

CU LENDING
ADVICE^{COM}



DIRECT
AUTO LENDING
AGENDA

DAY 1

SEPTEMBER 4, 2019

10:00 AM – 11:00 – AM KICKOFF KEYNOTE

Brett Christensen, Owner, CU Lending Advice

- Benefits of Direct Auto Lending
 - Horror Stories of Indirect
 - The Business Model that Drives Direct Auto Sales
-

11:15 AM - 11:45 AM – WINNING AUTO RECAPTURE STRATEGIES

Heather Gates, Director of Consumer Lending, Meritrust CU, Wichita KS

- Auto Recapture is a Culture Not a Promotion!
 - Program Details You Can Implement at Your Credit Union
 - Metrics and Measurement to Guarantee Success
-

12:00 PM – 1:00 PM – LUNCH

1:00 PM - 2:00 PM – LESSONS LEARNED FROM REPO AUTOS & HOW TO UNDERWRITE DIRECT AUTO LOANS

Don Arkell, Senior Consultant, CU Lending Advice

- Defining a Risk Appetite for Direct Auto Loans
 - Policy and Process Improvements to Get More Auto Loans
 - Underwriting Do's and Don'ts
-

2:00 PM – 2:15 PM – BREAK

2:15 PM – 3:00 PM – ONLY ONE METRIC MATTERS IN DIRECT AUTO MARKETING... THE SALE/DEMYSTIFYING MARKETING FOR DIRECT AUTO

Merideth Miller, Owner, M2 The Agency, Houston TX

- Consumer Purchase Behavior in a Digital Landscape
 - Finding Leads that Convert to Sales
 - Campaign Tactics that Maximize Results and Minimize Budget
 - Conversion Metrics that Measure Up
-

3:15 PM – 4:00 PM – PANEL DISCUSSION: DIRECT AUTO TRAILBLAZERS BY ASSET SIZE

- Panel Discussion by the Top Performing Direct Auto Lenders in the Industry
 - Hear from CU Leaders on How they Dominate Direct Auto in Their Market
-

4:00 PM – ADJOURN

5:00 PM – 6:30 PM – HAPPY HOUR MIXER

- Join us for live music from a local singer songwriter duo, drinks and socializing before you head out for the night

DAY 2

SEPTEMBER 5, 2019

9:00 AM – 10:00 AM – DEVELOPING A PROFITABILITY-FOCUSED PERFORMANCE MODEL/CREDIT UNIONS ARE A BUSINESS: ENSURE PROFITABILITY AND PERFORMANCE

Don Arkell, Senior Consultant, CU Lending Advice

- Incentive Plans that Drive Results
 - Performance Expectations for Your Front-Line Staff
 - Profitability Metrics for Direct Auto
-

10:00 AM -10:15 AM - BREAK

10:15 AM – 11:00 AM – DIRECT AUTO TECHNOLOGY KEEPS YOU RELEVANT

Jon Ungerland, COO, Daland Solutions LLC, Rocky Hill, CT

- Cutting Edge Technology to Originate Direct Auto
 - Direct to Consumer Auto Technology – How to Avoid the Indirect Channel
 - Innovations in Direct Auto Technology
-

11:15 AM – 12:00 PM – PANEL DISCUSSION: CUTTING THE CORD ON INDIRECT

Hear from Credit Unions Around the Country on How they Reduced or Eliminated Indirect Lending

- Challenges and Results
 - Establishing a Market Presence and Dealing with Dealers
-

12:00 PM – 1:00 PM – LUNCH

1:00 PM – 1:45 PM – BENEFITS OF ANCILLARY SALES: INCREASING PROFITABILITY AND PENETRATION

Jimmy Atkinson, President/CEO, AUL Corp.

- How to Sell Warranties
 - Sales Strategies and Potential
 - Choosing the Right Partner
-

2:00 PM - 3:00 PM – CONFERENCE WRAP-UP

Brett Christensen, Owner, CU Lending Advice

SPEAKER BIOS



**Brett
Christensen**

Owner,
CU Lending Advice

Brett works directly with credit unions in the U.S and Canada teaching and consulting with professionals on various lending topics. His personal and entertaining speaking style have made him a popular speaker in the credit union industry. Prior to forming his own company, Brett worked for four years as a lending consultant and trainer for Lending Solutions Consulting, Inc. In addition, Brett is the former Chief Sales Officer of APPRO Systems, Inc. which purchased the Loan Link Lending Center. Brett previously managed the Center as President for three years. Prior to his work at Loan Link, Brett worked for the \$680 million Clark County Credit Union in Las Vegas, Nevada. He also worked as a civil engineering officer in the United States Air Force. Brett earned a Bachelor's of Science degree in Civil Engineering from the United States Air Force Academy in 1987, and a Masters of Business Administration Degree from the University of Phoenix in 1991.



