

The Premier Event for Equipment Leasing and Finance Accounting Professionals



Program  
Qualifies for  
NASBA CPE  
Credits

# Lease & Finance Accountants Conference

September 16-18, 2019

Hilton Chicago • Chicago, IL



EQUIPMENT LEASING AND FINANCE ASSOCIATION  
*Equipping Business for Success*

## The Premier Event for Leasing and Finance Accounting Professionals

- CFO Roundtable
- Introduction to the Leasing and Finance Industry
- Taxation of Leases and Service Contracts
- Keynote: Economist, Rob Wescott
- State of the Association and State of the Industry
- Rev and Rec Issues
- Lease or Not a Lease
- Interpretive View Lessor- Hot Topics Part One
- Interpretive View Lessee- Hot Topics Part One
- CECL Overview
- Evolving for the Customers and Data Needs
- Interpretive View Lessee- Hot Topics Part Two
- Lease & Loan Pricing Basics
- Operationalizing Between IFRS or US GAAP
- Lease Implementation Pressure Points: Unexpected Questions You've Encountered and Operational Landmines
- Lease and Loan Sales
- Leases in Business Combinations
- Sale Leaseback
- The View from Across the Pond: An Update from the IASB
- CECL: Using Data Analytics to Support Better Decisions
- Leases and Real Estate
- Lease & Loan Pricing Advanced
- Ask the Auditor and Accountant
- Unmatched networking activities!

## WHO SHOULD ATTEND

Accountants, CFOs, controllers, tax managers, treasurers, finance directors and others responsible for financial reporting activities, plus any business professionals or advisors who must be familiar with the impact of accounting on their transactions or activities.

## BECOME AN EXHIBITOR OR SPONSOR!

The ELFA Lease and Finance Accountants Conference will be held concurrently with the ELFA Operations and Technology Conference. Both conferences will share a table top exhibit targeting companies that provide lease and finance accounting software, and other technology-related processes and systems. This is a great opportunity to get in front of an expected combined attendance of about 300 people!

Sponsorships at ELFA events offer several important benefits that allow your company to achieve its marketing and sales objectives. As a sponsor, your company is showcased to decision-makers in all facets of the equipment leasing and finance industry.

If you would like to be a part of the exhibition or a sponsor of the combined conferences, please contact Steve Wafalosky at [steve@larichadv.com](mailto:steve@larichadv.com) or 440-247-1060.

## 2019 ELFA FINANCIAL ACCOUNTING COMMITTEE

**Mr. John Bober** (*Committee Chair*)  
IXL LEASE ADVISORY SERVICES, LLC

**Ms. Deborah A. Brady**  
KEY EQUIPMENT FINANCE

**Mr. Daryl Buck**  
GRANT THORNTON

**Mr. Kyle Elken**  
DLL

**Mr. Chris Galer**  
GE CAPITAL

**Mr. Joseph Guage**  
FIRST AMERICAN EQUIPMENT FINANCE,  
A CITY NATIONAL BANK COMPANY

**Mr. Shawn Halladay**  
THE ALTA GROUP

**Mr. Rodney W. Hurd**  
BRIDGEWAY CAPITAL ADVISORS

**Mr. Marc Jerusalem**  
PRICEWATERHOUSECOOPERS

**Mr. Tim Kolber**  
DELOITTE & TOUCHE LLP

**Mr. Jeff Lezinski**  
ODESSA TECHNOLOGIES

**Mrs. Dorina Maerean**  
IBM GLOBAL FINANCING

**Mr. Scott Muir**  
KPMG LLP

**Mrs. Mamta Shori**  
WELLS FARGO EQUIPMENT FINANCE

**Mr. Joseph Sebik**  
SIEMENS FINANCIAL SERVICES

**Mr. Charlie Shannon**  
MOSS ADAMS LLP

**Ms. Jennifer Stembridge**  
SUNTRUST BANK

**Ms. Amie Sweeney**  
CBRE CAPITAL MARKETS

**Mr. Jeremy Simons**  
ERNST & YOUNG LLP

**Mr. Vincent Tesoriero**  
MARLIN LEASING

**Mr. Scott Thacker**  
IVORY CONSULTING CORP.

**Mr. Jay Wilensky**  
CHICAGO FREIGHT CAR LEASING

**Mr. Brian Wilson**  
BANC OF AMERICA LEASING



**Lease & Finance Accountants Conference • September 16-18, 2019 • Hilton Chicago • Chicago, IL**

## **Conference Sponsors**

### **Mobile App**



### **Conference Bags**



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### **Beverage Sleeves**



### **Conference Wi-Fi**



## **MONDAY, SEPT. 16**

8:30 am

### **Early Registration**

*Location: Salon C Foyer, Lower Lobby*

10:00 am – Noon

### **Pre-Conference Workshops**

#### **CFO Roundtable**

*Location: Salon C, 5&6, Lower Lobby*

Discussion Leader:

