

# Credit & Collections: Hot Topics & Cool Solutions

June 7-9, 2023

Hilton Palacio Del Rio, San Antonio, TX

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## Wednesday, June 7<sup>th</sup>

### 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 People Power Brunch

*Location: Stetson, River View 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 talent development and much more in an interactive, informal session. *No additional fee for conference registrants; however, we do ask that all participants register online for this event. Space is limited to 40 attendees.*

#### Discussion Leaders:

DANA PACE

PNC Equipment Finance, LLC

SARAH PALMER

Key Equipment Finance

Credit & Collections Committee Chair

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

FORD CLARKE

PNC Equipment Finance, LLC

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

#### Climate Financing for Credit

*Hybrid Session – In-person and Virtual*

*Location: Salon Del Rey, Salon C, Mezzanine Level*

#### Welcome Remarks

SARAH PALMER

Key Equipment Finance

Credit and Collections Committee Chair

#### Climate Financing for Credit

Climate Financing is the “E” of ESG (Environmental, Social, and Governance) and climate-focused equipment is forecasted to generate \$18 trillion in financing opportunities over the next 8 years (per ELFA Top Equipment Acquisition Trends for 2023) making it by far the largest growth opportunity in our industry. During this session, we will discuss climate finance investing, climate finance trends, and best practices in the climate financing space.

#### Discussion Leaders:

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank

LOU MASLOWE

DLL

PATRICIA VOORHEES

The Alta Group, LLC

### 2:00 – 2:15 pm Refreshment Break & Exhibits Open

*Location: Salon Del Rey Foyer, Mezzanine Level*

### 2:15 – 3:15 pm GENERAL SESSION: TOOLS, TRICKS, AND TECHNOLOGY TO DEFEND AGAINST FRAUD

*Hybrid Session – In-person and Virtual*

*Location: Salon Del Rey, Salon C, Mezzanine Level*

Fraud is a continuing and growing challenge for the Equipment Finance industry as industry participants seek to increase digitization to enhance efficiency, increase the speed and quality of decision making, and improve the customer experience. This session will focus on technology available to combat some of the most common types of fraud. The featured speaker will be Kristian Dolan, CEO of Northteq and author of the Equipment Leasing & Finance Foundation research study Specialized Applications, Software, and Services For The Equipment Leasing and Finance industry.

Discussion Leaders:  
**KRISTIAN DOLAN**  
Northteq

**LOU MASLOWE**  
DLL

**JIM TOBIN**  
Volvo Financial Services

**TOM WARE**  
Tom Ware Advisory Services, LLC

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

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**3:30 – 4:30 pm GENERAL SESSION: Collections Effectiveness Survey**

*Hybrid Session – In-person and Virtual*

*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

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**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 Kick Up ‘Yer Boots at The Buckhorn Saloon & Museum**

*Location: The Buckhorn 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 5-minute stroll from the conference hotel.



Pre-registered attendees will meet in the hotel lobby at 6:20pm and walk as a group to the venue. Anyone not able to walk, please see the Conference Registration Desk for assistance.

*This event is NOT included in your conference registration fee and is \$95 per person. The fee includes: museum access, a buffet dinner and an open beer and wine bar.*

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## Thursday, June 8<sup>th</sup>

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)*

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

CHRIS JUNG  
Cisco Systems Capital Corporation

SARAH PALMER  
Key Equipment Finance  
*Credit and Collections Committee Chair*

7:00 am – 8:15 am

**Continental Breakfast & Exhibits Open**

*Location: Salon Del Rey Foyer, Mezzanine Level*

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

*Hybrid Session – In-person and Virtual*

*Location: Salon Del Rey, Salon C, Mezzanine Level*

**Welcome Remarks**

SARAH PALMER  
Key Equipment Finance  
*Credit and Collections Committee Chair*

**ELFA Overview & Knowledge Hub Resources**

RALPH PETTA  
President and CEO  
Equipment Leasing and Finance Association

**KEYNOTE PRESENTATION: 2023 Economic Outlook**



**JEFF JENSEN**

Vice President  
Keybridge

Keybridge's 2023 Economic Outlook for the equipment finance industry. Jeff will speak about the state of the U.S. economy and implications for the equipment finance industry.

His presentation will also highlight several relevant resources published by the Equipment Leasing & Finance Foundation. When making plans for 2023, you certainly do not want to miss this fantastic presentation!

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

*Location: Salon Del Rey Foyer, Mezzanine Level*

10:20 – 11:20 am **GENERAL SESSION: Credit Managers Survey**

*Hybrid Session – In-person and Virtual*

*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, Inc.

PATRICK MOORE  
Equifax

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

KEVIN P. PRYKULL, CLFP  
Adjunct Professor in Finance - Duquesne University

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

*Location: Stetson, River View*

12:45 – 2:30 pm **CONCURRENT SESSIONS**

- How Would You Do the Deal?**

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

In this interactive session, participants will engage in roundtable discussions on several small, middle, and large ticket equipment finance transactions. These transactions will highlight specific industries and circumstances that are occurring in the equipment finance market today. Session attendees will identify the key risks and mitigants in underwriting the transactions, and spark conversations regarding credit quality, transaction structure, and documentation requirements. Moderators will guide the discussions and introduce a variety of scenarios that highlight additional considerations that could impact the

process and results. Come prepared to roll up your sleeves and contribute to the discussion!

Discussion Leaders:

CHRISTINE HOLGUIN

Fifth Third Bank, National Association

CECILE LATOUCHE

Consultant

SCOTT MCCANN

Pinnacle Financial Partners, Inc.

