Ste. 800, Little Rock, AR 72201

Telephone: 800-766-2000, ext. 2447      E-mail: [d.blevins@bloomberg.net](mailto:d.blevins@bloomberg.net)

Web site: [www.crewsfs.com](http://www.crewsfs.com)

The investment professionals at Crews & Associates know how to manage and grow your money, whatever the economy throws your way. We even have an entire team that works exclusively with credit union investment managers to advise and assist them with their investment needs - which means we know what works just for you. When it comes time to make your investment decisions, turn to Crews & Associates for advice you can trust and products you can count on.

### **CUNA Mutual Group**

Janet McDonald, Sales Market Manager  
350 S. Main St., Frankfort, IN 46041

Corporate Headquarters:

5910 Mineral Point Rd., Madison, WI 53705

Telephone: 800-356-2644, ext. 3154 E-mail: [janet.mcdonald@cunamutual.com](mailto:janet.mcdonald@cunamutual.com)

Web site: [www.cunamutual.com](http://www.cunamutual.com)

CUNA Mutual Group insurance, retirement and investment products provide financial security and protection to credit unions and their members worldwide. With more than 75 years of true market commitment, CUNA Mutual's vision is unwavering: To be a trusted business partner who delivers service excellence through customer-focused products and market-driven insight.

### **CUNA Strategic Services**

Brenda Halverson, Alliance Manager

5710 Mineral Point Rd., Madison, WI 53705

Telephone: 608-231-4110 E-mail: [bhalverson@cuna.com](mailto:bhalverson@cuna.com)

Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

CUNA Strategic Services delivers solutions through third-party providers to benefit your credit union by adding to your bottom line, contributing to your peace of mind, and strengthening your relationships with credit union members.

### **Diebold, Incorporated**

Jim Fitzpatrick, Client Executive

6181 Chip Ave., Cypress, CA 90630

Telephone: 714-820-1346 E-mail: [james.fitzpatrick@diebold.com](mailto:james.fitzpatrick@diebold.com)

Web site: [www.diebold.com](http://www.diebold.com)

Mike Pitts, Business Solutions Manager, Consumer Transaction Services

7370 Opportunity Rd., Ste J, San Diego, CA 92111

Telephone: 619-239-1881; E-mail: [michael.pitts@diebold.com](mailto:michael.pitts@diebold.com)

Web site: [www.diebold.com](http://www.diebold.com)

Tom Lybeck, Alliance Manager

5710 Mineral Point Rd., Madison, WI 53705

Telephone: 608-231-4110 E-mail: [tlybeck@cuna.coop](mailto:tlybeck@cuna.coop)

Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

Diebold offers a comprehensive line of self-service, security, and service solutions.

With our successful line of Opteva® ATMs, advanced teller-automation technology and remote-teller systems, our solutions are changing the way the world accesses cash and the way credit unions interact with members.

### **Elite Capital Management Group, LLC**

Matthew P. Butler - Managing Principal - Institutions

1331 Highland Ave., Ste. D., Cheshire, CT 06410

Telephone: 203-699-9662 E-mail: [matthew.butler@elitecapgroup.com](mailto:matthew.butler@elitecapgroup.com)

Web site: [www.elitecapgroup.com](http://www.elitecapgroup.com)

Elite Capital Management Group is a highly specialized SEC registered investment advisor who pioneered the concept of employee benefits pre-funding in the credit union movement. Credit unions from all across the country have benefited from the decidedly unique Elite Yield Enhancement Pre-Funding Program® - a program that combines tactical portfolio management with Elite's distinct asset allocation discipline. Elite Capital Management Group has helped credit unions earn superior returns which have been used to offset spiraling employee benefits costs.

### **Executive Benefits Solutions**

John Sinclair, Registered Representative

Waterfront Corporate Park

2200 Georgetowne Dr., Ste. 100, Sewickley, PA 15143

Telephone: 724-940-6312 E-mail: [john.sinclair@lfg.com](mailto:john.sinclair@lfg.com)

Web site: [www.executivebenefitssolutions.com](http://www.executivebenefitssolutions.com)

Executive Benefits Solutions specializes in developing Employee Benefits Pre-Funding Programs and Executive Benefit Plans for credit unions. With over 20 years experience working with the credit union industry, Executive Benefits Solutions can help credit unions take control today and find the solutions to prepare for tomorrow with the right financial strategies.”

