

2008

Collections & Bankruptcy

CONFERENCE

February 20-21 • Savannah, GA
April 23-24 • Greensboro, NC
June 18-19 • Columbia-Irmo, SC

Make your lending and collections efforts more productive.



The Power of Partnership

GEORGIA CREDIT UNION
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NORTH CAROLINA
CREDIT UNION LEAGUE
Committed to helping credit unions succeed



CUNA
Credit Union
National Association

Collections & Bankruptcy

CONFERENCE

Credit unions today are facing a rising tide of delinquent accounts and bankruptcies. This conference will help you use effective collection tactics, guard against fraud, and know the ins and outs of the debt sales industry. You'll have the opportunity to exchange ideas with your peers in roundtable discussions. You'll learn how to strengthen the credit union's position if a bankruptcy is unavoidable and get updates on the Update on the Bankruptcy Reform Act.

Day One: Collections

Collections Foundations Review

- Gain tools to modify your credit union's credit and collections policies
- Identify and understand causes of delinquency
- Evaluate and modify the steps to a collections call

Fraud and How it Relates to Collections

- Recognize current schemes and scams perpetrated on credit unions
- Discover why credit unions are "soft targets" for fraud
- Establish the needed procedures and policies to prevent fraud losses

Debt Purchase Programs

- Understand the evolution of the debt sale industry
- Establish the pros and cons of selling your charged-off accounts
- Discuss the contractual requirements

Best Practices Roundtable Discussions

- Review the collections tools your peers are using in their collection departments
- Discuss the current challenges in collections practices

Day Two: Bankruptcy

Bankruptcy Trends

- Identify the early warning signs of bankruptcy
- Strengthen the credit union's position if a bankruptcy is unavoidable
- Understand the difference between Chapters 7 and 13
- Discover the recent trends in bankruptcy

Update on the Bankruptcy Reform Act

- Understand the new elements of Chapter 7: abuse, means testing, and state median income levels
- Examine the reaffirmation requirements, required disclosures, court approvals, and the credit union exception
- Learn about the elimination of the debtor's option to retain collateral without redeeming or reaffirming
- Review new developments in the areas of credit card debt, student loans, and exempt property
- Master the new rules eliminating the devastating "strip-down" of many secured claims

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Locations

February 20–21 • Savannah, GA

Hyatt Regency Savannah
2 W. Bay St.
Savannah, GA 31401-1107
Reservations: 800-233-1234
Phone: 912-238-1234

April 23–24 • Greensboro, NC

North Carolina Credit Union League
4160 Piedmont Pkwy.
Greensboro, NC 27410-8109
Phone: 800-822-8859

June 18–19 • Columbia-Irmo, SC

South Carolina Credit Union League
The Bateman Center
7440 Broad River Road
Irmo, SC 29063
Phone: 803-781-5400

Tuition

Tuition is \$349 for both days or \$199 per day. Credit unions under \$10 million in assets receive a 25% discount. For information call 800-356-9655, ext. 4387.

Confirmations

When you register online and pay with ACH or credit card, you will receive your registration confirmation via e-mail within three business days. Please allow up to 10 days if you pay by check.

Cancellations

Cancellations received in writing (via fax 608-231-4327) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$50 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins. Substitutions are accepted anytime prior to the start of the program.

More Lending Resources

You'll find links to additional learning resources, including Webinar topics, on your league or affiliates training Web site.

Consumer Lending School

Strengthen your service attitude, build your understanding of the marketplace, and improve your lending decisions.

March 10–14 • Greensboro, NC
September 8–12 • Columbia, SC

CUNA Certified Financial Counselor Schools

This training will help you discover ways to help members resolve financial problems. You'll also have the opportunity to earn your Certified Credit Union Financial Counselor (CCUFC) certification.

March 30–April 4 • Miami, FL
December 7–11 • Tempe, AZ

CUNA Consumer Lending Schools

Gain the skills you need to strategize, develop, and implement a competitive and comprehensive lending program.

May 5–8 • San Francisco, CA

Schedule

8:30–9:00	Registration
9:00 a.m.–Noon	Educational sessions
Noon–1:00 p.m.	Networking lunch
1:00–4:00 p.m.	Educational sessions

Register online today!

Georgia: training.gcu.org

North Carolina: training.ncleague.org

South Carolina: training.sccul.org

For registration information or assistance, e-mail reginfo@cuna.coop
or call 800-356-9655, ext. 4387.

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Instructors

Attorney David A. Reed

David Reed, instructor for February 20-21 in Savannah and April 23-24 in Greensboro, has nearly two decades of collections and bankruptcy experience representing both debtors and creditors. Reed is vice president and general counsel for Apple Federal Credit Union in Fairfax, Virginia.

Attorney Christy Curtis Jones

Christy Curtis Jones, instructor for June 18-19 in Columbia-Irmo, SC, is an attorney with Shery & Jones, P.A. Jones concentrates her practice in the areas of creditor/debtor rights, bankruptcy, collections, and foreclosure.



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