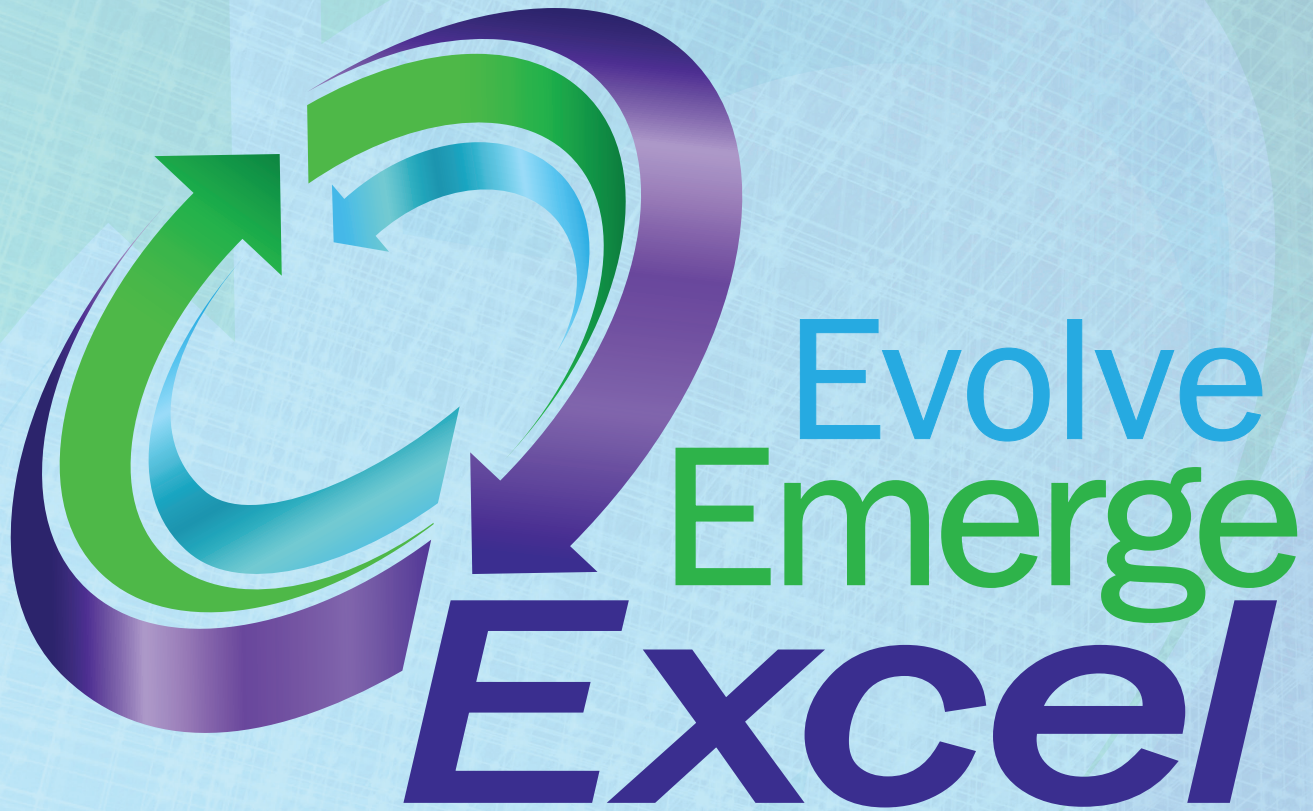


ELFA

EQUIPMENT LEASING AND FINANCE ASSOCIATION



57TH Annual Convention

October 14-16, 2018

**JW Marriott Phoenix Desert Ridge Resort & Spa
Phoenix, AZ**

P R O G R A M H I G H L I G H T S

Evolve, Emerge, *Excel!*

The ELFA Annual Convention:

What Members Are Saying About Why They Continue to Attend Year After Year

"The ELFA Annual Convention is the largest gathering of industry professionals of the year. It affords my business the opportunity to network with a large and broad scope of customers and partners all in one place. Additionally, the latest challenges and opportunities are discussed during sessions with industry leaders. This knowledge and insight have been valuable in continuing to grow and strengthen my business. Lastly, I enjoy seeing friends and colleagues at the event which generally results in doing more business together."