### **Farin & Associates**

Ches Marks, Senior Sales Executive

2924 Marketplace Dr., Ste. 200, Fitchburg, WI 53719-5332

Telephone: 608-661-4249 E-mail: [cmarks@farin.com](mailto:cmarks@farin.com)

Web site: [www.farin.com](http://www.farin.com)

For over 25 years, FARIN & Associates has been a leader in providing financial analysis and consulting services. We deliver balance sheet management and earnings improvement solutions to credit unions of all sizes, nationwide. FARIN's services include, in-house and outsourced ALM solutions, iPrice deposit, loan and relationship pricing programs, consulting, and CPE-approved education webinars/workshops.

### **Federal Home Loan Banks**

Thomas J. Ciresi, SVP

221 East Fourth St., 1000 Atrium Two, Cincinnati, OH 45202

Telephone: 513-852-7695 E-mail: [ciresitj@fhlbcin.com](mailto:ciresitj@fhlbcin.com) Web site: [www.fhlbcin.com](http://www.fhlbcin.com)

The 12 Federal Home Loan Banks and their 7,800 member financial institutions, including 1,000 credit unions, form a cooperative partnership that helps finance the country's housing and community development needs.

## **Financial Northeastern Companies**

Colleen Westervelt, Senior Account Executive

Charles Schneider, Senior Account Executive

100 Passaic Ave., Fairfield, NJ 07004

Telephone: 973-882-9337 E-mail: [szage@financialnortheastern.com](mailto:szage@financialnortheastern.com)

Web site: [www.financialnortheastern.com](http://www.financialnortheastern.com)

FNC has worked with credit unions nationwide for over 25 years. Our investment specialists build customized portfolios designed to meet established risk, return and maturity parameters. FNC has also helped innumerable credit unions bridge their funding gaps by tapping into the growing market for credit union issued share certificates.

## **FTN Financial**

Sally Pace, SVP

845 Crossover Lane, Suite 150, Memphis, TN 38117

Telephone: 901-435-7956 E-mail: [sally.pace@ftnfinancial.com](mailto:sally.pace@ftnfinancial.com)

Web site: [www.ftnfinancial.com](http://www.ftnfinancial.com)

FTN Financial is an industry leader in fixed income sales, trading and strategies for institutional clients in the U.S. and abroad. FTN Financial also provides investment services and balance sheet management solutions. With an average daily trading volume of \$7 billion, FTN transacts business with approximately 30% of all domestic depository institutions with \$25MM+ in total assets. FTN Financial is also a leading underwriter of callable agency debt and a top performer in the overall agency market with maturities of 18 months and longer. FTN Financial has offices in the United States in Atlanta, Boston, Charlotte, Chicago, Cleveland, Dallas, Kansas City, Los Angeles, Memphis, Mobile, New York, Philadelphia, San Francisco, Scottsdale, Stamford, Westbury, and internationally in Hong Kong and Tokyo.

## **Harland Clarke**

Ron Hasbrooke, Director

10931 Laureate Dr., San Antonio, TX 78249

Telephone: 210-697-8888 E-mail: [ron.hasbrooke@harlandclarke.com](mailto:ron.hasbrooke@harlandclarke.com)

Web site: [www.harlandclarke.com](http://www.harlandclarke.com)

Tom Lybeck, Alliance Manager

5710 Mineral Point Rd., Madison, WI 53705

Telephone: 608-231-4109 E-mail: [tlybeck@cuna.com](mailto:tlybeck@cuna.com)

Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

Harland Clarke is a leading provider of best-in-class integrated payment solutions, marketing services, security services, and retail products. We provide integrated solutions for financial institutions; investment firms; business-to-business clients; individual consumers; and small, medium and large businesses serving multiple industries.

