

2022 Credit & Collections Management Conference and Exhibition

June 6-8, 2022

Hilton Palacio Del Rio
San Antonio, TX

ELFA
EQUIPMENT LEASING AND FINANCING ASSOCIATION

Supply Chain Disruption, Inflation and the Largest Workplace Change EVER.....The New Risks Facing Credit and Collections

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Monday Reception Sponsored by

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Sunday, June 5th

6:00 – 7:30 pm **San Antonio Walking Tour**

Location: Hotel Lobby

Are you arriving Sunday evening and looking for something to do before dinner? Well, how about a walking tour of Historic San Antonio? Walk by the Alamo, San Fernando Cathedral, Menger Hotel and more! Wear your walking shoes and expect a few stairs with this tour. \$20 per person, Registration required. 25 people maximum. Meet in hotel lobby at 6:00pm to begin tour. Tour ends at Menger Hotel bar, next to conference hotel.

Monday, June 6th

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

Location: Salon Del Rey Foyer, Mezzanine Level

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

Location: Salon Del Rey Foyer, Mezzanine Level

11:00 am – 12:15 pm **Diversity Brunch – People Power**

Location: Stetson, Upper Level

This event is open to all interested in improving Diversity in the leasing industry. We hope that means everyone! We will discuss mentoring, hiring strategies, workplace initiatives and much more in an interactive, informal session. *No additional fee for conference registrants; however, we do ask that all participants register for this event through the online conference registration. Space is limited.*

Discussion Leaders:

CECILE LATOUCHE

Consultant

ERIC MCGRIF

Wintrust Specialty Finance

DANA PACE

PNC Equipment Finance, LLC

SARAH PALMER

Key Equipment Finance

JENNIFER ROSENBERG

Fifth Third Bank

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

Location: Salon Del Rey, Salon C, Mezzanine Level

Welcome Remarks

LOU MASLOWE

Credit and Collections Committee Chair

Strain in the Supply Chain

Presentation and panel discussion on the global supply chain disruption. Topics will include labor issues, manufacturing activity and bottlenecks, and the downstream impact on trade, inventories, used equipment values, consumer demand, inflation, and credit risk implications.

Discussion Leaders:

ERIC MCGRIF

Wintrust Specialty Finance

SARAH PALMER

Key Equipment Finance

JIM TOBIN
Volvo Financial Services

JENNIFER ROSENBERG
Fifth Third Bank

2:00 – 2:15 pm **Refreshment Break**
Location: Salon Del Rey Foyer, Mezzanine Level

2:15 – 3:15 pm **GENERAL SESSION**
Credit Managers Survey
Location: Salon Del Rey, Salon C, Mezzanine Level

See and discuss the results from the 11th 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:
CECILE LATOUCHE
Consultant

SCOTT McCANN
Pinnacle Financial Partners

PATRICK MOORE
Equifax

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

KEVIN P. PRYKULL, CLFP
PNC Equipment Finance - *Retired*

3:15 – 3:30 pm **Refreshment Break**
Location: Salon Del Rey Foyer, Mezzanine Level

3:30 – 4:30 pm **GENERAL SESSION**
Collections Effectiveness Survey
Location: Salon Del Rey, Salon C, Mezzanine Level

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:
ROBERT FAGAN
Eastern Funding LLC

DANIEL GODERIS
GreatAmerica Financial Services

JIM ST. CLAIR
DLL

ADAM WHITE
Equifax

4:30 – 5:15 pm **Newcomers Reception**
Location: La Reina, Mezzanine Level

Calling all First Time Attendees! This is a great opportunity to meet with the Conference Planning Committee and fellow First Timers. No need to be intimidated, this is the perfect event for those who are new! Don't miss out on this welcoming event. *There is no extra charge to attend this event.*

5:00 – 6:30 pm **Hosted Reception & Exhibits Open**
Location: Salon Del Rey Foyer, Mezzanine Level

Always a popular event – take a break after your first day of sessions to meet and talk about all you learned. The Exhibit booths will be open and you will have some true time to stop by and chat. Lite fare will be served with an open bar. *This event is included with all conference registrations.*

