



Credit Union National Association

PO Box 431 | Madison, WI 53701-0431



2009

# CUNA COLLECTIONS & BANKRUPTCY SCHOOLS

## INTRODUCTION

MARCH 8-13, 2009 • TAMPA, FL  
OCTOBER 4-9, 2009 • LAS VEGAS, NV

## ADVANCED

OCTOBER 4-9, 2009 • LAS VEGAS, NV

*“CUNA collections and bankruptcy training was a valuable learning experience for me. I feel more confident and better informed in the most effective ways to do my job.”*

• Marsha Lamberth

**Register at: [training.cuna.org](http://training.cuna.org)**

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# CUNA COLLECTIONS & BANKRUPTCY SCHOOLS

*Achieve excellence in your collection efforts.*

## INTRODUCTION

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# 2009 CUNA COLLECTIONS & BANKRUPTCY SCHOOL: INTRODUCTION

MARCH 8-13, 2009 • TAMPA, FL

Tuition: \$1,295 (\$1,395 after January 23, 2009)

OCTOBER 4-9, 2009 • LAS VEGAS, NV

Tuition: \$1,295 (\$1,395 after August 21, 2009)

Register at: [training.cuna.org](http://training.cuna.org)

Enter the code in the Event Finder.

**CCSFLO9** for March 8-13, 2009

**CCSNV09** for October 4-9, 2009

## BANKRUPTCIES... DELINQUENT ACCOUNTS... THESE PROBLEMS WON'T GO AWAY OVERNIGHT.

**The CUNA Collections & Bankruptcy School: Introduction** will provide you with the knowledge and skills to understand the most common causes of delinquency, learn effective negotiation strategies, identify the early warning signs of a potential bankruptcy, and discover strategies to strengthen your credit union's position if a bankruptcy is unavoidable.

**The CUNA Collections & Bankruptcy School: Introduction** is beneficial for all staff members responsible for collections and working with delinquent accounts. Expand your knowledge of bankruptcy and the legal issues involved to keep your credit union's collection practices sound.

100%  
GUARANTEE

CUNA Center for Professional Development is committed to providing a quality learning experience with cutting-edge topics and expert instructors. If for some reason you are not fully satisfied, contact us and we'll send you a full tuition refund or credit toward another conference, school, or institute.

**Experience Learning** like never before with CUNA Center for Professional Development. For more than 40 years, we've helped people reach their personal and professional potential to maximize credit union performance. With training designed for credit unions by credit union people, our content is second to none and our business results help credit unions thrive. We deliver expert information, resources, and networking opportunities that inform and motivate staff and volunteers to deliver innovative ideas and exceptional strategies to your credit union. **Guaranteed.**

## Sunday

3:30 – 4:00 p.m.

*Registration*

4:00 – 5:00 p.m.

*Networking Hour*

## Monday

8:00 – 8:30 a.m.

*Welcome & Orientation*

8:30 – 11:45 a.m.

### Collection ABCs

- Evaluate and modify current credit and collection policies
- Understand the most common cases of delinquency
- Recognize and strategize the eight steps to the collection call
- Choose the most effective communication style for the collection process
- Role play scenarios for collection calls

11:45 a.m. – 12:45 p.m.

*Networking Lunch Provided*

12:45 – 4:00 p.m.

### Member Service & Collections

- Orchestrate a service and sales environment in the collection process
- Develop and utilize effective member communications
- Differentiate between stalls and objections
- Plan successful rebuttals

## Tuesday

8:00 – 11:30 a.m.

### Best Practices Roundtable Discussions

*(Joint session with Advanced school)*

- Review the collection tools that your peers are using in their collection departments
- Discuss the challenges that exist in collection practices today

11:30 a.m. – 1:00 p.m.

*Lunch on Your Own*

1:00 – 3:00 p.m.

### Repossession

- Understand your credit union's liability for non-compliance
- Determine the legal factors affecting the right to repossess
- Establish repossession methods
- Learn the key steps to take when collateral is repossessed
- Discuss the credit union's relationship with its reposessor and how to best protect the credit union
- Establish the legal issues involved in disposing or repossessing collateral

## Wednesday

8:30 – 10:30 a.m.