David A. Normandin, CLFP, Managing Director, Hanmi Bank

"Attending the ELFA Annual Convention is a must for anyone associated with the equipment financing industry. No matter what sector you touch, you will gain insight into current events, the ever-changing legislative environment and important trends effecting all participants—all with the added benefit of the largest gathering of our peers."

Daniel J. Krajewski, President & CEO, Sertant Capital, LLC

"Building and sustaining a strong industry network has been very beneficial to our business, and the ELFA Annual Convention is important to us for that. I'm reminded of this every time a business opportunity comes from contacts that I've made over the years through involvement in ELFA."

Joe Collins, SVP Business Development, Orion First Financial, LLC

"Reconnecting with friends and colleagues, meeting new people and learning about a variety of trends shaping the industry are just a few reasons I attend the ELFA Annual Convention. With high-caliber speakers, insightful sessions and time to interact with other attendees, each year I gain new connections and fresh ideas."

Deborah Reuben, CLFP, President, Reuben Creative, LLC

Why Attend?

The ELFA Annual Convention is the primary forum that industry leaders turn to with assurance when it comes to addressing critical issues and trends. It is the largest, most important annual gathering of equipment leasing and finance professionals. Whomever you need to see is likely to be there.

This year's convention theme—"Evolve, Emerge, Excel"—is all about positioning your company for success: **evolving** your business strategy and operations, **emerging** stronger than ever and **excelling** at achieving your goals.



For up-to-date information go to the Convention website at
www.elfaonline.org/AC

Schedule at a Glance

All locations listed are at the JW Marriott Phoenix Desert Ridge Resort & Spa unless otherwise noted.
Be sure to check out the Convention website at www.elfaonline.org/AC for the most up-to-date information.

Sunday, October 14

8:00 a.m.

Golf Tournament and Luncheon

9:00 a.m.

Tennis Tournament and Luncheon

8:30 a.m. – Noon



AZ HELPING HANDS

Community Service Project

Lending a Hand to Arizona Helping Hands

(pre-registration required, limited to 60 attendees)

8:00 a.m. – 1:00 p.m.



Jim McGrane Charity Bike Ride

24-mile route – leaves from the hotel

(pre-registration required, limited to 40 attendees)

10:00 a.m. – 8:00 p.m.

Convention Registration

(Attendees & Exhibitors)



1:00 – 3:00 p.m.



Pickleball Tournament

(on property)

1:00 – 5:00 p.m.

Exhibitor Setup

2:00 – 4:00 p.m.



AZ HELPING HANDS



Community Service Project

Arizona Helping Hands: Build a Bed

(pre-registration required, limited to 70 attendees)

4:30 – 5:30 p.m.

New Member and Leadership Reception

5:00 – 6:00 p.m.

ELFA Women's Council Reception

6:00 – 8:30 p.m.

Welcome Reception (in Exhibit Area)

Evolve, Emerge, *Excel!*

Monday, October 15

7:00 a.m. – 4:30 p.m.

Convention Registration

7:00 – 8:15 a.m.

Group Breakfast

7:00 a.m. – 4:30 p.m.

Exhibits Open

8:30 – 10:00 a.m.

General Session

President's Report and Keynote Address



RALPH PETTA
President and CEO, ELFA



LINDA BERNARDI
Technologist, Innovation Provocateur &
Former IBM CIO and Watson Co-Lead

10:00 – 10:30 a.m.

Break

Exhibits Open

10:30 a.m. – 12:00 p.m.

Issue Breakout Sessions

- *Diversity Impact: Creating the Circle of Trust Within Your Organization*
- *Robots and Cobots and Finance - Oh, My!*
- *Customer Centric Technologies: Transforming the Future*
- *Independents: Banking on the Non-Banks*

11:00 a.m. – 3:00 p.m.

Spouse/Companion Event:

**Desert Botanical Garden Guided Tour
and Luncheon**



12:15 – 2:00 p.m.

**Equipment Leasing & Finance
Foundation Luncheon**



Speaker:
MARK ZANDI
Chief Economist and Cofounder
of Moody's Analytics

2:30 – 4:00 p.m.

