

Credit & Collections Management Conference

June 3-5, 2019 · Hilton St. Petersburg Bayfront · St. Petersburg, FL

Innovation & Evolution: Digitizing for the Future

Sunday, June 2nd

6:45 – 8:00 pm **Pre-Conference Meet & Greet**

Are you arriving Sunday evening and looking for something fun? Well, you're not alone! Stop by Tangerine at the Hilton Bayfront to meet your fellow conference attendees, have a drink and maybe meet a few people to grab dinner with that evening. This is an informal event, but registration is requested.

Hotel Keycards Sponsored by:



Monday, June 3rd

10:00 am – 6:30 pm **Registration Open**

10:00 am – 11:30 am **Exhibitor Set-up**

11:00 am – 12:15 pm **Women's Council Brunch**

This event is open to all who would like to attend and have an interest in Women in the leasing industry.

Discussion Leaders:

ARLENE GELMAN
Vedder Price P.C.

JENNIFER ROSENBERG
MB Equipment Finance

DANA PACE
PNC Equipment Finance, LLC

12:30 – 2:00 pm **OPENING GENERAL SESSION**
Welcome Remarks

LOU MASLOWE
Marlin Capital Solutions
Credit and Collections Committee Chair

What's Hot? What's Not? What's Next?

A dynamic review and discussion of key industry trends in Transportation, Construction, Technology and Manufacturing, with industry statistics provided by PayNet. The panelist from captive, bank and information

provider segments will further discuss trends in the global economic environment relative to their portfolio management and end user underwriting strategies.

Discussion Leaders:

TOM WARE
PayNet, Inc.

NICK JONES
Volvo Financial Services

JENNIFER ROSENBERG
MB Equipment Finance

AMY L. WINGATE
Cisco Systems Capital Corporation

2:00 – 2:15 pm **Refreshment Break**

2:15 – 3:15 pm **GENERAL SESSION**
Credit Managers Survey

See and discuss the results from the 9th annual Credit Manager Survey. Find out what your peers think about the current state of the economy, where industry professionals think portfolio performance is going, which industries will be targeted for expansion and contraction, if credit standards are becoming more aggressive or conservative, if collateral values are improving or deteriorating, the view of the regulatory environment, and many other interesting credit related questions and answers.

Discussion Leaders:

KEVIN P. PRYKULL, CLFP
PNC Equipment Finance, LLC

RACHEL KLING
Wells Fargo Equipment Finance

CHRIS MAUDLIN, CLFP
Wintrust Specialty Finance

SCOTT McCANN
Wells Fargo Equipment Finance

PATRICK MOORE
PayNet, Inc.

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank Equipment Finance

SARAH PALMER
Key Equipment Finance

3:15 – 3:30 pm **Refreshment Break**

3:30 – 4:30 pm **GENERAL SESSION**
Collection Managers Survey

When managing your Collections Department, it is important to compare the effectiveness of your performance to your peers. This session will address the strategies and procedures your Collections Department needs to have in place to stay ahead of the curve. The results of the Collections Effectiveness Survey will provide industry benchmarks and collections “best practices” to help you improve your overall performance in these changing times. In addition, you will learn about the latest trends/statistics in this area.

Discussion Leaders:
JIM ST. CLAIR
DLL

ROBERT FAGAN
Eastern Funding LLC

DANIEL GODERIS
GreatAmerica Financial Services

BARRY RIPES
PayNet, Inc.

4:30 – 5:15 pm **Newcomers Reception**

5:00 – 6:30 pm **Hosted Reception & Exhibits Open**

6:30 – 9:00 pm
Tampa Bay Dinner Cruise

Welcome Aboard! Enjoy two hours aboard a yacht dinner cruise around Tampa Bay. The Starlite yacht is a multi-deck boat which will cruise Tampa Bay offering spectacular water views. Boarding time is at 6:30 pm, sailing from 7:00 – 9:00 pm. *All passengers MUST board by 6:50pm.* Departing directly across the street from the conference host hotel at Demons Landing, this is a perfect way to spend a St. Pete evening!

This event is NOT included in your conference registration fee and is \$85 per person. The fee includes: a 2 hour cruise, a buffet dinner and an open beer and wine bar.