### Repossession

*(Continued from Tuesday session)*

10:45 – 11:30 a.m.

### Collection Tools & Tips

- Learn guidelines for effective telephone collections
- Understand the importance of documentation
- Discuss the two basic issues when contacting a debtor
- Establish the right questions and learn how to avoid the wrong questions
- Learn tips for responding to debtor excuses and objections
- Gain a brief overview of debt collection statutes

11:30 a.m. – 1:00 p.m.

*Lunch on Your Own*

1:00 – 3:30 p.m.

### Collection Tools & Tips

*(Continued from morning session)*

## Thursday

8:00 – 11:30 a.m.

### Bankruptcy

- Identify the early warning signs
- Establish methods that can steer members away from bankruptcy
- Discover strategies to strengthen your credit union's position if a bankruptcy is unavoidable
- Learn legal information to reduce your bankruptcy losses
- Understand the difference between Chapters 7 and 13

11:30 a.m. – 1:00 p.m.

*Lunch on Your Own*

1:00 – 4:00 p.m.

### Bankruptcy

*(Continued from morning session)*

## Friday

7:30 – 10:30 a.m.

### Maximizing Recoveries From Charged-Off Loans

- Develop realistic charge-off recovery expectations for your portfolio
- Quantify the time, talent, and resources required to attain expected recovery
- Determine if expected recovery justifies the investment of some, all, or none of your staff's time and talent
- Develop contact plans to direct your staff and/or third party's recovery effort
- Determine if additional revenues can be generated from accounts that your staff or third party have deemed uncollectible

10:30 – 10:45 a.m.

### Wrap-Up

- Evaluations
- Certificates

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# 2009 CUNA COLLECTIONS & BANKRUPTCY SCHOOL: ADVANCED

OCTOBER 4-9, 2009 • LAS VEGAS, NV  
Tuition: \$1,195 (\$1,295 after August 21, 2009)

**Register at:** [training.cuna.org](http://training.cuna.org)

Enter **CCUNV09** in the Event Finder.

## DISCUSS THE CHALLENGES THAT EXIST IN COLLECTION PRACTICES TODAY.

Explore best practices while getting need-to-know information on privacy issues, FTC views on debt collectors, and reviews of landmark cases that shed negative light on the collections industry. **The CUNA Collections & Bankruptcy School: Advanced** has **ALL NEW TOPICS** every year that will keep you current and compliant in the collections world.

**The CUNA Collections & Bankruptcy School: Advanced** level is beneficial for credit union managers or any staff member in charge of the collections efforts at your credit union. With determined staff and superior training, your credit union will survive the compliance jungle of credit and collections.

### Sunday

3:30 – 4:00 p.m.

*Registration*

4:00 – 5:00 p.m.

*Networking Hour*

### Monday

8:00 – 8:30 a.m.

*Welcome & Orientation*

9:00 a.m. – Noon

### **The Economy & How it Impacts the Collection Department**

- Analyze the current economic trends driving the surge in credit union loan delinquency
- Review the factors that led us to the current credit crisis and how the Federal Reserve is helping lending institutions
- Discuss the proposed government plans to help stem the tide of mortgage defaults and foreclosures
- Explore the value of using taxpayer money to buy up defaulting loans from financial institutions

Noon – 1:00 p.m.

*Networking Lunch Provided*

1:00 – 4:00 p.m.

### **Financial Counseling Techniques for Collection Staff**

- Explore the basic skills and steps in financial counseling
- Discuss what challenges collections staff will encounter while counseling members
- Establish the benefits of using financial counseling techniques in the collection process

Schedule is subject to change.

## Tuesday

8:30 – 11:30 a.m.

### **Best Practices Roundtable Discussions**

*(Joint session with Advanced school)*

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

11:30 a.m. – 1:00 p.m. *Lunch on Your Own*

1:00 – 3:30 p.m.

