

Innovation & Evolution: Digitizing for the Future

Credit & Collections Management *LIVE!*

June 7-8, 2021 • Virtual Event



PROGRAM HIGHLIGHTS

- Economic Outlook Keynote Presentation
- Bank & Non-Bank Roundtables
- Intro to Credit Scoring: What you need to know about Credit Scoring
- Legal Update
- What We Learned from the Pandemic - Credit & Collections Perspective
- Diversity Discussion Panel
- The Other Side of the Pandemic
- Curated networking opportunities

WHO SHOULD ATTEND?

Senior Vice Presidents, Vice Presidents, Directors and Managers of credit and collections, Chief Credit and Risk Officers, credit analysts, collection associates, documentation specialists, and service providers to the industry.

GET MAXIMUM EXPOSURE FOR YOUR COMPANY...BECOME AN EXHIBITOR AND/OR SPONSOR!

Exhibiting and sponsoring events and functions at ELFA meetings provides excellent exposure for your company. Contact Steve Wafalosky at (440) 247-1060 or steve@larichadv.com if you are interested in becoming an exhibitor and/or sponsor of this important event.

2021 ELFA CREDIT & COLLECTIONS MANAGEMENT COMMITTEE

LOU MASLOWE

COMMITTEE CHAIR
Chief Risk Officer
Marlin Capital Solutions

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Shareholder
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VP, Customer Service & Collections
Eastern Funding LLC

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Director, Portfolio Management
GreatAmerica Financial Services

NICHOLAS JONES

VP, Global Risk
Volvo Financial Services

CHRIS JUNG

Senior Manager, Credit and Risk Management
Cisco Systems Capital Corporation

CECILE LATOUCHE

Director
Atalaya Leasing

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SVP, Chief Credit Officer
Wintrust Specialty Finance

SCOTT MCCANN

Sr. Credit Manager, Bank Channel
Wells Fargo Equipment Finance

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MICHAEL A. MOUNT, CLFP

SVP, Credit Executive
U.S. Bank Equipment Finance

DANA M. PACE

SVP, Director of Operations & Asset Resolution
PNC Equipment Finance, LLC

SARAH PALMER

Underwriting and Asset Management Executive
Key Equipment Finance

KEVIN P. PRYKULL, CLFP

SVP & Credit Underwriting Executive - Retired
PNC Equipment Finance, LLC

JENNIFER P. ROSENBERG

SVP, Senior Credit Officer
Fifth Third Bank

JAMES ST. CLAIR

Outsourcing Director
DLL

THOMAS E. WARE

President
Tom Ware Advisory Services, LLC

ELFA Credit & Collections Management **LIVE!**

Managing Risk in a New World

June 7-8, 2021



MONDAY, June 7th

11:00am – 12:00pm ET

OPENING GENERAL SESSION, PART 1

Welcome Remarks

LOU MASLOWE

Marlin Capital Solutions

Credit and Collections Committee Chair

What We Learned from the Pandemic - Credit Perspective:

Join this discussion of professionals as we take a look at the lessons learned from the pandemic experience. We will cover Underwriting, Credit Scoring and Loss Forecasting, as well as a few other areas of interest and discuss some things we noticed as take-aways from this global experience.

Discussion Leaders:

JENNIFER ROSENBERG

Fifth Third Bank

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank Equipment Finance

ERIC McGRIFF

Pinnacle Advisory Services

TOM WARE

Tom Ware Advisory Services, LLC

12:00pm – 12:45pm ET

OPENING GENERAL SESSION, PART 2

What We Learned from the Pandemic – Collections Perspective:

And now from the Collections Professionals Perspective - this session will discuss various areas of interest and take-aways from the global pandemic experience through the eyes of Collections Professionals.

Discussion Leaders:

ROBERT FAGAN

Eastern Funding LLC

DOUG DIFILIPPO, CLFP

DLL

DAN GODERIS

GreatAmerica Financial Services

DANA PACE

PNC Equipment Finance, LLC

JIM ST. CLAIR

DLL

12:45 – 1:15pm ET

NETWORKING LOUNGE

Dedicated time for networking in the Lounge. Head over to the Lounge and chat with fellow attendees via camera and mics. This is a great opportunity to interact live in the virtual environment.