**SHAWN HALLADAY**

Managing Principal

The Alta Group

#### **Introduction to the Leasing and Finance Industry**

*Location: Salon C, 1&2, Lower Lobby*

Introduction to the industry and products offered, why customers lease, and an overview of the lease accounting rules changes and the impact to the industry. Geared to newcomers to the industry.

Presenters:

**RODNEY W. HURD**

CFO

Bridgeway Capital Advisors

**AMIE SWEENEY**

Vice President

CBRE

#### **Taxation of Leases and Service Contracts**

*Location: Salon C, 7&8, Lower Lobby*

A workshop of the tax rules which determine whether a transaction is considered a loan, a lease or a service agreement; how those determinations affect the tax benefits available to the lessor/project owner and the effect of recent extensions of certain tax

benefits, including bonus depreciation and alternative energy tax credits.

Presenter:

**JOSEPH SEBIK**

Director of Tax  
Siemens Financial Services

**ROBERT KRUGER**

Vice President, Tax  
TCF Equipment Finance, a division of TCF  
National Bank

11:30 am - 7:30 pm

**General Conference Registration**

*Location: Salon C Foyer, Lower Lobby*

1:00 - 2:00 pm

**General Session (Joint Session)**

*Location: Continental A, Lobby Level*

**Welcome**

Presenters:

**JOHN BOBER**

Chair, ELFA Financial Accounting Committee  
Managing Member  
IXL Lease Advisory, LLC

**ANDREW COTTER**

Chair, ELFA Operations and Technology  
Committee  
EVP, Chief Information Officer  
Somerset Capital Group, Ltd.

**State of the Association and State of the Industry**

Presenters:

**RALPH PETTA**

President & Chief Executive Officer  
Equipment Leasing and Finance Association

**ROB BOYER**

President  
BB&T Commercial Equipment Capital Corp.  
Treasurer of the Board, ELFA

2:00 - 2:15 pm

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

2:15 - 3:30 pm

**Concurrent Sessions**

- **Interaction Between Lease Accounting and Revenue Recognition (1)**

*Location: Salon C, 1&2, Lower Lobby*

This session covers areas of crossover between the revenue and leasing standards, such as separating and allocating consideration between lease and non-lease components, recognition of variable consideration, sales with repurchase agreements, performance guarantees, and highlights conceptual similarities and differences between the standards.

**DORINA MAEREAN**

Senior Accounting Manager, Global  
Finance  
IBM Global Financing

**CHRIS BOLASH**

Partner  
Ernst & Young LLP

- **Lease or Not a Lease (1/2)**

*Location: Salon C, 5&6, Lower Lobby*

This session will provide an overview of the types of arrangements that would be in the scope of ASC 842, the new lease accounting standard. Additionally, the session will describe the relevant guidance in determining whether a contract is or contains a lease for GAAP purposes. The application of this guidance will be demonstrated through a series of illustrative examples. Finally, the presenters of this session will point out certain pressure points that may exist when applying the 'lease identification' guidance.

### **BRIAN WILSON**

Director – Leasing  
Banc of America Leasing

### **JEFF ELLIS**

Senior Managing Director  
FTI Consulting

- **Interpretive View Lessor- Hot Topics Part One (2/3)**

*Location: Salon C, 7&8, Lower Lobby*

### **SCOTT MUIR**

Partner - Department of Professional Practice  
KPMG LLP

### **DAVE AUGUSTYN**

Partner – Accounting Advisory Services  
KPMG LLP

### **AMIT SINGH**

Director – Accounting Advisory Services  
KPMG LLP

3:30 - 3:45 pm

### **Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

3:45 - 5:00 pm

### **Concurrent Sessions**

- **Lessee ‘Hot Topics’ Part 1: Applying the ASC 842 Requirements to Certain Scenarios (2)**

*Location: Salon C, 1&2, Lower Lobby*

Many questions have been raised about the application of the ASC Topic 842 provisions when certain scenarios exist. This session will highlight the interpretive views on certain ‘hot topics’ related to the initial and subsequent measurement of a lease from the lessee perspective. The ‘hot topics’ that will be discussed include, but will not be limited to: (1) establishing a capitalization threshold for operating leases, (2) determining certain key assumptions in measuring

a lease (e.g., lease term, lease payments, and discount rate), (3) accounting for lease incentives when certain conditions exist, and (4) other ‘hot topics’ such as those related to accounting for subleases and asset abandonment.