Sponsored by:



Tuesday, June 4th

7:00 – 6:30 pm **Registration Open**

7:00 – 8:15 am **Senior Management Breakfast**
(By Invitation Only)

MICHAEL (MIC) MOUNT, CLFP
U.S. Bank Equipment Finance

CHRIS MAUDLIN, CLFP
Wintrust Specialty Finance

KEVIN P. PRYKULL, CLFP
PNC Equipment Finance, LLC

7:00 am – 8:15 am
Continental Breakfast & Exhibits Open

8:15 – 10:00 am **KEYNOTE GENERAL SESSION**
Welcome Remarks

LOU MASLOWE
Marlin Capital Solutions
Credit and Collections Committee Chair

State of the Association and State of the Industry Report

Presenter:
RALPH PETTA
President and CEO
Equipment Leasing and Finance Association

KEYNOTE PRESENTATION
2019 Economic Outlook



JOEL L. NAROFF, Ph.D.
President & Founder
Naroff Economic Advisors

Joel is an economic advisor and consultant with banks on asset/liability, economic growth and credit risk issues as well as corporations on economic risk. His style is high energy, enjoyable, entertaining and you will take away knowledge that will help you in your business decision making.

10:00 – 10:15 am **Refreshment Break**

10:15 – 11:10 am **GENERAL SESSION**
Digital Transformation

As the world around us transitions into a digital marketplace, our customers' behaviors and expectations are quickly evolving. Come hear how industry leaders are reshaping their companies, cultures, and business practices to meet these needs by automating the credit underwriting process, increasing collection productivity, and deploying sophisticated analytical tools.

Discussion Leaders:
DUSTIN JEFFRIES
GreatAmerica Financial Services

ERIC McGRIFF
TIAA Commercial Finance, Inc.

DANA PACE
PNC Equipment Finance, LLC

TOM WARE
PayNet, Inc.

DOMINICK LONGO
TIAA Commercial Finance, Inc.

11:15 – 11:45 am **GENERAL SESSION BREAKOUTS**

- **Credit Roundtable**

Join us and your industry peers to dissect the hot topics related to the Credit side from the Digital Transformation general session.

Discussion Leaders:
AMY L. WINGATE
Cisco Systems Capital Corporation

ERIC McGRIFF
TIAA Commercial Finance, Inc.

SARAH PALMER
Key Equipment Finance

TOM WARE
PayNet, Inc.

- **Collections Roundtable**

Join us and your industry peers to dissect the hot topics related to the Collections side from the Digital Transformation general session.

Discussion Leaders:
DANA PACE
PNC Equipment Finance, LLC

DAN GODERIS
GreatAmerica Financial Services

ROBERT FAGAN
Eastern Funding LLC

JIM ST. CLAIR
DLL

11:45 am – 12:45 pm **Hosted Luncheon**

12:45 – 2:30 pm **GENERAL SESSION** **How Would You Do the Deal? How Would You Do the Workout?**

In this interactive session, participants will engage in roundtable discussions on two middle ticket transactions. The transactions highlight specific industries and circumstances that are occurring in the market today. First, we will discuss "How Would You Do the Deal?" This discussion will identify the key risks and mitigants in the transaction, and spark conversations regarding credit quality, transaction structure, and documentation requirements. After tackling "How Would You Do the Deal?" a second roundtable session will take on the question "How Would You Work Out the Deal?" Using the same transactions, the roundtables will discuss issues such as documentation, transaction structure, bankruptcy and legal considerations, collateral value (in-place and repossession) and other strategies that can be utilized to maximize value. Moderators will guide the discussions and introduce a variety of scenarios that highlight additional considerations that could impact the process and results from credit review through the workout. Come prepared to roll up your sleeves and contribute to the discussion!

Discussion Leaders:
JENNIFER ROSENBERG
MB Equipment Finance

DANIEL GODERIS
GreatAmerica Financial Services

SCOTT McCANN
Wells Fargo Equipment Finance

ERIC McGRIFF
TIAA Commercial Finance, Inc.

DANA PACE
PNC Equipment Finance, LLC

SARAH PALMER
Key Equipment Finance

FRANK PERETORE
Chiesa Shahinian & Giantomasi P.C.

JAMES ST. CLAIR
DLL

2:30 – 2:45 pm **Refreshment Break**

2:45 – 3:45 pm **GENERAL SESSION**

Legal Update

This session will address the most recent legal decisions affecting equipment lessors and lenders and lessons learned from these court cases.

Discussion Leaders:

ARLENE GELMAN
Vedder Price P.C.

JENNIFER GOULD

Stark & Stark, P.C.

FRANK PERETORE

Chiesa Shahinian & Giantomasi P.C.

3:45 – 4:00 pm **Refreshment Break**

4:00 – 5:00 pm **ROUNDTABLE SESSIONS**

• **Bank**

This interactive session will allow attendees to discuss pertinent financing industry issues impacting Bank leasing companies, Captive finance companies and Independent lessors.