1:15 – 2:15pm ET

CONCURRENT BREAKOUT SESSIONS

- **Intro to Credit Scoring: What You Need to Know About Credit Scoring**

The history and evolution of credit scoring, understanding rank ordering, probability of default, the scores intended purpose, and measuring success. Utilizing credit scoring along with the challenges and pitfalls of scoring in the small ticket space through large ticket transactions.

Discussion Leaders:

TOM WARE

Tom Ware Advisory Services, LLC

CHRIS JUNG

Cisco Systems Capital

CHRIS MAUDLIN, CLFP

Wintrust Specialty Finance

- **Diversity Discussion Panel**

Hear from Diversity & Inclusion (D&I) thought leaders who are transforming their companies. Diversity isn't just a "nice to have" it's integral to our personal and professional development, innovation, and financial performance and inclusion is what makes that diversity "stick".

Moderator:
SCOTT THACKER
Ivory Consulting Corporation

Panelists:
VALENCIA FAYE TATE
Farm Credit Leasing

STEPHANIE HASENBOS-CASE
DLL

ERIC McGRIFF
Pinnacle Advisory Services

2:15 – 2:45pm
NETWORKING LOUNGE

Dedicated time for networking in the Lounge. Head over to the Lounge and chat with fellow attendees via camera and mics. This is a great opportunity to interact live in the virtual environment.

2:45 – 3:45pm ET
KEYNOTE GENERAL SESSION

The Great Disruption

As we all ask ourselves what lies ahead in this new economy, Tom Jalics, Chief Market Strategist Vice President for Fifth Third Bank, has some great insight.

Sponsored by:



Keynote Speaker:



TOM JALICS
*Chief Market Strategist
Vice President
Fifth Third Bank*

Tom Jalics is the Chief Market Strategist at Fifth Third Bank where he is responsible for leading the Investment Management Group's asset allocation process, both strategic and tactical, which informs the management of the ~\$29 billion in assets under management (AUM) at the bank.

With over 20 years of industry experience, Tom has been a sought-after industry expert and commentator having been quoted in the media including The Wall Street Journal, Bloomberg Business News, The Economist, and Reuters. Tom has also appeared on television and radio including Bloomberg (Television, Radio, and Business News), CNBC, and CBS Radio Chicago.

3:45 – 4:15pm ET
NETWORKING LOUNGE

Dedicated time for networking in the Lounge. Head over to the Lounge and chat with fellow attendees via camera and mics. This is a great opportunity to interact live in the virtual environment.

4:15 – 5:00pm ET
DAY 1 CLOSING GENERAL SESSION
Day One Closing Remarks

LOU MASLOWE
Marlin Capital Solutions
Chair, ELFA Credit and Collections Committee

State of the Industry Report

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

KRIS A. SNOW
President, Cisco Capital
Cisco Systems Capital Corporation
Chair, ELFA Board of Directors

TUESDAY, June 8th

9:45 – 10:45am **Senior Management Breakfast**
(By Invitation Only)

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

CHRIS MAUDLIN, CLFP
Wintrust Specialty Finance

KEVIN P. PRYKULL, CLFP
PNC Equipment Finance, LLC – Retired

11:00am – 12:15pm ET
WELCOME TO DAY 2 GENERAL SESSION

Day 2 Remarks

LOU MASLOWE
Marlin Capital Solutions
Credit and Collections Committee Chair

Legal Update

Discussion Leaders:
ALEXANDER DARCY
Askounis & Darcy, PC

ARLENE GELMAN
Vedder Price P.C.

ROBERT FAGAN
Eastern Funding, LLC

12:15 – 1:00pm

NETWORKING LOUNGE

Dedicated time for networking in the Lounge. Head over to the Lounge and chat with fellow attendees via camera and mics. This is a great opportunity to interact live in the virtual environment.

1:00 – 2:00pm

CONCURRENT BREAKOUT SESSIONS (2 Sessions)

• Bank Roundtable Discussion

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 - Retired

MIC MOUNT
US Bank Equipment Finance

SCOTT MCCANN
Wells Fargo Equipment Finance

ERIC MCGRUFF
Pinnacle Advisory Services

CHRIS MAUDLIN
Wintrust Specialty Finance

SARAH PALMER
Key Equipment Finance

• Non-Bank Roundtable Discussion

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 and issues facing our industry.