Issue Breakout Sessions

- *Evolving Your Organization Through Leadership, Diversity and Empowerment*
- *Balancing Growth, Regulatory and Competitive Pressures*
- *Technology Innovation and Disruptions: Beyond the Hype*
- *The Economy Is Great...So Let's Talk Bankruptcy*

4:30 – 5:30 p.m.

International and Former Directors' Reception

5:30 p.m.

**Individual Company-Sponsored Receptions
and Events**

Tuesday, October 16

7:00 a.m. – 3:00 p.m.

Convention Registration

7:00 – 8:15 a.m.

Group Breakfast

7:00 a.m. – 3:00 p.m.

Exhibits Open

8:30 – 10:30 a.m.

General Session

Chairman's Address and Keynote Address



DAVID T. SCHAEFER, CLFP
ELFA Chairman
CEO, Mintaka Financial, LLC



LARRY SABATO
Election Analyst and Author,
Founder and Director of the U.Va. Center
for Politics

10:30 – 11:00 a.m.

Break

11:00 a.m. – 12:30 p.m.

Issue Breakout Sessions

- *Foundation Horizon Report: From the Past into the Future*
- *New Standard: A New Way of Approaching Lease Accounting*
- *Got Big Data? Make It Work for You!*
- *Pioneers of the Sharing Economy: How to Engage and Compete*

11:00 a.m. – 3:00 p.m.

Spouse/Companion Event:

Wine Bottling Experience with Luncheon and Shopping



12:45 – 2:30 p.m.

Business Council Luncheon Meetings

- *Captive and Vendor Finance*
- *Financial Institutions*
- *Independent Middle Market*
- *Service Providers*
- *Small Ticket*

2:30 – 3:00 p.m.

Break

3:00 – 4:30 p.m.

Issue Breakout Sessions

- *Inflationary Pressures and Rising Interest Rates: Forecasting the Future Possibilities*
- *Tax Reform Implications for 2019 and Beyond*
- *Making Business Move: Transportation Leasing and Finance*

6:30 – 9:30 p.m.

Closing Party

Registration Fee

Registration fees for the ELFA 57th Annual Convention include the following meals and social events, in addition to business sessions:

• **Welcoming Reception**

Sunday, October 14, 6:00 – 8:30 p.m.

• **Group Breakfasts**

Monday, October 15 and Tuesday, October 16
7:00 – 8:15 a.m.

• **Luncheons**

Foundation Luncheon

Monday, October 15, 12:15 – 2:00 p.m.

Business Council Luncheon Meetings

Tuesday, October 16, 12:45 – 2:30 p.m.

• **Closing Party**

Tuesday, October 16, 6:30 – 9:30 p.m.



Evolve, Emerge, *Excel!*

Keynote Speakers



LINDA BERNARDI

Technologist, Innovation Provocateur & Former IBM CIO and Watson Co-Lead

Linda Bernardi, a former co-lead on the Watson team at IBM, shares her passion for enabling disruption and bringing critical innovation and technologies into companies around the world. A leading technologist, entrepreneur and disruptive thinker, Bernardi is widely regarded for helping transform the IoT and big data analytics landscape. As the former chief innovation officer at IBM for IoT and Cloud, her focus was integrating Watson's cognitive capabilities into the IoT and new product offerings, enabling IBM's Fortune 100 customers to introduce IoT, AI and cognitive capabilities into their operations and thrive in the hyper-connected world.



DR. LARRY J. SABATO

Election Analyst and Best-Selling Author, Founder and Director of the U.Va. Center for Politics

Dr. Larry Sabato is a *New York Times* bestselling author, recipient of three Emmy awards, and one of the nation's most respected political analysts. He is the professor of politics at the University of Virginia and the founder and director of the U.Va. Center for Politics. He is the author of the recent book *TRUMPED: The 2016 Election That Broke All the Rules* and a frequent political commentator on FOX, CNN and MSNBC. Dr. Sabato provides expert knowledge of what is coming down the pike politically, prepares audiences for the changing of the guard in Washington and across the nation, and showcases how politics and the American voting psyche come together to produce our nation's next batch of leaders.

Dr. Sabato heads up *Sabato's Crystal Ball*, which the Pew Charitable Trust recognized as the #1 leader in the field of political prediction, and The Daily Beast designated as one of the top political sites on the web.