**Don
Arkell**

Senior Consultant,
CU Lending Advice

Don first worked with Brett Christensen at Clark County Credit Union as one of his original hires and a member of his first sales team. While at CCCU, Don quickly moved through the ranks at the credit union, working in all areas of Sales and Lending. He eventually founded a CUSO owned by CCCU—Members Auto Brokerage Service, Inc. Don joined up with Red Rocks Credit Union in Highlands Ranch, CO in 2007 and helped RRCU to establish a vibrant sales culture while transforming the Credit Union from full retail delivery to offering 100% of consumer loans and member service through remote delivery channels. This effort drove down operational expenses, reduced the FTE count, increased loans, total assets and net income.

During the difficult economic times of the last decade, Don navigated the organization through the muddy waters of the mortgage business by overhauling the entire Real Estate Lending program. Focusing on the core values of the organization, Don completely rebuilt this vital area of the organization by implementing a successful Consultative Lending strategy. Don's efforts are credited with turning this failing area around and growing into the most profitable area of the credit union. Don's unique leadership style and passion for Sales and Leadership have made him a sought-after speaker, trainer and strategist. He works with credit unions around the country helping them grow their loan programs, organizational design, lending technology and strategic planning.

SPEAKER BIOS



**Merideth
Miller**

Agency Partner
and Chief
Marketing Officer,
M2 The Agency

Merideth began her career at a niche marketing and advertising firm in Memphis. That niche? Bank marketing. The firm's unique, data-driven approach allowed them to not just track results, they guaranteed them. This infused in Merideth a strict edict that client work not only needed to be at the highest levels of the creative spectrum – it also had to guarantee measurable success. That company was scooped up by data giant Acxiom, where her unique analytic and creative talents were quickly put to use for clients including Citi, Bank One and Wachovia, to name a few. Her role there was to ensure client-side data and Acxiom-generated data were perfectly matched with the right creative strategies to guarantee those results.

In the early 2000s, Merideth entered the credit union space for a leading industry agency as Senior Vice President of Account Services, directing strategy for clients from \$150 million in assets to over \$5 billion. In 2010, Merideth decided to take her collective years of experience and focus on her own show, M2 The Agency – a digital marketing and advertising agency that thrives on growing the credit union movement with strategies designed to embrace culture while advancing organizations to deliver a member-driven, technology-focused experience.



**Jon
Ungerland**

COO/Founder,
Daland Solutions

Jon Ungerland believes the core philosophy underlying credit unions is the plausible and sustainable model for preserving healthy financial institutions and promoting financially dignified and strong communities in the 21st Century. Mr. Ungerland is committed to vigorously exploring philosophical principles and technological concepts surrounding the privileged position credit unions occupy as centralized, trusted, community financial institutions in an era of disruptive 'innovation' and rapid technological transformation.

As an avid technologist he has worked to immerse himself in the technologies that impact credit unions and their members. Jon is an Ivy League intellect devoted to developing methodical, data-driven solutions to address any situation and has cultivated a team that specializes in journeying with credit unions to actualize their technological, operational, and strategic goals.

SPEAKER BIOS



**Heather
Gates**

Director of
Consumer Lending,
Meritrust Credit Union

Heather Gates has been with Meritrust Credit Union over 11 years. In her current role as Director of Consumer Lending she is responsible for Direct and Indirect auto lending, credit cards, and all other consumer lending. Heather has played key roles within her credit union during the transition to centralized lending, implementing the CU Lending Advice Model, and creating a highly effective sales culture within Direct Lending. She loves learning about leadership and developing her team. She is a small business owner and church planter in her hometown of Wichita, KS. Heather spends her free time with her husband of 22 years and their three children.



**Jimmy
Atkinson**

President/CEO
AUL Corp.

As President and CEO of AUL Corp., Mr. Atkinson brings innovative solutions in a rapidly changing marketplace to the business of providing Vehicle Service Contracts, Warranty Administration, Reinsurance and consulting to independent agents and dealers in all 50 states. Headquartered in Napa, CA, AUL Corp. has administered 2 million contracts, paid over \$650 million in claims to date, and has 125 employees.

Under Mr. Atkinson's leadership, AUL Corp. has received five Dealer's Choice Awards and has been awarded one of the North Bay's Best Places to Work for the last four consecutive years. Mr. Atkinson has been a keynote speaker at the Agent Summit, as well as a speaker at eight National Auto Dealers Association Conventions, the national F&I Conference, RV Dealers International Convention, the American Truck Dealers Conference, among other state conventions and professional groups.

Mr. Atkinson began his career at AUL Corp. when he was brought on as COO. Prior to that, he led the Vehicle Service Contract business for Assurant Solutions, one of the largest underwriters in the nation.

In his free time, Mr. Atkinson is an avid runner who has completed four marathons, and also enjoys cycling and golf. He also chaired the 2016 LLS Light the Night Walk in Napa, CA.