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6:30 – 9:00 pm **Viva La Fiesta Dinner**
Location: Stetson, Main Level

The event will be held at the Hilton Palacio del Rio hotel in the Stetson space. Given the VERY high temperatures we will be dealing with while in San Antonio and some COVID issues with the river boat tour company, we will not be holding the river boat rides. Instead, the event will consist of a cocktail period to begin the evening, a plated dinner and live music all in a beautiful, air-conditioned space with a great view of the River Walk! *This event is NOT included in your conference registration fee and is \$85 per person. The fee includes: cocktails, plated dinner and live music.*

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Tuesday, June 7th

7:00 – 6:30 pm **Registration Open**

Location: Salon Del Rey Foyer, Mezzanine Level

7:00 – 8:15 am **Senior Management Breakfast**

Location: La Reina, Mezzanine Level

(By Invitation Only)

Discussion Leaders:

ERIC MCGRIFF

Wintrust Specialty Finance

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank Equipment Finance

KEVIN P. PRYKULL, CLFP

PNC Equipment Finance - *Retired*

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

Location: Salon Del Rey Foyer, Mezzanine Level

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

Location: Salon Del Rey, Salon C, Mezzanine Level

Welcome Remarks

LOU MASLOWE

Credit and Collections Committee Chair

Top 10 Equipment Acquisition Trends

RALPH PETTA

President and CEO

Equipment Leasing and Finance Association

MIKE DICECCO

Executive Managing Director, Huntington Asset Finance

Huntington Equipment Finance

ELFA Board Chair

KEYNOTE PRESENTATION: The 2022 Economic Outlook



Presented by:

BETH ANN BOVINO

Chief U.S. Economist

S&P Global

Beth Ann Bovino is the Chief U.S. Economist at Standard & Poor's Ratings Services, based in New York. In this

position, she develops S&P's U.S. economic forecasts and authors the monthly *U.S. Economic Forecast*, the quarterly *U.S. Risks To The Forecast*, the weekly *Financial Notes* and the *Weekly Economics Call*. Beth Ann has created Industry Drivers reports for analyst research. The Wall Street Journal has recognized Beth Ann as the most accurate forecaster of the U.S. economy!

10:00 – 10:20 am **Refreshment Break**

Location: Salon Del Rey Foyer, Mezzanine Level

10:20 – 11:20 am **BREAKOUT SESSIONS**

- Hot Topics in Credit Scoring**

Location: Salon Del Rey, Salon A, Mezzanine Level

Automation and credit processing efficiency are more important than ever in this post-pandemic and intensely competitive environment. This session will provide an update on key credit scoring topics.

Discussion Leaders:

LOU MASLOWE

Credit and Collections Committee Chair

TOM WARE

Tom Ware Advisory Services, LLC

ERICH WUST

Equifax

- Collections Refresher**

Location: Salon Del Rey, Salon B, Mezzanine Level

This session will discuss a detailed fact pattern where an equipment lease default has occurred. Best strategies and procedures to collect on the default from in house to outside counsel and repossession.

Discussion Leaders:

LEWIS COHN

Cohn & Dussi, LLC

ROBERT FAGAN

Eastern Funding LLC

MORGAN GROSSMAN

Platzer Swergold

BRANDON MARVIN

Great Lakes Asset Solutions

JIM ST. Clair

DLL

11:20 am – 12:45 pm **Hosted Luncheon**

Location: La Vista, 22nd Floor

12:45 – 2:30 pm **GENERAL SESSION**

How Would You Do the Deal? How Would You Do the Workout?

