

OHIO CREDIT UNION LEAGUE

2008



OHIO CREDIT
UNION LEAGUE

Fall Conferences

Collections & Bankruptcy Conference • October 8–9 • Columbus, OH

IRA Workshops • October 14–15 • Columbus, OH

Human Resources Conference • October 28–29 • Columbus, OH



The Power of Partnership



OHIO CREDIT
UNION LEAGUE



CUNA

Credit Union
National Association

Collections & Bankruptcy Conference

October 8–9 • Quest Conference Center, Columbus, OH • 9:00 a.m.–4:00 p.m.

Make your credit union's collections efforts more productive. Don't look now, but the effects of today's real estate meltdown, combined with a shaky economy, could bring significant challenges for your collections department. Get informed about important collections and bankruptcy issues – and what they mean in practical terms for your organization.

DAY ONE: COLLECTIONS

Collections Updates

- Evaluate and update your credit and collections policies
- Recognize the most common causes of delinquency
- Discuss the steps for success in a collections call

Fraud and How it Relates to Collections

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

Best Practices Roundtable

- Review the collections tools and techniques used by your peers
- Discuss your current challenges in collections

Debt Purchase Programs

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

DAY TWO: BANKRUPTCY

Bankruptcy ABCs

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

Bankruptcy Update: Trends, Surprises, and Opportunities

- Learn about filing trends and predictions for the year
- Review the unexpected consequences of the Bankruptcy Abuse Prevention and Consumer Protection Act
- Discuss how today's real estate market will affect bankruptcies
- Know how real estate loans are treated in bankruptcy
- Discuss new legislative activities designed to assist delinquent homeowners

- Learn how credit reporting after a bankruptcy is affected by the Fair Credit Reporting Act
- Discuss recent decisions on the automatic stay

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
- Discuss new developments in credit card debt, student loans, and exempt property
- Understand the rules eliminating the "strip-down" of many secured claims

INSTRUCTOR

Kathryn R. Baxter has more than twenty years of experience in consumer debt collections, regulatory compliance, and operations management. Kathryn leads training on collections and bankruptcy issues and is a faculty member for the University of Maryland's Graduate School of Management and Technology. Previously she worked as a trainer for NCUA's Office of Small Credit Union Initiatives.

IRA Workshops

October 14–15 • Quest Conference Center, Columbus, OH • 9:00 a.m.–4:30 p.m.

Learn the ins and outs of IRA accounts. Whether you need to begin with the basics or expand your expertise, here's an opportunity to build your IRA knowledge so you can provide top-notch service to members. Register for the entire IRA Workshop and save! You may attend both days for \$369 or choose one day for \$209.

DAY ONE: IRA ESSENTIALS

On the first day, you'll build a solid foundation of IRA knowledge. You'll develop the skills and knowledge to work with IRA owners and process basic transactions with confidence. Exercises are included throughout the day to help you apply the information to job-related situations. No previous IRA knowledge is necessary. Please bring a handheld calculator.

Fundamentals

- Understand the importance of retirement savings to your members and your credit union
- Identify the differences between traditional and Roth IRAs
- Know the process for establishing an IRA

Contributions

- Learn about contribution limits and deadlines
- Identify the eligibility requirements for traditional and Roth IRA contributions

Distributions

- Discuss the process for removing funds from traditional and Roth IRAs
- Identify IRS penalties and their exceptions
- Learn when it's necessary to withhold income taxes
- Discover when owners are required to remove their IRA funds

Transfers and Rollovers

- Identify the differences between a rollover and a direct transfer
- Know what to do when the money comes from a qualified retirement plan instead of an IRA

Tax Reporting

- Review the basic tax reports that IRA owners receive, such as forms 5498 and 1099-R

DAY TWO: ADVANCED IRA ISSUES

In the advanced workshop, you'll get ready to handle more complex IRA issues. Discover how to address required minimum distributions, recharacterizations, and Roth conversions. Bring your handheld calculator for practice in working with real-world IRA transactions.

Contributions

- Identify the different types of contributions that can be made to traditional and Roth IRAs
- Explore rollover contributions, the automatic waiver of the 60-day rule, and traditional IRA to Roth IRA conversions
- Understand how and when these contributions are reported to the IRA owner and the IRS

Distributions

- Understand the tax consequences of distributions from traditional and Roth IRAs
- Define an excess contribution as well as a recharacterization
- Know how to report distributions to the IRA owner and the IRS

Required Minimum Distributions

- Learn when to use the Uniform Lifetime Table and the Joint Life Expectancy Table
- Understand the tax reporting requirements for required minimum distributions

Processing a Death Claim

- Examine the steps involved in the death claim process.



INSTRUCTOR

Fred Volkman, training consultant for CUNA Mutual Group, develops and delivers IRA training to meet the needs of credit unions and leagues. He also works as a project manager for compliance and operational eLearning.

Human Resources Conference

October 28–29 • Corporate One Credit Union, Columbus, OH • 9:00 a.m.–4:00 p.m.

Develop the best “people practices” for your credit union’s success.