### **TIM KOLBER**

Managing Director  
Deloitte

### **AMY WINKLER**

Advisory Manager  
Deloitte

- **CECL in Leasing Transactions (3)**

*Location: Salon C, 5&6, Lower Lobby*

This session will provide an overview of the CECL guidance (ASC 326), an update on the latest standard setting and regulatory activities, modeling approach and internal control considerations, and an update on the current state of companies’ implementation efforts. The focus will be on CECL’s impact on lessors’ net investment in sales-type and direct financing leases and its interaction with the leases guidance (ASC 842).

### **SCOTT MUIR**

Partner - Department of Professional Practice  
KPMG LLP

### **KYLE ELKEN**

Controller  
DLL

### **REZA VAN ROOSMALEN**

Principal – Accounting Advisory Services  
KPMG LLP

- **Managing Data Requirements Beyond 842 Compliance (1)**

*Location: Salon C, 7&8, Lower Lobby*



This session will provide a refresher on data requirements under ASC 842, share insights on what companies have done to use data during implementation and how to manage and streamline into the future.

**EILEEN CHAN**

Managing Director  
Ernst & Young LLP

**VINCENT TESORIERO**

Controller  
Marlin Business Services Corp.

**MARK KOPPERSMITH**

Vice-President Product Strategy and Planning  
LeaseAccelerator

5:00 - 5:45 pm

**Newcomers Reception**

*Location: Salon C Foyer, Outside of 1&2, Top of Hall, Lower Lobby*

5:30 - 7:30 pm

**Hosted Reception/ Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

Sponsored by:



**TUESDAY, SEPT. 17**

6:00 - 7:30 am

**5K Fun Run**

Start the day with a little exercise and join your colleagues for a 5k fun run.

**Lead Committee Member:**

**AMIE SWEENEY**

7:00 - 8:00 am

**Continental Breakfast/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

8:00 – 9:00 am

**Keynote Session (Joint Session)**

*Location: Continental A, Lobby Level*

**Presenter:**

**JOHN BOBER**

Chair, Lease Accounting Committee  
IXL Lease Advisory, LLC



**Keynote Presenter:**

**ROB WESCOTT**

President  
Keybridge Research, LLC

**What if a Recession Happened? How Might One Ripple Through the Economy? Which Business Sectors Would be Hit Hardest?**

This session will put US recessions in context—what are they? How often do they hit? What tend to be the main drivers of recession? Rather than a formal recession, it is very possible that there could be a “growth pause” with growth falling to, say, 1%. Recent research at Keybridge has attempted to track the likelihood of a looming recession, including a quantification of the next recession’s probable depth.

The session will also discuss the usefulness of an inverted yield curve in anticipating future recessions. (Why is this tool often accurate?) The heart of the session will describe Keybridge analysis about the sensitivity of main business sectors to recessions—which sectors are likely to come through largely unscathed? Which ones will be hardest hit? (Manufacturing? Autos? Finance and Banking? Advertising? Wireless? Healthcare? Oil and Gas/Energy? Commercial Real Estate? etc.)

We will also discuss policy responses by the Fed and fiscal policymakers—could their actions be sufficient to forestall a recession?

9:00 - 9:15 am

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

9:15 - 10:15 am

## Concurrent Sessions

- **Lessee “Hot Topics” Part 2: Considerations Around “Day 2” Accounting (2)**

*Location: Salon C, 1&2, Lower Lobby*

Many companies transitioned to ASC Topic 842 earlier this year. This session will discuss interpretive views on the “Day 2” accounting for certain common, but nuanced, scenarios subject to the ASC 842 requirements from the lessee perspective. The ‘hot topics’ that will be discussed include, but will not be limited to: (1) allocating consideration and variable payments to lease and nonlease components in an arrangement, (2) accounting for lease modifications and the resulting outcome when multiple types of modifications are made concurrently, (3) applying the ASC 842 requirements when a lessee plans to cease use of a right-of-use asset, abandons the asset, or is required to impair the ROU asset, (4) applying the ASC Topic 830 (i.e., currency foreign exchange guidance) requirements to lease assets and liabilities, and (5) presenting operating lease activity in the statement of cash flows.