Discussion Leaders:
DAN GODERIS
GreatAmerica Financial Services

NICK JONES
Volvo Financial Services

CHRIS JUNG
Cisco Systems Capital Corporation

CECILE LATOUCHE
Atalaya Leasing

2:00 – 2:30pm

NETWORKING

Dedicated time for networking or posting on the virtual conference social wall!

2:30 – 3:30pm

GENERAL SESSION

The Other Side of the Pandemic

An interactive panel discussion about what may change coming out of the pandemic, with respect to underwriting approaches, distributed workforce, and leasing industry implications, with perspectives from large and small bank-owned equipment leasing companies, independent leasing entities, and captives.

Discussion Leaders:
SARAH PALMER
Key Equipment Finance

NICHOLAS JONES
Volvo Financial Services

CECILE LATOUCHE
Atalaya Leasing

LOU MASLOWE
Marlin Capital Solutions
Credit and Collections Committee Chair

3:30 – 4:30pm

Closing Virtual Happy Hour

Mix and mingle with fellow attendees in the Lounge! Cameras and microphones will be open for all attendees for this event.

Grab your favorite Happy Hour beverage and join fellow attendees for this fantastic virtual networking event! We highly suggest a “Managing Risk Mule”, recipe below.

Virtual networking tables will be labeled so you can elect the topic of greatest interest:

- Emerging Talent
- Post-COVID
- Credit Perspective
- Collections Perspective
- Bank Discussion
- Non-Bank Discussion
- Diversity & Inclusion
- General Networking

MANAGING RISK MULE:

2 ounces of vodka or bourbon

1 cup of ginger beer

½ ounce of freshly-squeezed lime juice

Ice

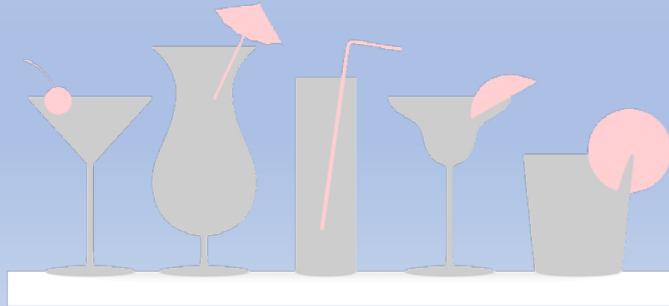
Or a mocktail version:

4 tablespoons of lime juice

4 ounces of ginger beer

½ cup of club soda or sparkling water

Ice



REGISTRATION AND GENERAL INFORMATION

Please register as far in advance as possible. To register, please go to www.elfaonline.org/events/2021/CC.

Registration Fees

ELFA Member:	\$595
Nonmember:	\$795
Committee Member or Speaker Fee: (attending entire conference)	\$295
*Speaker Fee: (attending their session only)	waived

*See below for fee clarification.

Note: The last day to register is May 28, 2021.

Speaker/Committee Registration Fee and Fee Policy

All speakers and Credit & Collections Committee members must complete and return the registration form. Speakers attending the entire conference pay \$295. The fee is waived for speakers who are attending only their virtual presentation. Credit & Collections Committee members pay \$295. If you have questions regarding these policies, please contact Janet Fianko at (202) 238-3415 or jfianko@elfaonline.org.

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., it 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 or (202) 238-3432.

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 **Friday, May 28, 2021**.

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:

- a. mailed to Janet Fianko at ELFA Headquarters:
1625 Eye St., NW, Suite 850, Washington, DC 20006
- b. faxed to (202) 478-0980, Attn: Janet Fianko, or
- c. emailed to Janet Fianko at jfianko@elfaonline.org

Substitutions

Substitutions for the entire program may be made at any time.

Sponsorship Opportunities

Sponsoring events and functions at ELFA meetings provides excellent exposure for your company. Please contact Steve Wafalosky at stevevw@larichadv.com or (440) 247-1060 for more information.

Virtual Conference Compliance

Please Note the Following:

Attendee Contact Information

By registering for this conference, attendees authorize ELFA to share your contact information, including but not limited to email address and telephone number with other registered attendees, sponsors, and exhibitors. For more information please contact Janet Fianko at jfianko@elfaonline.org.

ELFA PROFESSIONAL CODE OF CONDUCT

Thank you for choosing to enhance your professional development by participating in ELFA activities. Our goal is to ensure that we promote a safe, inclusive and productive environment for all participants.