### **Collection Reports, Policies & Procedures**

- Discuss with peers the reports they generate and the statistics they consider meaningful
- Explore how tracking the proper data can improve your delinquency ratios
- Determine methods to analyze the charge-off causes in your credit union for proper policy development
- Compare your credit and collection policies to those of fellow attendees for idea generation
- Strategize a dynamic approach to policy and procedure development to ensure team member buy-in and proper adherence

## Wednesday

8:30 – 11:30 a.m.

### **Reaffirmations**

- Discuss why reaffirmations are important
- Establish what tools your contract and the law provide your credit union to obtain a reaffirmation
- Learn what your options are if the debtor doesn't reaffirm
- Explore how to document reaffirmations

11:30 a.m. – 1:00 p.m. *Lunch on Your Own*

1:00 – 2:30 p.m.

### **Mortgage Crisis & Bankruptcy**

- Explore what options the bankruptcy law provides debtors who cannot pay their mortgage
- Identify what the protection bankruptcy law gives creditors when secured by real property
- Gain a better understanding of how the automatic stay affects foreclosure
- Learn how to apply payments made during Chapter 13 cases

2:45 – 4:00 p.m.

### **Relationships With Third Party Collectors**

- Learn what the Fair Debt Collection Practices Act says about third party collectors
- Understand how to avoid or resolve disputes that often arise with third party collectors
- Review your credit union's liability for actions of third party collectors
- Learn what the "due diligence" requirements are that NCUA imposes on relationships with third party collectors

## Thursday

8:30 – 11:30 a.m.

### **Fair Credit Reporting Act**

- Establish what your credit union must do before it files a negative credit report
- Discuss how to report bankrupt accounts
- Determine when your credit union has a duty to resolve disputed reports

11:30 a.m. – 1:00 p.m. *Lunch on Your Own*

1:00 – 3:30 p.m.

### **Managing Stress & the Role of Organizational Skills**

- Identify the stressors in your work and personal life
- Review workplace and life changes that can reduce stress and increase effectiveness
- Understand the physical manifestations of stress and how to recognize them
- Discover better ways to organize your work space for stress reduction and improved efficiency
- Work through exercises that will identify how you organize your surroundings

3:30 – 3:45 p.m.

### **Wrap-Up**

- Evaluations
- Certificates

*"I benefited tremendously from this program, because of the networking and sharing of information, and gleaning information from my colleagues as to their best practices, which have been proven and are currently practiced."*

• Henry Solomon  
Campbell Teachers & Salaried Workers Co-operative Credit Union Ltd.

# LEARN IN THESE EXCITING PLACES



**March 2009**  
**CUNA Collections & Bankruptcy**  
School: Introduction

**Sheraton Tampa Riverwalk**  
200 N. Ashley Dr.  
Tampa, FL 33602  
Phone: 813-226-4428  
Fax: 813-273-0839  
Room rates: \$169 single/double\*  
**Hotel Reservation Deadline:**  
**February 16, 2009**



**October 2009**  
**CUNA Collections & Bankruptcy**  
Schools: Introduction & Advanced

**MGM Grand Las Vegas**  
3799 Las Vegas Blvd.  
Las Vegas, NV 89113  
Phone: 702-891-1111  
Fax: 702-891-3036  
Room rates: \$219 single/double\*  
**Hotel Reservation Deadline:**  
**September 3, 2009**

Try **Credit Union Magazine**  
**FREE** for 6 months  
when you register.

For more on CUNA Publications,  
visit [advice.cuna.org](http://advice.cuna.org) and choose  
*Magazines & Newsletters.*



## TUITION:.....

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**FOR MORE INFORMATION:** [training.cuna.org](http://training.cuna.org)

**Program Content:**

Call: 800-356-9655, ext. 4249 • E-mail: [training@cuna.coop](mailto:training@cuna.coop)

**Registration:**

Call: 800-356-9655, ext. 4400 • E-mail: [reginfo@cuna.coop](mailto:reginfo@cuna.coop)

\* Room rates and availability cannot be guaranteed. Rooms may be sold out prior to this date, so make your hotel reservations early! Room reservations and fees are the responsibility of the registrant. To claim this room rate, call for reservations and reference "CUNA" or "Credit Union National Association."