SPEAKER BIOS



**Mike
McWethy**

Executive
Vice President,
First Service
Credit Union

Mike McWethy is the Executive Vice President (EVP) of First Service Credit Union. He joined the credit union in 2006 to lead the sales and operations of the organization. Mike's expertise over the years covers many areas such as branch operations, compliance, marketing, sales, digital engagement, and organizational development. With the help of his leadership, First Service continues to expand its reach online and in the community.

McWethy's previous work experience includes two other credit unions and management in the technical division of a large corporate bank. He is originally from the Dallas-Fort Worth area where he graduated from CUNA Management School. He holds a bachelor's degree in Business Management and enjoys life in the Houston area with his wife, Heather, and four children.



**Marcus
Wertz**

Vice President of
Consumer Lending,
Greater Nevada
Credit Union

Marcus Wertz has served in a leadership capacity at Greater Nevada; Nevada's largest based credit union, for more than 12 years and is currently the Vice President of Consumer Lending.

As a member of Greater Nevada's senior management team, Wertz oversees all consumer lending initiatives and functions, as well as interacts will all Greater Nevada departments to achieve the organization's goals. His contributions have been recognized on three different occasions with an "Outstanding Contribution by an Employee Award" from Greater Nevada.

A graduate of Corban University, Wertz holds a Bachelor of Science degree in Business Administration, with a concentration in Finance. He is also a 2012 graduate of Western CUNA Management School and member of member of the CUNA Lending Council.

Outside of work, Wertz enjoys outdoor sports such as snowboarding and mountain biking, as well as camping and traveling with his wife Kristy, daughters Annika and Alyx, and family dog, Kona.

SPEAKER BIOS



**Dale
Livingston**

Senior Vice
President of Lending,
Kohler Credit Union

Dale Livingston is the Senior Vice President of Lending at Kohler Credit Union located in Kohler, Wisconsin. He is a United States Marine who served during Operations Desert Shield, Imminent Thunder, and Desert Storm. Upon completing his deployments, Livingston was assigned to a joint service operation as advance support for President H.W. Bush. He completed his military service as the Primary Marksmanship Instructor for the Naval and Marine Corps Reserve Center in Green Bay, Wisconsin.

After his enlistment, Livingston initially worked in the automotive industry and eventually transitioned to the financial sector. For the past 20 years, he has held various roles including vice president of indirect and consumer lending and has led various sales and support departments to top ranking teams in the Wisconsin area.

In his current role, Livingston has responsibility for mortgage, consumer, and business lending, underwriting, account recovery, as well as sales support and mortgage processing. He is a member of the executive team and multiple steering committees and is responsible for the strategic planning of the credit union. His current focus is to improve the efficiency and profitability of the centralized lending model, introduced to the credit union by Brett Christensen in 2008. In 2018 the consumer lending area exceeded \$100MM in new loans and contributed over \$1.0MM in bottom line income from ancillary product sales.

Livingston has been the keynote speaker at conferences across the United States for organizations such as CUNA, Ellie Mae, and Internet World. Livingston resides in the Green Bay, Wisconsin area with his wife Heather and their 5 daughters, Amber, Jenna, Hannah, Grace, and Ali.

SPEAKER BIOS



**Pam
Vega**

Chief Executive Officer,
LOCO Credit Union

Pam Vega is the CEO of a state-chartered credit union in New Mexico with teachers and educators at the heart of its origin. Now serving the largest county of NM, LOCO CU is a now a community credit union serving the underserved of an impoverished area.

Pam began an early career in the credit union industry, managing a branch of a Federal Credit Union located on the Air Force base in Alamogordo. After an extended career in this location, she departed the credit union industry to work at a community bank serving as a loan officer in indirect, personal and real estate loans.

Pam has been the CEO of LOCO for the past 8 years. Prior to leading the credit union, she managed its loan department and launched a risk-based lending program while developing ancillary services to support its products.

She is a graduate of New Mexico State University and Western CUNA Management School. Pam spends her spare time planting gardens and chasing New Mexico sunsets.

SPEAKER BIOS



**Blake
Graham**

Chief Lending Officer,
Atlanta Postal
Credit Union

Blake Graham is the Chief Lending Officer for Atlanta Postal Credit Union (APCU) and he also serves as the UNOFFICIAL Official Spokesperson for CU Lending Advice. Blake has worked in the credit union industry for roughly 15 years – holding positions in operations, marketing, compliance and lending. In his current role, Blake is charged with strategic oversight for all lending related activities including origination, servicing and collections. Additionally, Blake serves as the President of the Georgia Credit Union Lending Council – an organization created to help Georgia Credit Unions collaborate on issues and opportunities relating to lending.

Blake received his Bachelor's degree in Administrative Services from Valdosta State University in 2006 and, in 2013, he completed his Master's degree in Global Business Management from The University of Alabama – Roll Tide Roll.

Blake is married with three children and enjoys spending time with his family as much as he can. When he has additional time, he enjoys talking college football and duck hunting with Don Arkell. Blake also admits to having a slight obsession (borderline unhealthy) with chocolate chip cookies.