JIM TOBIN

Volvo Financial Services

- **Recover, Settle or Sue?**

*Location: Salon Del Rey, Salon A, Mezzanine Level*

Join your industry peers discussing real fact case scenarios after default has occurred by the debtor. Expect to have lively roundtable discussions analyzing the various factors leading to your decision to recover the equipment, settle the obligation or sue for the balance owing or replevin of equipment. The fact patterns will encompass small, medium and large ticket finance problems after default in order to spark dialogue on the importance of weighing some factors over others.

Discussion Leaders:

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

LEWIS COHN

Cohn & Dussi, LLC

ROB FAGAN

Eastern Funding LLC

DAN GODERIS

GreatAmerica Financial Services

DANA PACE

PNC Equipment Finance

JIM ST. CLAIR

DLL

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2:30 – 2:45 pm **Refreshment Break & Exhibits Open**

*Location: Salon Del Rey Foyer, Mezzanine Level*

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2:45 – 3:45 pm **GENERAL SESSION: Legal Update**

**Hybrid Session – In-person and Virtual**

*Location: Salon Del Rey, Salon C, Mezzanine Level*

Discussion Leaders:

RANDALL WOOLLEY

Darcy & Devassy PC

ANDREW GLAAB

Cohn & Dussi, LLC

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

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3:45 – 4:00 pm **Refreshment Break & Exhibits Open**

*Location: Salon Del Rey Foyer, Mezzanine Level*

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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:

CHRISTINE HOLGUIN

Fifth Third Bank, National Association

SCOTT MCCANN

Pinnacle Financial Partners

MICHAEL (MIC) MOUNT, CLFP

U.S. 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 credit and delinquency trends, underlying portfolio issues, disclosure laws, Bank/Non-Bank differentiators, and other issues facing non-bank leasing companies.

Discussion Leaders:

DAN GODERIS

GreatAmerica Financial Services

CHRIS JUNG

Cisco Systems Capital Corporation

CECILE LATOUCHE

Consultant

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

*Location: Salon Del Rey Foyer, Mezzanine Level*

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## Friday, June 9<sup>th</sup>

### 7:00 – 11:00 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 – 10:30 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 – 9:00 am **GENERAL SESSION: Underwriting – Key Market Risks**

*Hybrid Session – In-person and Virtual*

*Location: Salon Del Rey, Salon C, Mezzanine Level*

As we navigate this dynamic and rapidly changing macroeconomic climate, this panel led, interactive session will address risks facing our customers arising from the current interest rate environment, inflation, labor challenges, input costs, and more. The session will focus on identifying how these issues affect your customers and your underwriting.

Discussion Leaders:

CECILE LATOUCHE

Consultant

CHRIS JUNG

Cisco Systems Capital Corporation

JIM TOBIN

Volvo Financial Services

### 9:00 – 9:15 am **Refreshment Break & Exhibits Open**

*Location: Salon Del Rey Foyer, Mezzanine Level*

### 9:15 – 10:15 am **CONCURRENT SESSIONS**

- Credit Scoring in a Recessionary Environment**

*Hybrid Session – In-person and Virtual*

*Location: Salon Del Rey, Salon C, Mezzanine Level*

This session will address related issues that can impact credit scoring models. We will look at the impacts of economic cycles on credit scoring and how default rates change through various cycles. How scorecards perform over time and monitoring protocols that can be utilized. Lastly, Credit Analyst buy-in and their interaction with scorecards, and when to use an override and when not to.

Discussion Leaders:

TOM WARE

Tom Ware Advisory Services, LLC

LOU MASLOWE

DLL

JIM TOBIN

Volvo Financial Services

CHRIS PALEY

DLL

- Collections War Stories and Strategies for the Next Go-Around**

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

Introducing a new session presented by seasoned veterans in the equipment finance industry exchanging challenging collections stories & strategies faced in everyday leasing and financing.

This session will not only be the telling of many collection war stories, but will provide some interesting results which shaped decision making strategies going forward.

Please join us for what promises to be a lively discussion and we encourage your participation during this session.

Discussion Leaders:

ROB FAGAN

Eastern Funding LLC

DAN GODERIS

GreatAmerica Financial Services

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

BRANDON MARVIN

GreatLakes

LEWIS COHN

Cohn & Dussi, LLC

### 10:15 – 10:30 am **Break & Final Exhibit Visits**

*Location: Salon Del Rey Foyer, Mezzanine Level*

Exhibitors will be closing down after this break, so take some final time to visit with this great group of providers.

### 10:30 – 11:30 am **GENERAL SESSION: Workforce Trends in 2023**

*Hybrid Session – In-person and Virtual*

*Location: Salon Del Rey, Salon C, Mezzanine Level*

Join our panel for a follow-on discussion from 2022's session, "Biggest Workforce Change Ever!", with a dialogue about workforce trends in 2023. Discussion will include labor market issues combined with economic downturn concerns, in-office, hybrid and/or remote

challenges, employee engagement, and strategies to manage a distributed workforce.

Discussion Leaders:

CHRIS JUNG

Cisco Systems Capital Corporation

SVETLANA KRALIK

U.S. Bank

CHRISTINE HOLGUIN

Fifth Third Bank, National Association

SARAH PALMER

Key Equipment Finance

*Credit and Collections Committee Chair*

**Thank You for Attending!**



## **THANK YOU TO OUR EXHIBITORS**

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

**Advanced Recovery Systems, Inc.**

**Certified Lease & Finance Professional Foundation (CLFP)**

**Equifax**

**GDS Link LLC**

**Kin Analytics**

**Orion First Financial, LLC**

**RTR Services, Inc.**