Discussion Leaders:

KEVIN PRYKULL, CLFP
PNC Equipment Finance, LLC

CHRIS MAUDLIN, CLFP

Wintrust Specialty Finance

ERIC McGRIFF

TIAA Commercial Finance, Inc.

SCOTT McCANN

Wells Fargo Equipment Finance

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank Equipment Finance

• **Non-Bank**

Along with their Bank brethren, Independent and Captive Leasing companies face many challenges as the economic cycle continues its chaotic path. Join us and your industry peers to dissect the hot topics you want to discuss, such as new technologies, new regulations and especially new competition.

Discussion Leaders:

DUSTIN JEFFRIES
GreatAmerica Financial Services

NICK JONES

Volvo Financial Services

AMY L. WINGATE

Cisco Systems Capital Corporation

5:00 – 6:30 pm **Hosted Reception & Exhibits Open**

Wednesday, June 5th

7:00 – 11:00 am **Registration Open**

7:00 – 8:00 am **Continental Breakfast**

7:00 – 10:15 am **Exhibits Open**

Exhibitors will be closing their table tops before the end of the conference. Please be sure to visit each of our fantastic providers before the conference concludes.

8:00 – 9:00 am **GENERAL SESSION**

Recession Readiness – Information You Need to Develop Leading Indicators

How do you know if an economic downturn is around the corner? Will you be able to adjust your company's underwriting criteria in time to avoid a significant deterioration in portfolio performance? This panel discussion will provide tools, techniques, and use cases to help you establish leading indicators that will enable your firm to proactively manage risk.

Discussion Leaders:

TOM WARE
PayNet, Inc.

LOU MASLOWE

Marlin Capital Solutions

Credit and Collections Committee Chair

ERIC McGRIFF

TIAA Commercial Finance, Inc.

AMY WINGATE

Cisco Systems Capital Corporation

9:00 – 9:15 am **Refreshment Break**

9:15 – 10:15 am **CONCURRENT SESSIONS**

• **Lease Accounting Changes**

Accounting Standards Codification (ASC) Topic 842 – Leases is effective primarily for public companies in fiscal years beginning after 12/15/2018 and primarily for private companies in fiscal years beginning after 12/15/2019. This session will discuss the accounting changes and impacts to financial statement ratios and, potentially, lenders' risk rating models. This is

information that your Underwriting and Sales teams need to understand and be able to discuss with clients during due diligence and sales calls.

Discussion Leaders:

MICHAEL (MIC) MOUNT, CLFP
U.S. Bank Equipment Finance

SCOTT McCANN
Wells Fargo Equipment Finance

- **Data Breach, Data Security and Dangerous Collection Activities**

Data breach and security issues keeping you up at night? If not, they should be and you should attend this session covering data breach and data security issues, including what to do before, during and after a data security incident. Also hear about the new laws and the legal requirements being imposed on banks, funding sources, brokers and, even, service providers in our industry. Our panelists will also discuss class action litigation and regulatory scrutiny regarding sending dunning notices by text message and e-mails, including potential liability under the Telephone Consumer Protection Act, the CAN-SPAM Act, and other relevant statutes.

Discussion Leaders:

ARLENE GELMAN
Vedder Price P.C.

ROBERT COHEN
Moritt Hock & Hamroff LLP

BRYAN CLARK
Vedder Price P.C.

10:15 – 10:30 am **Refreshment Break**

10:30 – 11:30 am **GENERAL SESSION**

Fraud Prevention Tools and Strategies That Will Positively Impact Your Bottom Line

Preventing, detecting, and mitigating losses from fraud has never been more important. This interactive panel session will address challenges the equipment finance industry faces with fraud. We will discuss methods and new technologies available to identify and prevent fraud, allow attendees to share concerns, and provide tips to combat fraudulent transactions. In addition, Dun & Bradstreet will discuss its Extreme Risk Consortium & Repository service, which will enable ELFA members to anonymously submit fraud activity that will serve as an early alert for other members. This ground-breaking service (free to D&B subscribers) will enable ELFA members to work safely and securely together to BEAT THE BAD GUYS!

Discussion Leaders:

SARAH PALMER

Key Equipment Finance

LOU MASLOWE
Marlin Capital Solutions

JENNIFER ROSENBERG
MB Equipment Finance

BOB BECKETT
Dun & Bradstreet

ALLA KRAMSKAIA
Dun & Bradstreet