### **MARC JERUSALEM**

Director, Accounting & Consulting Services  
PricewaterhouseCoopers LLP

- **Lease & Loan Pricing Basics (1)**

*Location: Salon C, 5&6, Lower Lobby*

This session will cover the key elements of pre-tax lease and loan pricing from the lessor perspective, including addressing the new accounting rule changes.

Topics will include an introduction to lease pricing, lessor return measures, pricing policy, various pricing

methodologies, and the differences between economic pricing and pricing based on accounting rules.

Questions to be addressed:

-What are the key concepts of lease and loan pricing?

-What are the key metrics used in lease and loan pricing?

### **SCOTT THACKER, CPA, CLFP**

Chief Executive Officer  
Ivory Consulting Corporation

### **CARRIE NA, Ph.D., CFA**

Managing Director - Head of Pricing & Portfolio Analysis  
SunTrust Equipment Finance & Leasing Corp.

### **MATTHEW IVORY, CLFP**

Training Support Specialist  
Ivory Consulting Corporation

- **Operationalizing Between IFRS or US GAAP (1/2)**

*Location: Salon C, 7&8, Lower Lobby*

The presentation will focus on (1) the similarities and changes from the existing guidance to the new guidance; (2) the key differences between IFRS and US GAAP; and (3) the operational challenges that companies are facing during implementation.

### **DARYL BUCK**

Partner  
Grant Thornton LLP

### **LISA KAESTLE**

Audit-Exp Manager  
Grant Thornton LLP

10:15- 10:30 am

## **Break**

*Location: Salon C Foyer, Lower Lobby*

10:30 – 11:45 am

## **General Session**

### **FASB: Current and Emerging Issues**

*Location: Continental A, Lower Lobby*

This panel, which includes FASB Board Member Marsha Hunt, will review and discuss the FASB's current agenda and emerging issues of relevance to the leasing industry. The session will include a review of major Board projects and an overview of the Board's activities related to ASC 842, Leases. The panel will also briefly discuss other technical activities not otherwise covered in the conference program.

#### **JOHN BOBER**

Managing Member  
IXL Lease Advisory, LLC

#### **MARSHA HUNT**

Board Member  
Financial Accounting Standards Board

#### **MARC JERUSALEM**

Partner  
PricewaterhouseCoopers LLP

#### **DARYL BUCK**

Partner  
Grant Thornton LLP

#### **SCOTT MUIR**

Partner  
KPMG LLP

#### **JEREMY SIMONS**

Partner  
Ernst & Young LLP

#### **AMY PARK**

Partner  
Deloitte

11:45- 1:15 pm

## **Hosted Luncheon**

1:15 – 2:15 pm

## **Concurrent Sessions**

- **Lease Implementation Pressure Points: A Post Mortem of What Was Observed From the First Waves of Adopters (2)**

*Location: Salon C, 1&2, Lower Lobby*

Many companies adopted ASC Topic 842 earlier this year. This session will share thoughts and perspectives about various pressure points that were observed when implementing the requirements of ASC Topic 842 from both the lessee and lessor perspectives. This includes discussing (1) the need to and related challenges associated with socializing the new lease accounting requirements to both internal and external stakeholders, (2) the organization-wide mindset shift required when adopting the requirements including the need to enhance processes, systems, and controls, and (3) some of the more common pressure points and related pitfalls that were observed when applying certain provisions of ASC Topic 842 (e.g., the lease identification, discount rate, lease term criterion, and applying the presentation/disclosure requirements).

#### **TIM KOLBER**

Managing Director  
Deloitte

#### **MAMTA SHORI**

Group Controller  
Wells Fargo Equipment Finance

- **Lease and Loan Sales (3)**

*Location: Salon C, 5&6, Lower Lobby*

#### **CHARLIE SHANNON**

Partner  
Moss Adams LLP



## JOE GUAGE

Chief Financial Officer  
First American Equipment Finance, an  
RBC / City National Company

- **Leases in Business Combinations (2/3)**

*Location: Salon C, 7&8, Lower Lobby*

The adoption of ASC 842 raises additional considerations when acquiring leases through a business combination. This session will provide an overview of various considerations associated with accounting for acquired leases, covering scenarios when the acquiree is a lessee and/or a lessor.