Discover how to build a more positive and productive workplace. Even sophisticated professionals and managers make mistakes in hiring, compensation, discipline, termination, and terms of employment. Learn how to put the right HR practices in place and avoid the pitfalls.

DAY ONE: LED BY JONATHAN MARTIN

Best Practices for Hiring and Pre-Employment

When it comes to bringing new employees on board, your credit union must make sure to “dot the i’s and cross the t’s.” Learn about best practices and policies for employment applications, interviewing, background checks, drug testing, handbooks, arbitration agreements, and other new hire procedures and documents.

Recent Developments

Learn about recent federal and state law developments, including Title VII and other employment discrimination laws, the Family and Medical Leave Act, OSHA safety regulations, USERRA, and employee privacy. Discuss the impact of the 2008 national elections on a range of proposals for expanding employee rights.

Next Generation Harassment and Harassment Investigations

Federal law requires employers to maintain a workplace free from harassment. But your responsibility doesn’t end there – you must also take proactive measures after a complaint of harassment is received. Although claims in the past have generally focused on sexual harassment, claims in other protected categories are growing. Learn about the new wave of harassment claims, including race and age harassment. You’ll gain useful strategies for responding to and investigating any type of harassment claim.

Addressing an Aging Work Force

As more baby boomers approach retirement age, employers are facing new challenges. You’ll get practical advice on how to navigate through senior years, including measuring productivity, training managers to supervise an older worker, and gently paving the way for termination or retirement if an employee’s performance is not making the grade.

The Ten Most Common Employer Mistakes

Learn about the 10 most common employer mistakes that lead to litigation, along with effective strategies and tactics for avoiding those mistakes. You’ll have the opportunity to share your experiences and discuss ways to minimize the risks.

Managing Employee Attendance

Are your supervisors becoming truancy officers? Learn about the best ways to manage excused and unexcused absences under the Family and Medical Leave Act, Uniformed Services Employment and Reemployment Rights Act, and the Americans with Disabilities Act. Get practical ideas on how to handle employees who abuse their leave, an employer’s obligations to provide leave, and ways to get employees back to work.

Happy Employees Don’t Sue Their Employers

What have you done for your employees lately? What are their gripes, issues, and problems? Are you developing leaders or managers? Gain practical ideas for developing positive employee relations, building managers into leaders, and making sure your employees are your greatest asset, not your greatest liability.

DAY TWO: LED BY LAURA ILLEG

Creating a Culture of Learning for Management and Executives

How do you create an environment that makes executives want to learn? First, you must develop your understanding of what keeps them up at night. This session will discuss how to connect development with business outcomes, use assessment data to create development plans, and introduce meaningful learning opportunities.

Become an Employer of Choice

Your reputation as an employer is your best recruiting and retention tool. In this high-participation session, you will discuss how to position your credit union as an employer of choice so you can attract, optimize, and retain the talent you need. You'll leave with a practical roadmap filled with strategies and ideas to implement immediately.

The Art of Screening Employees: Innovation and Trends

Screening employees before hiring can save you time, money, and aggravation. A little extra effort up front can help you increase overall productivity as well as reduce internal fraud, drug use, absenteeism, and turnover. Explore the latest trends, challenges, technologies, and resources for screening potential employees.

Day two adjourns at 3:00 p.m.



INSTRUCTORS

Atty. Jonathan Martin conducts management training on labor and employment law and defends corporations in lawsuits arising under Title VII of the Civil Rights Act of 1964, the Age Discrimination in Employment Act, and the Americans with Disabilities Act. He also represents management in labor law and in wage and hour issues.



Laura Illeg is the founder and lead principal of Corinthian Consulting LLC. Through research and active facilitation, she helps individuals and companies leverage their strengths, their personalities, and their strategic assets. She does not impose change from the outside, but rather challenges organizations to grow stronger from within.

Register online today!

Visit training.ohiocreditunions.org and choose *Event Calendar*.

For registration information or assistance, contact Joshua D. Reams, Education Services Manager, 800-486-2917, ext. 279, or jreams@ohiocul.org.

Registration Information

LOCATIONS

Collections & Bankruptcy Conference

Quest Conference Center

8405 Pulsar Place
Columbus, OH 43240
Phone: 614-540-5540

IRA Workshops

Quest Conference Center

8405 Pulsar Place
Columbus, OH 43240
Phone: 614-540-5540

Human Resources Conference

Corporate One Federal Credit Union

8700 Orion Place
Columbus, OH 43240
Phone: 800-282-2560

Schedule

8:30–9:00 a.m.	Registration
9:00 a.m.–Noon	Sessions
Noon–1:00 p.m.	Networking Lunch
1:00–4:00 p.m.	Sessions (IRA Workshops end at 4:30 p.m.)

Tuition

Bring your team! Pay \$369 for your first registration and each additional attendee is just \$299. Attend a single day for only \$209. *Credit unions with assets between \$6 million and \$20 million receive a 25% registration discount using promo code BREG. Credit unions with assets under \$6 million receive a 50% discount with promo code SREG.*

Confirmations

If you register online and pay by credit card or ACH, 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 at no additional cost. Simply fax event and contact information, listing the new participant and who they will be replacing.