Location: Salon Del Rey, Salon B, Mezzanine Level

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:
CECILE LATOUCHE
Consultant

SCOTT MCCANN
Pinnacle Financial Partners

DANA PACE
PNC Equipment Finance, LLC

JIM ST. Clair
DLL

2:30 – 2:45 pm **Refreshment Break**
Location: Salon Del Rey Foyer, Mezzanine Level

2:45 – 3:45 pm **GENERAL SESSION - Legal Update**
Location: Salon Del Rey, Salon C, Mezzanine Level

Discussion Leaders:
ALEX DARCY
Darcy & Devassy PC

ANDREW GLAAB
Cohn & Dussi, LLC

3:45 – 4:00 pm **Refreshment Break**
Location: Salon Del Rey Foyer, Mezzanine Level

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

- **Bank**
Location: Salon Del Rey, Salon B, Mezzanine Level

This interactive session will allow attendees to discuss pertinent financing industry issues impacting Bank

leasing companies. We welcome all those working at or with banks, no matter the size or product.

Discussion Leaders:
SCOTT MCCANN
Pinnacle Financial Partners

ERIC McGRIFF
Wintrust Specialty Finance

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

SARAH PALMER
Key Equipment Finance

KEVIN PRYKULL, CLFP
PNC Equipment Finance - *Retired*

JENNIFER ROSENBERG
Fifth Third Bank

- **Non-Bank**
Location: Salon Del Rey, Salon A, Mezzanine Level

Along with their Bank brethren, Independent and Captive Leasing companies face many challenges and opportunities 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 state disclosure requirements, technologies, Bank/Non-Bank differentiators, and other issues facing non-bank leasing companies.

Discussion Leaders:
ALEX DARCY
Darcy & Devassy PC

DAN GODERIS
GreatAmerica Financial Services

CHRIS JUNG
Cisco Systems Capital Corporation

LOU MASLOWE
Credit and Collections Committee Chair

5:00 – 6:15 pm **Hosted Reception & Exhibits Open**
Location: Salon Del Rey Foyer, Mezzanine Level

Dinner on Your Own or with New Friends!

Wednesday, June 8th

7:00 – 9:30 am **Registration Open**

Location: Salon Del Rey Foyer, Mezzanine Level

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

Location: Salon Del Rey Foyer, Mezzanine Level

7:00 – 9:30 am **Exhibits Open**

Location: Salon Del Rey Foyer, Mezzanine Level

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 – 9:15 am **GENERAL SESSION - Underwriting Key Market Risks**

Location: Salon Del Rey, Salon C, Mezzanine Level

This panel session will discuss how we tackle the rapidly changing macroeconomic risks we face. We will discuss labor shortages, interest rate increases, inflation, supply-chain disruptions/delays, rising input costs, and more. This session will give you practical ideas to help you understand how these issues affect your customers and your underwriting.

Discussion Leaders:

CHRIS JUNG

Cisco Systems Capital Corporation

CECILE LATOUCHE

Consultant

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank Equipment Finance

JENNIFER ROSENBERG

Fifth Third Bank

9:15 – 9:30 am **Refreshment Break**

Location: Salon Del Rey Foyer, Mezzanine Level

9:30 – 10:30 am **GENERAL SESSION - The Largest Workforce Change Ever!**

Location: Salon Del Rey, Salon C, Mezzanine Level

This session will focus on workforce changes brought on or accelerated by the COVID crisis. A panel of credit and collections leaders will explore the scope of the changes that businesses are experiencing, the associated risks and opportunities, and the implication of these changes for the future.

The second half of the session will focus on how these changes impact credit and collections and what we as leaders need to consider when it comes to the managing credit and

collections in this new environment. This session will be interactive and the focus will be to identify best practices.

Discussion Leaders:

ALEX DARCY

Darcy & Devassy PC

DAN GODERIS

GreatAmerica Financial Services

LOU MASLOWE

Credit and Collections Committee Chair

ERIC McGRIFF

Wintrust Specialty Finance

TOM WARE

Tom Ware Advisory Services, LLC

THANK YOU TO OUR EXHIBITORS

Stop by the exhibit tables of these fantastic supporting companies during conference breaks and receptions:

Advanced Recovery Systems, Inc.

American Financial Management

Certified Lease & Finance Professional Foundation (CLFP)

Jigyasa Analytics LLC

Orion First Financial, LLC

Sandhills Global

Stuart-Lippman and Associates Inc.

Xactus, LLC