### **Intuit Financial Services**

Maria Lohman, Alliance Manager  
5720 Peachtree Pkwy., Atlanta, GA 30092  
Telephone: 678-367-3305 E-mail: [maria.lohman@intuit.com](mailto:maria.lohman@intuit.com)  
Web site: [www.ifs.intuit.com](http://www.ifs.intuit.com)

Brenda Halverson, Alliance Manager  
5710 Mineral Point Rd., Madison, WI 53705  
Telephone: 608-231-4110 E-mail: [bhalverson@cuna.com](mailto:bhalverson@cuna.com)  
Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

Intuit Financial Services, formerly Digital Insight, helps financial institutions increase their profit per customer by continuously innovating how consumers and businesses manage their money. Our portfolio of online financial management solutions includes consumer and business Internet Banking, Bill Payment and Presentment, FinanceWorks™, Small Business FinanceWorks, TurboTax® for Online Banking, and Business Financial Solutions. Our proven customer driven innovation which leverages decades of consumer and business insights, together with our comprehensive marketing programs, help drive adoption and active use.

### **John M. Floyd & Associates**

Richard A. Miller, Executive Sales Director  
125 N. Burnet Dr., Baytown, TX 77520  
Telephone: 800-809-2307 E-mail: [richard.miller@JMFA.com](mailto:richard.miller@JMFA.com)  
Web site: [www.JMFA.com](http://www.JMFA.com)

Rick Govek, Alliance Manager  
5710 Mineral Point Rd., Madison, WI 53705  
Telephone: 608-231-4189 E-mail: [rgovek@cuna.com](mailto:rgovek@cuna.com)  
Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

JMFA is a leader in profitability and performance improvement consulting, helping credit unions add to their non-interest bottom line. The company is an acknowledged authority and pioneer of automated overdraft programs which can contribute to your non-interest income and member services. Additionally, JMFA's Contract Optimizer service can help your credit union reduce costs and obtain better contract terms. JMFA is proud to be an alliance provider for CUNA Strategic Services.

### **Kohl Advisory Group**

Mike Kohl, President/CEO  
8531 E. San Lorenzo Dr., Ste.100, Scottsdale, AZ 85258-2573  
Telephone: 888-918-KOHL (5645) E-mail: [mkohl@kohlag.com](mailto:mkohl@kohlag.com)  
Web site: [www.kohlag.com](http://www.kohlag.com)

Utilizing the power of Activity-Based Costing, Kohl Advisory Group offers highly cost-effective services for discovering, understanding and managing cost and profitability of products. Relied upon by credit unions from \$40 million to \$40 billion in assets, it also includes software which facilitates development of product strategies for both design and pricing.

### **Maps Advisory Services and CU Insurance Alliance**

Kevin Cole, CFO

John Harris, CEO

P.O. Box 12398, Salem, OR 97309

Telephone: 503-375-2422 E-mail: [kcole@mapscu.com](mailto:kcole@mapscu.com)

Web site: [www.mapscu.com](http://www.mapscu.com)

Maps Advisory helps credit unions improve investment portfolio performance with portfolio management, valuation, and consulting services for credit unions of all sizes.

Contact Information: Kevin Cole, Manager – Client Relations, 503-375-2422,

[kcole@mapscu.com](mailto:kcole@mapscu.com)

CU Insurance Alliance is a multi credit union-owned CUSO designed to meet the insurance, risk management and fee income needs of its investor credit unions.

Contact Information: John Harris, CEO – 503-779-1816,

[jharris@culnsurancealliance.com](mailto:jharris@culnsurancealliance.com)

### **McGuire Performance Solutions, Inc.**

Elaine Halliday, VP Sales

16435 N. Scottsdale Rd, Ste. 290, Scottsdale, AZ 85254

Telephone: 480-556-6771 E-mail: [info@mpsaz.com](mailto:info@mpsaz.com) Web site: [www.mpsaz.com](http://www.mpsaz.com)

McGuire Performance Solutions offers industry-leading technical services, including core deposit behavior and loan prepayment statistical analyses, loan credit quality quantification, validation of ALM, liquidity, ALLL, and advanced valuation models, FAS fair value requirements (e.g. FAS 107 and FAS 141R) and impairment tests for goodwill and core deposit intangibles (FAS 142).

### **McQueen Financial Advisors, Inc.**

Charley McQueen, President

Craig Sicilia, Managing Director

26676 Woodward Ave., Royal Oak, MI 48067

Telephone: 248-548-8400 E-mail: [charley@m-f-a.com](mailto:charley@m-f-a.com) Web site: [www.m-f-a.com](http://www.m-f-a.com)

McQueen Financial Advisors, Inc. is a leading nationwide provider of financial advisory services. We are an SEC-registered fee-based investment advisory firm that has been serving financial institutions since 1999. We provide credit unions with Investment Portfolio Management, Asset Liability Management, Concentration Risk Analysis, Mortgage Servicing Rights Valuation, and Strategic Consulting.