More learning ahead for 2008!

You'll find links to these additional learning events by visiting training.ohiocreditunions.org.

NEW! Executive Growth Exchange

Join us at the Executive Growth Exchange to generate ideas and innovations to lead the evolution of Ohio credit unions. In a unique dialogue-driven setting, you'll have the opportunity to hear from, discuss with, and question some of the best strategic minds in the credit union movement.

Visit training.ohiocreditunions.org.

September 3–5 • Columbus, OH

Tuition \$429, additional attendees only \$299

CUNA Collections & Bankruptcy Schools

You'll learn about the most common causes of delinquency, develop effective collections strategies, and discover ways to strengthen your credit union's position if a bankruptcy is unavoidable. Visit training.cuna.org and choose *Schools & Conferences*.

Introduction • October 5–10 • Denver, CO

Advanced • October 5–8 • Denver, CO

CUNA Community Credit Union Conference

Don't just do it, do it different. To succeed, your products, delivery systems, marketing, and service culture must be tailored to fit your community. This conference is for credit union leaders who are inspired to shake off the status quo and stand out from the crowd. Register online today at community.cuna.org.

October 8–11 • San Diego, CA

Tuition \$895 (\$995 after August 22)

CUNA Experience Learning Live!

Explore cutting-edge training techniques and connect with other credit union trainers at this high-energy event. Visit training.cuna.org and choose *Schools & Conferences*.

October 26–29 • Tempe, AZ

Tuition \$895 (\$995 after September 12)

Ohio Credit Union League Networks

Here's your opportunity to tap into the credit union spirit of cooperation. At the Ohio Network meetings, you'll learn, have lunch, and discuss common interests and challenges with your professional peers. The registration fee is just \$99 for your first attendee and \$75 for each additional person. Visit training.ohiocreditunions.org and choose *Networks*.

Marketing Network • October 22 • Columbus

Lenders Network • November 5 • Columbus

Technology Network • November 6 • Columbus

Build your compliance competence!



Learn what's important, what's new, and what to focus on today. Our training builds your compliance knowledge, eases your concerns, and puts you on a straight line to the right information. Learn more at training.ohiocreditunions.org.

Vendor Due Diligence & Third Party Contract Management Seminar

This is the regulatory compliance hot topic for 2008. You'll examine the regulatory requirements for managing third party relationships and the details of effective vendor management.

August 28 • Columbus, OH
Tuition \$219

Trust Accounts Mini-Seminar

In this half-day session led by Atty, Robert Rutkowski you'll learn about the various types of trusts, discuss how trusts are set up with the credit union, and understand related operational issues.

Visit training.ohiocreditunions.org and choose *Event Calendar*.

September 17 • Dublin, OH
September 18 • Toledo, OH
Tuition \$89

Reg. CC & Checking Accounts Mini-Seminar

Get a handle on the sometimes confusing Reg. CC and checking account rules. Strengthen your knowledge of common check issues, forgery claims, and more.

Visit training.ohiocreditunions.org and choose *Event Calendar*.

November 12 • Dublin, OH
November 13 • Beachwood, OH
Tuition \$89

CUNA Training on Demand

Here's instant training at the click of a button! This downloadable, video-like training tool provides 30-45 minute expert presentations on credit union topics.

Use it as frequently as you want for just \$199 per topic (or free with **CPDOnline** membership). Visit training.cuna.org and choose *Training on Demand*.

- Bank Secrecy Act for Front-Line Staff
- Regulation CC
- Money and Negotiable Instruments
- Bank Secrecy Act for Volunteers
- The Supervisory Committee's Role in Due Diligence for Third Party Vendors

Regulatory Compliance Webinars

With webinars, you can provide training for your entire team, and you won't even have to fill up your gas tank.

A single session is \$219, or you can save with a webinar package. Visit training.ohiocreditunions.org and choose *Webinars*.

- FACTA: The New ID Theft Red Flags & Affiliate Marketing Rules, August 27
- Consumer Lending Regulations for Staff, October 15 & 29
- Share Insurance Rules, November 4
- NCUA Requirements & Guidance for Staff, November 5 & 19
- NCUA Update, November 6
- Vendor Due Diligence, December 4

CPDOnline: Education for everyone on your team

Put online training to the test with a free 30-day trial of **CPDOnline**. You get 250 expertly designed self-study courses, along with personal assistance whenever it's needed. You can take a single course for \$35 or your credit union can become a member for a package of benefits. Visit training.cuna.org and choose **CPDOnline**.

Here are just a few of the compliance titles:

- General Operations Regulations:
Bank Secrecy Act
- Consumer Lending Regulations:
Business Lending Regulations
- Consumer Lending Regulations:
Fair Credit Reporting Act
- Deposit Account Regulations:
Reg CC - Availability of Funds
and Collection of Checks

FREE Compliance Challenge

Sign up for CUNA's free Compliance Challenge. Each monthly e-mail has tricky compliance challenges for you to learn from and solve. To learn more, visit cuna.org, choose *Compliance*, and then *Compliance Challenge*.



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