

DISCOVERING  
UNTAPPED  
MARKETS



CONFERENCE  
& SPRING VENDOR SHOWCASE

MAY 21-22, 2008 • DES MOINES, IA



*Learn how to build a better future for your credit union and your community.*

# DISCOVERING

# UNTAPPED MARKETS

## CONFERENCE & SPRING VENDOR SHOWCASE

MAY 21–22, 2008 • DES MOINES, IA

Young people, low income, and minority markets present a vast opportunity that has largely been untapped in financial services. Reaching out to new markets can be a challenge, but when done well it's a win for your credit union and for the diverse populations in your community. Credit unions are in a unique position to address the needs of markets that might otherwise be overlooked. Open your eyes to ways of serving more members while enhancing the bottom line.

## EDUCATIONAL SESSIONS

### THE MORTGAGE CRISIS: WHAT IT MEANS FOR CREDIT UNIONS

Subprime and predatory lending are responsible for an epidemic of housing foreclosures nationwide. Credit unions are not part of the subprime mortgage problem, but they can be part of the solution. You'll get an overview of the mortgage crisis, learn how it may affect your credit union, and discover how to offer solutions for your members and community.

### WHAT ARE UNDERSERVED MARKETS LOOKING FOR IN FINANCIAL SERVICES?

Credit unions are increasingly looking into underserved markets to grow their membership and improve the community. But, serving new markets is more involved than just marketing your current products and services. Explore today's research on underserved markets and learn how to adapt your services to low income, young adult, and minority markets.

### CHALLENGES AND OPPORTUNITIES FACING EMERGING MARKETS

The changing face of Iowa gives us an opportunity to understand the perspectives of immigrant and minority groups who have been largely un-banked. Learn how immigrants and minorities view financial services so you can fulfill their needs.

### POVERTY SIMULATION

More than 35 million people face poverty every day. For some, the wear and tear of poverty is obvious; for others it is a silent struggle. In this session, you will "walk a mile in the shoes" of someone living in poverty. The task of your "family" will be to provide for basic necessities and shelter during the course of four 15-minute "weeks." Some of you will be newly unemployed, some will be deserted by the "breadwinner," some will be senior citizens or disabled individuals on Social Security, and others will receive welfare assistance. You'll gain a realistic sense of what it would be like to struggle financially from month to month.

### INNOVATIVE LOAN PRODUCTS: OPTIONS FOR THE UNDERSERVED

Discover what other credit unions are doing to combat predatory lending. You'll focus on ways to help members who may be dealing with increasing debt and the sub-prime lending crisis.



## REGISTER TODAY!

Visit [training.iowacreditunions.com](http://training.iowacreditunions.com) and choose *Event Calendar*.  
For assistance, e-mail [reginfo@cuna.coop](mailto:reginfo@cuna.coop) or call 800-356-9655, ext. 4387.

## DAY 1

8:30–9:00 a.m.

Registration

9:00–9:15 a.m.

Welcome & Opening Remarks

9:15–10:15 a.m.

What Are Underserved Markets Looking for in Financial Services?

10:30–11:45 a.m.

Panel Discussion Breakouts:

- Reaching and Encouraging Members to Save
- Educating Youth and Young Adults

11:45 a.m.–12:45 p.m.

Lunch

12:45–1:45 p.m.

Challenges and Opportunities Facing Emerging Markets

2:00–4:45 p.m.

Poverty Simulation

5:00–7:00 p.m.

Spring Vendor Showcase and Reception

A great end to a great day! Enjoy refreshments, giveaways, and fun. Be sure to visit the VIP vendors. All are welcome.



## DAY 2

9:00–9:45 a.m.

The Mortgage Crisis: What it Means for Credit Unions

10:00–11:00

Innovative Loan Products: Options for the Underserved

11:15 a.m.–12:15 p.m.