DR. MARK ZANDI

Chief Economist and Cofounder of Moody's Analytics

Dr. Mark M. Zandi is chief economist of Moody's Analytics, where he directs economic research. Moody's Analytics is a leading provider of economic research, data and analytical tools. Dr. Zandi is also a co-founder of Economy.com, which Moody's purchased in 2005. Dr. Zandi's broad research interests encompass macroeconomics, financial markets and public policy. His recent research has focused on foreclosure mitigation policy and the determinants of mortgage foreclosure and personal bankruptcy; he has analyzed the economic impact of various tax and government spending policies and assessed the appropriate monetary policy response to bubbles in asset markets.

Spouse/Companion Program

We encourage you to bring your spouse this year. ELFA has planned some terrific activities for spouses.

A spouse or companion attending any portion of the convention or social function must be registered and pay the appropriate spouse/companion fee. If he or she is employed in the equipment finance industry, the full member attendee registration fee is due.

For your enjoyment during the ELFA Annual Convention, we are offering different packages for spouse/companion attendees. Choose the package that fits into your plans.



Package #1

Full Convention Registration

This package includes all convention activities. Spouses or companions who register for the full convention package are entitled to attend all sessions and social activities, including the Sunday Opening Reception, the Tuesday Night Closing Party, special spouse programs on Monday and Tuesday, and breakfast each morning.

Package #2

Evening Events Only

This package includes the Sunday Opening Reception and the Tuesday Night Closing Party.

Package #3

Special Spouse/Companion Activities

This package includes the special events planned specifically for spouses and companions, separate from convention sessions on Monday and Tuesday.

Descriptions of the special events planned for each day can be found on the convention website:

www.elfaonline.org/AC/

**If you are planning to arrive early,
you might want to participate in
these activities:**

Sunday, October 14

8:00 a.m.

Golf Tournament and Luncheon

JW Marriott Wildfire Golf Club

Additional fee; reserve your spot when registering for the convention.

8:30 a.m. – 1:00 p.m.

Jim McGrane Charity Bike Ride

24-mile route – leaves from the hotel
(pre-registration required, limited to 40 attendees)

9:00 a.m.

Tennis Tournament and Luncheon

JW Marriott Desert Ridge Tennis Courts

Additional fee; reserve your spot when registering for the convention.

8:30 a.m. – Noon



AZ HELPING HANDS

Community Service Project

Lending a Hand to Arizona Helping Hands

No additional fee; reserve your spot when registering for the convention. Transportation to the facility, continental breakfast and lunch provided.

1:00 – 3:00 p.m.

Pickleball Tournament

(Men and Women)

JW Marriott Desert Ridge Pickleball Courts

No additional fee; reserve your spot when registering for the convention.

2:00 – 4:00 p.m.



AZ HELPING HANDS

Community Service Project

Arizona Helping Hands – Build a Bed

This project will be conducted on the grounds of the JW Marriott Desert Ridge.

No additional fee; reserve your spot when registering for the convention.

Evolve, Emerge, **Excel!**

Thank you...

...To All Our Convention Sponsors (as of September 1, 2018)



...To All Our Community Service Project Sponsors (as of September 1, 2018)



Thank You To All Our Exhibitors! (as of September 1, 2018)

Alfa
American Lease Insurance
Asset Recovery Services LLC
Cassiopae Inc.
Centurion Service Group, LLC
Cloud Lending Solutions
Codix LLC
Constellation Financing Systems
Copernicus
Corporation Service Company

DAT Solutions
Dominion Leasing Software
ECS Financial Services, Inc.
eOriginal Inc.
FIS
Fleet Evaluator
Garnet Capital Advisors, LLC
Great American Insurance Group
International Decision Systems
Ivory Consulting Corporation

Linedata Lending and Leasing
LTI Technology Solutions
MB Financial Bank
Monitor / monitordaily.com
Moody's Analytics
NetSol Technologies
Odessa
PayNet, Inc.
Sword Apak

Exhibit Hours

Sunday, October 14
6:00 p.m. – 8:30 p.m.

Monday, October 15
7:00 a.m. – 4:30 p.m.

Tuesday, October 16
7:00 a.m. – 4:00 p.m.

To become a sponsor for either the convention or the community service projects, contact Steve Wafalosky at steve@larichadv.com or (440) 247-1060.