### **MEMBERS Trust Company**

Kate Braddock, CFA - Vice President, Chief Investment Officer

14025 Riveredge Dr., Ste. 280, Tampa, FL 33637

Telephone: 888-727-9191 E-mail: [kate.braddock@memberstrust.com](mailto:kate.braddock@memberstrust.com)

Web site: [www.memberstrust.com](http://www.memberstrust.com)

Since 1987, MEMBERS Trust Company, owned and managed by America's credit unions, operates as a special purpose federal savings bank supervised by the Office of Thrift Supervision, along with regulatory oversight from NCUA. Assets of over \$700 million are managed by an investment team comprised of 4 CFA charter holders.

## **MoneyGram**

Michael Daugherty, VP Payment Products Sales

13122 Vista Hvn., San Antonio, TX 78216

Telephone: 210-493-7921 E-mail: [mdaugherty @moneygram.com](mailto:mdaugherty@moneygram.com)

Web site: [www.moneygram.com](http://www.moneygram.com)

Tom Lybeck, Alliance Manager

5710 Mineral Point Rd., Madison, WI 53705

Telephone: 608-231-4109 E-mail: [tlybeck@cuna.com](mailto:tlybeck@cuna.com)

Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

MoneyGram provides person-to-person payments within the U.S. and to over 190 countries with MoneyGram Money Transfer services. Members can also pay thousands of billers, load prepaid cards and add minutes to mobile phones at your branches. MoneyGram offers money order and official check outsourcing services and has been serving the credit union industry for 60+ years.

## **Morgan Keegan & Company, Inc.**

### **Fixed Income Capital Markets**

Summer Holbrook, Marketing Director

50 North Front St., 14<sup>th</sup> Fl., Memphis, TN 38103

Telephone: 800-564-2249 E-mail: [summer.holbrook@morgankeegan.com](mailto:summer.holbrook@morgankeegan.com)

Web site: [www.morgankeegan.com/ficm](http://www.morgankeegan.com/ficm)

Our Fixed Income Capital Markets division is one of the largest off Wall Street – ranking among the nation’s top underwriters of new issue agencies and municipal securities. Made up of more than 160 sales representatives, 40 research analysts and 100 traders, we offer a variety of valuable services like extensive research offerings, eFolio® and asset/liability services.

## **The Morgan Stanley Smith Barney Credit Union Group**

Mark Wickard, SVP/Financial Advisor

2900 West Rd., Ste. 500, East Lansing, MI 48823

Telephone: 800-248-0487 E-mail: [mark.wickard@morganstanley.com](mailto:mark.wickard@morganstanley.com)

Web site: [www.morganstanley.com](http://www.morganstanley.com)

The Morgan Stanley Smith Barney Credit Union Group, in East Lansing MI, is committed to providing comprehensive investment strategies, and recommendations that are designed to meet the objectives of credit unions nationwide. At Morgan Stanley Smith Barney, we understand that credit unions have unique investment needs – that’s why The Morgan Stanley Credit Union Group offers services totally devoted to credit unions.

### **Multi-Bank Securities, Inc.<sup>®</sup>**

John Morrison and Burt Cohen

24280 Woodward Ave., Pleasant Ridge, MI 48069

Telephone: 800-967-9045 E-mail: [info@mbssecurities.com](mailto:info@mbssecurities.com)

Web site: [www.mbssecurities.com](http://www.mbssecurities.com)

Multi-Bank Securities, Inc. (MBS) is an institutional fixed-income securities firm that maintains an unblemished record of safety, security, and customer satisfaction to credit unions for over 20 years. We offer a full-array of suitable investment and funding products, resources to provide our clients with access to market knowledge, and tools needed to make informed investment decisions. Our firm extends personal service to NCUA members throughout the U.S. MBS has been ranked by Inc. Magazine as one of the fastest-growing private financial services for two years in a row.

### **National Credit Union Foundation**

Christopher Morris, CUDE, Director of Communications

5710 Mineral Point Rd., Madison, WI 53705

Telephone: 800-356-9655, ext. 4374 Email: [cmorris@ncuf.coop](mailto:cmorris@ncuf.coop)

Web: [www.ncuf.coop](http://www.ncuf.coop)

As the philanthropic and social responsibility leader of America's credit union movement, the National Credit Union Foundation (NCUF) raises funds, makes grants, manages programs, and provides education empowering consumers to achieve financial independence through credit unions. Support of the Foundation enables credit unions to help their members reach life-changing goals.