## JENNIFER STEMBRIDGE

Group VP, Controller's Division  
SunTrust Robinson Humphrey

## LATINA FAUCONIER

Managing Director, CMAAS – Deals  
Practice  
PricewaterhouseCoopers LLP

2:15 – 2:30 pm

### Refreshment Break/ Exhibits Open

*Location: Salon C Foyer, Lower Lobby*

2:30-3:30 pm

### Concurrent Sessions

- **Sale Leaseback (2)**

*Location: Salon C, 1&2, Lower Lobby*

One of the most significant areas of change from previous accounting principles and one in which the new leasing standard and the new revenue recognition standard intersect is in sale leaseback transactions (SLB). This session will cover these changes including criteria for sale recognition, specific changes for real estate assets vs equipment assets, the effect of repurchase options, gain or loss

recognition, accounting for failed sales, the effect of operating lease vs finance lease in regards to SLBs, symmetry required between lessor and lessee, differences in standards on SLBs between FASB and IASB, transition considerations, and disclosure requirements.

## JAY WILENSKY

VP Accounting & Finance  
Sasser Family Holdings, Inc.

## DORINA MAEREA

Senior Accounting Manager, Global  
Finance  
IBM Global Financing

## KERRIE CADUGAN

Executive Director  
Ernst & Young LLP

- **REPEAT- Interpretive View Lessor- Hot Topics Part One (2/3)**

*Location: Salon C, 5&6, Lower Lobby*

## SCOTT MUIR

Partner - Department of Professional  
Practice  
KPMG LLP

## DAVE AUGUSTYN

Partner – Accounting Advisory Services  
KPMG LLP

## AMIT SINGH

Director – Accounting Advisory  
Services  
KPMG LLP

- **REPEAT- Managing Data Requirements Beyond 842 Compliance (1)**

*Location: Salon C, 7&8, Lower Lobby*

This session will provide a refresher on data requirements under ASC 842, share insights on what companies have done to use data during

implementation and how to manage and streamline into the future.

**EILEEN CHAN**

Managing Director  
Ernst & Young LLP

**VINCENT TESORIERO**

Controller  
Marlin Business Services Corp.

**MARK KOPPERSMITH**

Vice-President Product Strategy and Planning  
LeaseAccelerator

3:30 – 4:00 pm

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

4:00 – 5:15 pm

**General Session**

**The View from Across the Pond: An Update from the IASB**

*Location: Continental A, Lower Lobby*

This session will focus on IFRS developments of significance to companies in the leasing industry and features IASB Board member Gary Kabureck. The session will cover major IASB projects along with recent developments related to revenue recognition and IFRS 16, Leases.

**JOHN BOBER**

Managing Member  
IXL Lease Advisory Services, LLC

**GARY KABURECK**

Board Member  
International Accounting Standards Board

**CHAD SOARES**

Partner  
PricewaterhouseCoopers LLP

5:30 - 7:00 pm

**Hosted Reception/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

**WEDNESDAY, SEPT. 18**

7:00 – 8:00 am

**Women's Council Breakfast**

*Location: Continental C*

**AMIE SWEENEY**

Vice President  
CBRE Capital Markets

7:00 - 8:00 am

**Continental Breakfast/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

8:00 - 9:15 am

**General Joint Session**

**CECL Implementation – Data Need, Modeling Requirements and Project Governance Considerations**

*Location: Continental A*

This session will provide an open panel discussion on the broad data, modeling and project management requirements for implementing CECL guidance (ASC 326). The session will address the latest standard setting and regulatory activities, data needs and modeling approach, internal control considerations, and the current state of companies' implementation efforts and lessons learned.