Roundtable Discussion and Lunch

## FEATURED SPEAKERS



**MARK LYNCH** has been a credit union member for 28 years and a credit union board member for 22 years. Prior to moving to the U.S., he was the deputy chairman of Australian National Credit Union and the volunteer and resources manager for Australian Credit Union Foundation. Mark has spoken at numerous conferences on a wide range of topics including consultative selling, organizational change, social auditing, goal setting, and board governance.



**WARREN MORROW**, co-founder and CEO of Coopera Consulting, believes that accessible financial services and entrepreneurship are fundamental driving forces to improve the quality of life for all members of the community. Warren has helped small businesses receive technical assistance and obtain capital and he has consulted with Fortune 100 companies on marketing strategies for potential first-time homeowners. In 2003, he received the Iowa Friends of Civil Rights Award for his work with immigrant families.

**BONNIE L. DOOLIN** is senior vice president of credit union strategic planning, research and product development for New England Credit Union Services, and the Massachusetts, New Hampshire and Rhode Island Credit Union leagues. Over the last 10 years she has helped credit unions with strategic planning, shared branching, member business services, credit union direct lending, and since February 2007, the NCUF Real Solutions program.

## REGISTRATION & HOTEL INFORMATION

### **Embassy Suites Hotel Des Moines on the River**

101 East Locust St  
Des Moines, IA 50309  
Phone: 515-244-1700  
Room rate: \$139

#### ***Reserve lodging by April 29, 2008***

Rooms may be sold out prior to the deadline, so make your hotel reservations early.

### TUITION

Tuition is \$259 per person. Credit unions with less than \$15 million in assets have special registration rates:

- Credit unions \$10 million to \$14.9 million register for \$159.  
Use code SREG3
- Credit unions \$5 million to \$9.9 million register for \$105.  
Use code SREG2
- Credit unions less than \$5 million register for \$52.  
Use code SREG

### QUESTIONS

For registration and payment information call 800-356-9655, ext. 4882 or e-mail [leaguetraining@cuna.coop](mailto:leaguetraining@cuna.coop).

### CONFIRMATIONS

When you register online and pay with ACH or credit card, you will receive your registration confirmation 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.

## ADDITIONAL LEARNING OPPORTUNITIES

You'll find links to these resources, including webinar topics, at **training.iowacreditunions.com** or call 800-356-9655, ext. 4249.

### CUNA WORKPLACE SPANISH FOR CREDIT UNIONS ESCHOOL

Tellers, loan officers, member service representatives, and managers will gain valuable language skills to make Spanish-speaking members and co-workers feel welcome in your credit union. Visit **training.cuna.org** and choose *Webinars & eSchools*.

May 7 through June 25 • Tuition \$695

### AMERICA'S CREDIT UNION CONFERENCE & EXPO

Power up your credit union with insights and innovation vital to your credit union's success. Featured speakers include Susan Packard of HGTV; Steve Farber presenting Radical Leap: Extreme Leadership at Work; and Dan Heath, presenting Made to Stick: Why Some Ideas Survive and Others Die. Learn more at **events.cuna.org**.

June 29–July 2, 2008 • New York, NY  
Tuition \$895 (\$400 for CUs under \$35 million)

### MANAGEMENT AND LEADERSHIP WEBINARS

Here's just a sampling of the 150 webinars offered in 2008. To learn more, visit **training.cuna.org** and choose *Webinars & eSchools*.

- Developing Relationships Through Staff Communication, July 30
- Building Collaboration & Cooperation With Your Team, Aug. 6
- Developing Member Service Excellence, Aug. 13
- Legendary Credit Union Leadership, Aug. 20
- CU Leadership: Self Awareness—A Powerful Element of Leadership, Sept. 18

### IOWA CREDIT UNION ANNUAL MEETING & CONVENTION

Join us for the signature Iowa credit union event of the year. Learn new ideas, network with your peers, and connect with exhibitors. Visit **training.iowacreditunions.com** and choose *Event Calendar*.

September 17–19, 2008 • Dubuque, IA



**CUNA**<sup>®</sup>

Credit Union National Association

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IOWA CREDIT UNION FOUNDATION

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