### **OnlineALM.com by ZM Financial Systems**

Tom Bowers, VP Client Services

501 Eastowne Dr., Ste. 130, Chapel Hill, NC 27514

Telephone: 919-251-6592 E-mail: [tom.bowers@zmfs.com](mailto:tom.bowers@zmfs.com)

Web site: <http://www.onlinealm.com/>

OnlineALM.com by ZM Financial Systems is a web-based ALM solution. With an intuitive, easy-to-operate interface, the system offers the sophistication of advanced in-house models, at a fraction of the cost. Visit our booth to see how onlineALM.com can deliver industry-leading analytics plus extensive reporting via internet right to your desktop.

### **Penrith Group, Inc.**

Carl Meiswinkel, President

28202 Cabot Rd., Ste. 225

Laguna Niguel, CA 92677

Telephone: 949-347-7700 E-mail: [carl@penrithgroup.com](mailto:carl@penrithgroup.com)

Web site: [www.penrithgroup.com](http://www.penrithgroup.com)

Penrith's team of underwriting, compliance and valuation professionals provide loan level risk assessment for credit unions. Penrith reviews all asset classes - Residential/Commercial/Consumer for a 360° view of your portfolio. Our forward-looking analytics include Value at Risk, ALLL Optimization, economic stress scenario CashFlow Analysis, loan-level Risk Momentum and Concentration Risk.

### **Perimeter E-Security**

Brian Otte, SVP Corporate Development  
440 Wheelers Farms Rd., Ste. 202, Milford, CT 06461  
Telephone: 813-907-1733 E-mail: [botte@perimeterusa.com](mailto:botte@perimeterusa.com)  
Web: [www.perimeterusa.com](http://www.perimeterusa.com)

Debbie Bergenske, Alliance Manager  
5710 Mineral Point Rd., Madison, WI 53705  
Telephone: 608-231-4340 E-mail: [dbergenske@cuna.com](mailto:dbergenske@cuna.com)  
Web site: [www.cunastrategicservices.com](http://www.cunastrategicservices.com)

Perimeter E-Security is the trusted market leader of information security services that delivers enterprise-class protection and compliance for businesses of any size. Perimeter offers the most comprehensive compliance, security and messaging services that include: hosted email, encrypted email, firewall management and monitoring, host intrusion and prevention, email anti-virus and spam filter and email archiving.

### **ProfitStars**

Jacqueline Scheider, Senior Marketing Manager  
1025 Central Expressway S, Dallas, TX 75013-8052  
Telephone: 877-827-7101 E-mail: [jscheider@profitstars.com](mailto:jscheider@profitstars.com)  
Web site: [www.profitstars.com](http://www.profitstars.com)

ProfitStars® provides business and financial technology solutions for more than 11,000 clients around the globe, including nearly 50% of the top 50 credit unions (based on asset size) on the market today. Learn more about our Asset Liability Management, Budgeting, Loan Pricing, and Enterprise-wide Profitability solutions at [www.profitstars.com](http://www.profitstars.com).

### **PSCU Financial Services, Inc.**

Chuck Fagan, EVP, Chief Sales Officer  
560 Carillon Pkwy., Saint Petersburg, FL 33716-1294  
Telephone: 800-443-7728 E-mail: [cfagan@pscufs.com](mailto:cfagan@pscufs.com)  
Web site: [www.pscufs.com](http://www.pscufs.com)

Helping credit unions succeed is the mission of PSCU Financial Services, the nation's largest CUSO. We deliver cost effective, high quality services to include credit, debit, ATM, prepaid, eCommerce, lending, and 24/7 contact center operations. We've been returning value to members for more than 30 years, today proudly servicing over 30 million consumers.

### **Raddon Financial Group**

Dan McGowan, Director, Marketing and Corporate Communications  
701 E. 22nd St., Ste. 400, Lombard, IL 60148  
Telephone: 800-827-3500 E-mail: [dmcgowan@raddon.com](mailto:dmcgowan@raddon.com)  
Web site: [www.raddon.com](http://www.raddon.com)

Since 1983, RFG has been providing research-based solutions to the financial services industry. RFG offers a unique blend of strategic foresight, objective intelligence and industry expertise through our Marketing, Research and Consulting solutions. RFG

helps credit unions develop sustainable business improvements with measurable results to gain a competitive advantage.