**JOE GUAGE**

Chief Financial Officer  
First American Equipment Finance, an RBC / City National Company

**KYLE ELKEN**

Controller  
DLL

**KRISTIE KOSOBUSKI, CLFP**

Senior Director Product Management  
IDS

**JENARO CERVANTES**

Vice President, Risk  
HSBC

## ALEX SMITH

Director, Risk Analytics  
KPMG

9:15 - 9:30 am

### Refreshment Break/Exhibits Open

*Location: Salon C Foyer, Lower Lobby*

9:30 - 10:45 am

### Concurrent Sessions

- **Leases and Real Estate (1/2)**

*Location: Salon C, 1&2, Lower Lobby*

#### AMIE SWEENEY

Vice President  
CBRE Capital Markets

#### SCOTT SILVER

Sr. Product Manager – Real Estate  
LeaseAccelerator

- **Lease & Loan Pricing Advanced (3)**

*Location: Salon C, 5&6, Lower Lobby*

This session is a continuation of Lease & Loan Pricing – Basics. It will cover the most often used advanced concepts in lease and loan modeling and pricing and from the lessor's perspective, including the new accounting rule changes.

Topics will include all after-tax pricing methodologies, targeted returns, true leases, synthetic leases, quasi leases, renewable energy and municipal (tax-exempt) lease pricing.

Questions to be addressed:

- What factors need to be considered in after-tax pricing?
- What are the tax laws considered in lease pricing?

#### SCOTT THACKER, CPA, CLFP

Chief Executive Officer  
Ivory Consulting Corporation

## JOSEPH SEBIK

Director of Tax  
Siemens Financial Services

## MATTHEW IVORY, CLFP

Training Support Specialist  
Ivory Consulting Corporation

- **REPEAT: Sale Leaseback (2)**

*Location: Salon C, 7&8, Lower Lobby*

One of the most significant areas of change from previous accounting principles and one in which the new leasing standard and the new revenue recognition standard intersect is in sale leaseback transactions (SLB). This session will cover these changes including criteria for sale recognition, specific changes for real estate assets vs equipment assets, the effect of repurchase options, gain or loss recognition, accounting for failed sales, the effect of operating lease vs finance lease in regards to SLBs, symmetry required between lessor and lessee, differences in standards on SLBs between FASB and IASB, transition considerations, and disclosure requirements.

#### JAY WILENSKY

VP Accounting & Finance  
Sasser Family Holdings, Inc.

#### DORINA MAERAN

Senior Accounting Manager, Global Finance  
IBM Global Financing

#### KERRIE CADUGAN

Executive Director  
Ernst & Young LLP

10:45 – 11:00 am

### Refreshment Break/Exhibits Open

*Location: Salon C Foyer, Lower Lobby*

11:00 am – 12:00 pm

**General Session**

**Ask the Accountant - Get Those Burning Accounting and Audit-related Questions Answered!**

*Location: Continental A*

After more than two and a half days of accounting and operational-related discussions at this conference, there are certainly a number of open questions that participants may have on their minds. This session will provide conference attendees the opportunity to ask the accounting firm professionals any questions that are lingering about: (1) the application of the new accounting standards that were discussed during the conference (e.g., revenue recognition, lease accounting, CECL) and (2) the expectation of the external auditor when it comes to auditing the initial adoption and continued application of the new accounting standards.

**JEFF LEZINSKI**

SVP Solution Architecture  
Odessa

**TIM KOLBER**

Managing Director  
Deloitte

## REGISTRATION AND GENERAL INFORMATION

Please register as far in advance as possible. Register by **Monday, September 2, 2019** to ensure that your name appears on the list of attendees. Please note: you may also register for this conference via the Internet at ELFA online – [www.elfaonline.org/events/2019/LAC/](http://www.elfaonline.org/events/2019/LAC/)

### Registration fees:

ELFA Member (1st Person):	\$1,225
Each additional ELFA Member representative:	\$1,180
Nonmembers:	\$2,450
First time attendee:	\$1,050
Spouse/Companion Fee:	\$250
Financial Accounting Committee Members or Member Speakers Fee ( <i>attending entire conference</i> ):	\$610
Speaker Fee ( <i>if attending day of presentation/one day only</i> ):	waived

**\*See speaker/committee registration and policy under "Registration and General Information" for fee clarification.**

### \*First Time Attendee Fee

First time attendee fee applies only to representatives from ELFA member companies. If at least one individual from your company is registered to attend this conference **at the full ELFA member rate**, and you have never previously attended the ELFA Lease and Finance Accountants Conference, you may register at the first time attendee rate.