We ask that you help us make each ELFA-sponsored activity welcoming and respectful to all participants, regardless of their race, gender, gender identity and expression, age, sexual orientation, disability, physical appearance, national origin, ethnicity, political affiliation or religion. We do not condone, nor will we tolerate, harassment of our participants, including ELFA and facility staff, or the on-premise staff at host events in any form—in person or online.

Examples of harassment include offensive comments, verbal threats or demands, sexualized images in public spaces, intimidation, stalking, harassing photography or recording, sustained disruption of sessions or events, and unwelcome physical contact or sexual attention.

We expect all participants—attendees, speakers, sponsors, volunteers and staff—to follow the Code of Conduct during the conference. This includes conference-related social events at off-site locations and in related online communities and social media. Participants asked to stop any harassing and/or non-inclusive behavior are expected to comply immediately. Conference participants violating this Code of Conduct may be expelled from the conference without a refund, and/or prohibited from attending future ELFA events, at the discretion of ELFA.

Please bring any concerns to the immediate attention of the event staff, or contact Lisa Ramirez, ELFA Vice President of Business and Professional Development, at lramirez@elfaonline.org. You may also report violations by calling +1 202-238-3414. Thank you for your help in keeping this and all ELFA events professional, welcoming and respectful to all.

Exhibitor Opportunities

A virtual exhibition is held in conjunction with this conference. If you are interested in obtaining more information about exhibiting, please contact Steve Wafalosky at (440) 247-1060 or steve@larichadv.com.

Sponsorship Opportunities

Sponsoring events and functions at ELFA meetings provides excellent exposure for your company. Contact Steve Wafalosky at (440) 247-1060 or via email at steve@larichadv.com if you are interested in becoming a sponsor for this important event. Below is a list of the sponsorship opportunities:

Keynote Sponsor \$3,000

Sponsor the Keynote Presentation Session 2021 Economic Outlook with Tom Jalics

Includes:

- *30-45second video commercial played prior to session beginning
- *Plus all of the Marquee Sponsor benefits

Registration Sponsor \$2,500

- * Logo on attendee emails sent 4 days prior to event with URL link - *must commit by May 28, 2021.*
- * Plus Marquee Sponsor benefits

Reception Sponsor \$2,500 (3 Available)

- * Logo on agenda for Networking receptions
- * Plus Marquee Sponsor benefits

Marquee Sponsor \$2,000

- * 1 complimentary registration to the Forum
- * Recognition (your logo) as a sponsor on the virtual event Log-in Banner – *the first thing attendees see the day of the event!*
- * Recognition (your company name) as a sponsor during a general session on the virtual event agenda on the platform
- * Recognition (your logo) as a sponsor on the ELFA event webpage with a link to your website
- * Company logo displayed during the Opening General Session
- * Verbal acknowledgment at the Opening General Session
- * Recognition in the “What’s to Come” e-newsletter distributed to attendees prior to the event
- * One-time use only Excel Spreadsheet of conference attendees
- * Thank-you recognition in *Equipment Leasing & Finance* magazine

Friend Sponsorship \$500 (Multiple Available)

- * Recognition (your logo) as a sponsor on the virtual event agenda on the platform
- * Recognition (your logo) as a sponsor on the ELFA event webpage with a link to your website
- * Company name displayed during the Opening General Session
- * Recognition in the “What’s to Come” e-newsletter distributed to attendees prior to the event
- * Thank-you recognition in *Equipment Leasing & Finance* magazine

Inquiries

If you have a question about this conference not related to registration, please contact ELFA's Business & Professional Development at (202) 238-3400.

- Email for registration inquiries: jfianko@elfaonline.org (Note: no registrations can be made by telephone).
- Email for conference brochure: rscroggins@elfaonline.org

CLE Credits

If you are an attorney, and would like to obtain CLE Credits for attending the ELFA Credit & Collections Management Conference, please contact Janet Fianko at (202) 238-3420 or jfianko@elfaonline.org. Prior to the conference's date, please inform Janet Fianko from which state you're seeking to obtain CLE credits.

CPE Credits

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 credits. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417 or (615) 880-4200. Website: www.nasba.org. For further information, please go to ELFA's website: www.elfaonline.org/events/CC or contact Janet Fianko at (202) 238-3420 or jfianko@elfaonline.org.

Membership Information

If you are interested in joining ELFA, please call ELFA Member Services at (202) 238-3432.