### **Raymond James & Associates, Inc.**

Jeff Desind, VP

One Penn Plaza, New York, NY 10119

Telephone: 212-273-4045

E-mail: [jeff.desind@raymondjames.com](mailto:jeff.desind@raymondjames.com)

Web site: [Raymondjames.com](http://Raymondjames.com)

Founded in 1962, Raymond James is a large financial services firm serving Institutional and retail clients around the globe. The Institutional Taxable Fixed Income division specifically works with all financial institutions to deliver the products, expertise, strategies, and trading strength that one would expect and deserve.

### **SimpliCD / Primary Financial Co., LLC**

John Parks, AVP Institutional Funding

3260 Middle Rd., Columbus, IN 47203

Telephone: 812-378-4788 E-mail: [jparks@epfc.com](mailto:jparks@epfc.com) Web site: [www.epfc.com](http://www.epfc.com)

Primary Financial is the custodian for the SimpliCD certificate of deposit placement service. We currently service more than 4,500 credit unions throughout the U.S. with more than \$6 billion in credit union investments outstanding. Primary Financial has been in business since 1996 and is a credit union service organization that is owned by the corporate credit union network.

### **TimeValue Software**

Markus Mollica & Marty Pellerin

22 Mauchly, Irvine, CA 92688

Telephone: 800-426-4741

E-mails: [mmollica@timevalue.com](mailto:mmollica@timevalue.com) & [mpellerin@timevalue.com](mailto:mpellerin@timevalue.com)

Web site: [www.timevalue.com](http://www.timevalue.com)

TimeValue Software is dedicated to developing and supporting best-in class, time-saving software solutions for a wide range of time value of money calculations.

TimeValue Software has developed a process of handling TDRs, NPV, and ALL that is simple, accurate per FAS 114, and can help minimize the loss.

### **TMG Financial Services**

Jon Sarvis, CFO

1500 NW 118<sup>th</sup> St., Des Moines, IA 50325

Telephone: 888-428-4720, ext. 5261 E-mail: [jons@tmgfinancialservices.com](mailto:jons@tmgfinancialservices.com)

Web site: [www.tmgfinancialservices.com](http://www.tmgfinancialservices.com)

TMG Financial Services (TMGFS) is a credit union-owned CUSO that partners with credit unions by purchasing credit card portfolios. TMGFS exists to provide a truly collaborative solution for credit unions looking for an alternative to selling their portfolio to a bank competitor. For more information, visit [www.tmgfinancialservices.com](http://www.tmgfinancialservices.com).

**Twenty Twenty Analytics**

Steve Miller, President

2121 Ponce De Leon Blvd., 11<sup>th</sup> Fl., Coral Gables, FL 33134

Telephone: 305-442-2200, ext. 232

E-mail: [steve.miller@twentytwentyanalytics.com](mailto:steve.miller@twentytwentyanalytics.com)

Web site: [www.twentytwentyanalytics.com](http://www.twentytwentyanalytics.com)

Twenty Twenty Analytics is a company that specializes in providing loan grading, risk analysis, portfolio stress testing and loan allowance validation specifically designed for the needs of credit unions. As dedicated group of financial consulting professionals, we have more than 60 years of collective experience related to mortgage lending, consumer portfolios and commercial loan analysis.

**Vining Sparks**

Robert Quarles, Senior Vice President

775 Ridgelake Blvd., Memphis, TN 38120

Telephone: 800-786-1262 E-mail: [rquarles@viningsparks.com](mailto:rquarles@viningsparks.com)

Web site: [www.viningsparks.com](http://www.viningsparks.com)

Vining-Sparks IBG is nationally recognized as a leading broker/dealer in serving the investment needs of institutional investors. Vining Sparks has offices throughout the United States and an international office in London with headquarters in Memphis, Tennessee. The firm has over 300 employees in cities across the United States. It has over 4,400 active customers, which include depository institutions, public entities and money managers. The firm also ranks in the top 20 underwriters of new U.S. Agency debt. Member FINRA/SIPC.