### Speaker/Committee Registration Fee and Fee Policy

All speakers and Financial Accounting Committee members must complete and return the registration form. Member speaker attending the entire conference pay half the registration fee (in this case \$610). Non-member speakers attending the entire conference must pay the non-member rate (\$2,450). The fee is waived for any speakers who is attending only on the day of their presentation. Financial Accounting Committee members, regardless of length of stay at the conference, pay half the registration fee (\$610). Please make sure you check the appropriate box on the registration form. If you have questions regarding these policies, please contact Lisa Ramirez at (202) 238-3414 or [lr Ramirez@elfaonline.org](mailto:lr Ramirez@elfaonline.org).

### Spouse/Companion Fee

A spouse/companion attending any of the social functions must be registered and must pay the spouse/companion fee (\$250). Please mark the appropriate box on the registration form. If your spouse/companion is employed in the equipment leasing and finance industry and wishes to attend any portion of the conference content and social functions, the full attendee (ELFA member) registration fee is due.

### Non-Members: Please Read Carefully

1. A non-renewing, **Regular Member organization** will be permitted to attend **one** ELFA conference as a non-member and pay the applicable non-member registration fee. If the company wishes to attend another ELFA conference thereafter, it must join as a Regular Member.
2. An organization that has **never been a member** of the ELFA, and is **qualified to be a Regular Member**, is subject to the same attendance policy that applies to the non-renewing ELFA Regular Member: i.e., they will be permitted to attend one ELFA conference as a non-member and pay the applicable non-member registration fee. If the company wishes to attend another ELFA conference thereafter, it must join as a Regular Member.
3. New members will receive a discount (the difference between the non-member and member registration fee) towards their dues if they attend a conference as a non-member, pay the non-member registration fee, and subsequently join the ELFA within 60 days.

To learn more about ELFA membership and its benefits, contact Julie Benson at [jbenson@elfaonline.org](mailto:jbenson@elfaonline.org) or 202-238-3432.

### Mail-In-Address

Mail completed registration form and payments to: ELFA, Attn: Accounts Receivable 1625 Eye Street, NW, Suite 850, Washington, DC 20006.

### Register On-Line

Visit ELFA online at [www.elfaonline.org](http://www.elfaonline.org) for information about this and other educational programs. Go to the Events & Training section for details on the agenda, speakers, location and registration information. You can register directly on-line via American Express, MasterCard, Discover, Diners Club or VISA on our secure server. You will receive a confirmation from the website.

### Register By Fax

You may also fax your completed registration form to ELFA at (202) 238-3457. Please be sure to include the appropriate credit card information. An email confirmation will be sent to you.

## Cancellations & Substitutions

### Cancellation Policy

- **Refund minus \$100:** Should you need to cancel, refunds will be processed less a \$100 administrative fee.
- **No refund:** No refunds of registration fees will be given for cancellations received on or after **Monday, September 2, 2019.**

*Please Note:* Cancellations by telephone will be accepted, but must be followed up with a letter that includes the name of the ELFA staff member who accepted the cancellation. This letter may be:

- mailed to Janet Fianko at ELFA Headquarters:  
1625 Eye Street, NW, Suite 850  
Washington, DC 20006
- faxed to (202) 238-3457, Attn: Janet Fianko, or
- emailed to Janet Fianko at [jfianko@elfaonline.org](mailto:jfianko@elfaonline.org)

### Substitutions

Substitutions for the entire program may be made at any time including on-site registration.

### Photographs Taken at the Conference – Please Note the Following

Photographs of speakers and attendees may be taken at this conference. These may appear in ELFA publications or on the ELFA website. By registering for this conference, you authorize ELFA the right to use any photographs taken of you during the course of the Lease and Finance Accountants Conference.

## Continuing Professional Education

Individuals attending this conference will receive 15 CPE credits. The Equipment Leasing and Finance Association (ELFA) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org). For more details regarding your CPE credits please contact Janet Fianko at [jfianko@elamail.com](mailto:jfianko@elamail.com) or you may call her at 202-238-3420. You may also contact her regarding administrative policies such as complaints.

## Membership Information

If you are interested in joining ELFA, please call ELFA Member Services at (202) 238-3418, or check the appropriate box on the registration form.

## Pre-Conference Workshops

Three workshops have been scheduled prior to the start of the conference on Monday morning, September 16 from 10:00 am – Noon. If you would like to attend one of these workshops, please check the appropriate box on the registration form.