## MORE CUNA TRAINING OPPORTUNITIES

Brought to you by your National Trade Association

### Certify your ability to help members build a strong financial future.

Become a Certified Financial Counselor by completing the FiCEP self-study program's proctored exams for all eight print modules or by attending CUNA Certified Financial Counselor Schools offered on March 29-April 2, 2009 in San Diego, CA (Part I & Advanced) and December 6-10, 2009 in St. Pete Beach, FL (Part I & Part II).



Join more than 200 credit unions that use FiCEP, CUNA's Financial Counseling Certification Program, to enable all credit union staff to become more confident in helping members build a stronger financial future.

- Proven financial counseling skills become a part of your credit union's culture
- Written for all staff levels so anyone can offer financial counseling during every member interaction
- Certification satisfies members' needs as they continually look for the value of your credit union
- Differentiates your credit union with certified financial counselors on your team
- Helps members transform the way they deal with money through real-world counseling

### Not sure how to get your financial counseling certification?

You can mix and match attending CUNA Certified Financial Counselor Schools with FiCEP. Consider taking Part I or II live at the school and then taking the other part through FiCEP. It's your choice to ensure the best learning environment for you!

### CONTINUING PROFESSIONAL EDUCATION (CPE) CREDITS

CUNA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org).



**CPE Credits:** You can earn XX group-live CPE credit hours for CUNA Collections & Bankruptcy School: Introduction, and XX group-live CPE credit hours for CUNA Collections & Bankruptcy School: Advanced. No advance preparation or prerequisites are required. For more information regarding administrative policies, such as complaint and refund, please contact CUNA at 800-356-9655, ext. 4249.

### COUNCIL DISCOUNT

CUNA Council members receive a \$100 discount on select schools and eSchools and a \$50 discount on webinars. To learn more about CUNA Councils visit [cunacouncils.org](http://cunacouncils.org).

### TRAVEL ARRANGEMENTS

United Airlines is the "official airline" for CUNA's programs. Call United's specialized meetings reservation center at 800-521-4041 to make your airline reservations. Please reference ID #553SF.

### CANCELLATIONS & REFUNDS

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 \$200 administrative fee. No refunds will be granted if cancellation is received six days or less before the program begins. Substitutions are accepted anytime prior to the start of the program at no additional cost. Simply fax an updated registration form, listing the new participant and who they will be replacing.

**CUNA Business Lending & Services Conference**  
Get your member business lending and services program off the ground. This conference is designed for decision makers who are exploring business services opportunities.

- December 7-9, 2009 • St. Pete Beach, FL  
Tuition: \$895

### CUNA Consumer Lending eSchool: Foundations

Learn the basics in consumer lending through this eSchool. You will also gain a strong foundation to build long-term lending relationships with members.

- Starts November 4, 2009  
Seven sessions • Tuition: \$1,295

### CUNA Residential Mortgage Lending eSchool

This NEW! eSchool puts you on the right path to success with the convenience of online learning. Discover how to make your lending operations more competitive, efficient, and successful.

- Starts October 19, 2009  
Seven sessions • Tuition: \$1,295

### CUNA Using Tax Returns to Qualify a Loan eSchool

Learn how to analyze personal income tax returns to qualify loans for self-employed members. Featuring dynamic speaker, Tim Harrington.

- Starts February 18, 2009  
Three sessions • Tuition: \$500

### CUNA Self-Study Courses

CPDOnline is changing the way that credit unions are training. It offers more than 250 online credit union courses designed to help the credit union staff, managers, and volunteers build credit union compliance, management, lending, member service, marketing, human resource, and other skills through interactive courses and follow-up exams. Obtain important job skills and guide your career with learning plans for collectors, loan processors, loan officers, and VP lending. Courses include:

- Preparing Loan Documents (Course A1011)
- Servicing Mortgage Loans (Course A1010)
- Successful Collections: Balancing Member Service and Credit Union Interests (Course S1310)