



Credit & Collections Management Conference

June 1-3, 2020

Hilton Palacio Del Rio
San Antonio, TX

Striking the Right Balance: Innovation without Forgetting the Past

Monday, June 1st

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

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

11:00 am – 12:15 pm

Diversity & Inclusion Brunch Hosted by the Women's Council

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

Discussion Leaders:

ARLENE GELMAN

Vedder Price P.C.

ERIC McGRIFF

TIAA Commercial Finance, Inc.

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. 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

Tom Ware Advisory Services, LLC

NICK JONES

Volvo Financial Services

DANA PACE

PNC Equipment Finance, LLC

JENNIFER ROSENBERG

MB Equipment Finance

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

CECILE LATOUCHE

Sterling National Bank

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

3:15 – 3:30 pm **Refreshment Break**

3:30 – 4:30 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.

ALEXANDER DARCY
Askounis & Darcy, PC

4:30 – 5:15 pm **Newcomers Reception**
Calling all newcomers to the Credit & Collections Conference! Take this fantastic opportunity to meet the conference planning committee, mingle with fellow first timers and make new friends.

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

6:30 – 9:00 pm
Kick Up Yer Boots at The Buckhorn Saloon & Museum
Spend an evening at The Buckhorn Saloon & Museum from travelin' on the ol' dusty trail and step back in Texas history. Featuring wildlife and strange animal oddities from around the world and a world-class Texas Ranger exhibit, this evening is sure to get you in the Texas Spirit!
The Buckhorn Saloon & Museum is a short ½ mile stroll from the conference hotel, bus transportation will also be available and will load at 6:15pm.
This event is NOT included in your conference registration fee and is \$85 per person. The fee includes: museum access, a buffet dinner and an open beer and wine bar.

Sponsored by:  **PayNet**

Tuesday, June 2nd

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
Presenter:
RALPH PETTA
President & Chief Executive Officer
Equipment Leasing and Finance Association

MARTHA AHLERS
President
United Leasing & Finance
ELFA Chair

KEYNOTE PRESENTATION - Staying Ahead of Tomorrow



DEBORAH REUBEN, CLFP
President
Reuben Creative, LLC dba
TomorrowZone

10:00 – 10:30 am **Networking Break & Exhibits Open**

10:30 – 11:45 **GENERAL SESSION**
Efficiency VS. Managing Risk

Is efficiency the archenemy of effective risk management? How do risk managers balance the need for fast turnaround time and low processing costs

with thorough credit analysis, Know Your Customer, and Know Your Vendor, while effectively minimizing the risk of fraud and adhering to safe & sound underwriting and decision making? How can we effectively manage these opposing priorities while also addressing the growing threat of unregulated Fintech competition? This panel discussion will provide perspectives on how to find the right balance and when to adjust based on changing economic conditions.

Discussion Leaders:
LOU MASLOWE
Marlin Capital Solutions

ERIC McGRIFF
TIAA Commercial Finance, Inc.

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

SARAH PALMER
Key Equipment Finance

TOM WARE
Tom Ware Advisory Services, LLC

11:45 am – 1:00 pm **Hosted Luncheon**

1:00 – 2:00 am **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

2:00 – 2:15 pm **Refreshment Break**

2:15 – 3:15 pm **CONCURRENT BREAKOUT SESSIONS**

• **Managed Services - Trends and Managing Risks**

An interactive discussion of managing risk while financing services and solutions. Join us to discuss changing customer needs – an increase in demand for services and a move towards consumption rather than ownership of equipment, and how to approach challenges in that space.

Discussion Leaders:
SARAH PALMER
Key Equipment Finance

CHRIS JUNG
Cisco Systems Capital Corporation

ANDY MESCHES
The Alta Group LLC

• **Downturn Preparedness**

Ok, so you have had 12 months to prepare for a downturn since we last discussed the development of Leading Indicators at the 2019 ELFA Credit & Collections Conference... Is the downturn here and are you already taking action or do you see one coming? Have you tightened credit standards or adjusted portfolio management activities? This interactive session will share ideas regarding strategies, communication and actions that will help you move quickly and stay in front of the curve as you manage through a downturn.

Discussion Leaders:
NICK JONES
Volvo Financial Services

LOU MASLOWE
Marlin Capital Solutions

CECILE LATOUCHE
Sterling National Bank

3:15 – 3:45 pm **Networking Break & Exhibits Open**

3:45 – 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:

CHRIS JUNG
Cisco Systems Capital Corporation

NICK JONES
Volvo Financial Services

CECILE LATOUCHE
Sterling National Bank

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

Wednesday, June 3rd

7:00 – 11:00 am **Registration Open**

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

7:00 – 9:15 am **Exhibits Open**

Exhibitors will be closing their tabletops 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 – The 2020 Economic Outlook**

9:00 – 9:15 am **Refreshment Break**

9:15 – 10:30 am **CONCURRENT BREAKOUT SESSIONS**

- **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

SCOTT McCANN
Wells Fargo Equipment Finance

DANA PACE
PNC Equipment Finance, LLC

JAMES ST. CLAIR
DLL

- **How Would You Do the Score? Current Issues & Opportunities in Credit Scoring**

This session will begin with a panel discussion covering the topics below and will conclude with three roundtable discussions where the audience can focus on their topic of greatest interest:

- 1) Strategic Issues related to Credit Scoring (Need for Efficiency and Speed, Leasing & Fintech Competition, Barriers of Scale/Entry, Regulation, etc.).
- 2) Economic Cycle and Impact of Recession on Credit Scoring
- 3) Tactical Best Practices in Credit Scoring and Systems Development

Discussion Leaders:

TOM WARE
Tom Ware Advisory Services, LLC

CECILE LATOUCHE
Sterling National Bank

LOU MASLOWE
Marlin Capital Solutions

SARAH PALMER
Key Equipment Finance

10:30 – 10:45 am **Refreshment Break**

10:45 am – 12:00 Noon **GENERAL SESSION**
Collection Strategies for Today and the Future

In this session we will discuss how changing technology, strategy and culture impacts the collection world and shapes how we manage delinquency, charge-offs and recovery.

Discussion Leaders:
DAN GODERIS
GreatAmerica Financial Services

ROBERT FAGAN
Eastern Funding LLC

DANA PACE
PNC Equipment Finance, LLC

JAMES ST. CLAIR
DLL

MIKE SMITH
RTR Services, Inc.

ROBERT COHEN
Moritt Hock & Hamroff LLP

RON BROWN
CSI Group