## 5K Fun Run

Members of the ELFA Financial Accounting Committee have planned a 5K Fun Run for Tuesday, morning, September 17 beginning at 6:30 am. If you would like to participate in this event, please check the appropriate box on the registration form.

## Obtain all Handouts from this Conference from the Conference Resource Center

Handouts from all ELFA conferences are now accessible electronically through the Conference Resource Center located at the ELFA website: [www.elfaonline.org/Events/?fa=crc](http://www.elfaonline.org/Events/?fa=crc). As a registered attendee to the Lease and Finance Accountants Conference you may download all handouts (and audio files if available) associated with this conference at no charge. An email will be sent to you when the handouts are available for download. Be sure to log onto the site using your user name and password. For complete information about the Conference Resource Center, please contact Alexa Carnibella at 202-238-3416 or [acarnibella@elfaonline.org](mailto:acarnibella@elfaonline.org).

## Exhibitor Opportunities

An exhibition is held in conjunction with the Operations & Technology and Lease and Finance Accountants Conference. Visit the ELFA website to obtain additional details about exhibiting at these events [www.elfaonline.org/Events/Exhibit/](http://www.elfaonline.org/Events/Exhibit/) or contact Steve Wafalosky at (440) 247-1060 or [stevew@larichadv.com](mailto:stevew@larichadv.com).



## Sponsorship Opportunities

Sponsoring events and functions at ELFA meetings provides excellent exposure for your company. Visit the ELFA website to obtain additional details about exhibiting at these events [www.elfaonline.org/Events/Sponsor/](http://www.elfaonline.org/Events/Sponsor/) or contact Steve Wafalosky at (440) 247-1060 or [stevevw@larichadv.com](mailto:stevevw@larichadv.com).

**(All pricing includes access to both conferences (Operations & Technology + Lease & Finance Accountants))**

Online Attendee Handouts	\$4,000
Conference Mobile App	\$4,000
Conference bags (eco-friendly)	\$4,000
Lanyard with company logo	\$4,000
Wi-Fi	\$4,000
Hotel Card Keys with logo	\$4,000
Keynote Speaker	\$8,000
Pens with Company Logo	\$3,000
Coffee Sleeves	\$3,000
Napkins	\$3,000

### Networking Events

Newcomers Reception (Monday)	\$2,000
Reception (Monday or Tuesday)	\$3,000
Luncheon (Tuesday)	\$2,500
General Breakfast (Monday or Tuesday)	\$2,000

## Inquiries

If you have a question about this conference not related to registration, please call Janet Fianko at (202) 238-3420.

### Email for registration inquiries:

[jfianko@elfaonline.org](mailto:jfianko@elfaonline.org)

(Note: no registrations can be made by telephone)

### Email for conference brochure:

[jfianko@elfaonline.org](mailto:jfianko@elfaonline.org)

## Hotel Information:

A block of rooms is being held for attendees of the 2019 Lease and Finance Accountants at the Hilton Chicago, 720 South Michigan Avenue, Chicago, Illinois, 60605, at a discounted rate of \$269 +tax. Check in time is 3:00pm, and check-out time is 11:00am. Please call Reservations at 1 (800) 774-1500, provide your arrival and departure dates and mention ELFA Lease and Finance Accountants Conference or you may use the custom web link below to reserve your hotel room online. Reservations must be made on or before 5:00pm EST on August 25, 2019 in order to secure the ELFA discounted rate.

### Make Hotel Reservations Online!

We strongly encourage you to make your hotel reservations online. Please go to this link to register online: <https://book.passkey.com/go/ELFALeaseAccountingConf>.

**Make your hotel reservations by August 25, 2019 to receive the discounted ELFA room rate of \$269.**

Reservations after this date are based on availability and may be at a higher rate.

### Getting There

The Hilton Chicago is about 19 miles from the Chicago-O'Hare International Airport (CHI). Approximate cost of a taxi from Chicago-O'Hare International Airport to the Hilton Chicago is about \$55. The Hilton Chicago is also about 11 miles from the Chicago Midway Airport. Approximate cost of a taxi from Chicago Midway Airport to the Hilton Chicago is about \$35.

For further information about this property, including driving directions, visit their website at <https://www3.hilton.com/en/hotels/illinois/hilton-chicago-CHICHHH/maps-directions/index.html>

### Attire

Business casual is appropriate for this meeting.

