

Credit & Collections: Hot Topics & Cool Solutions

June 7-9, 2023

Hilton Palacio Del Rio, San Antonio, TX

Virtual Agenda

Wednesday, June 7th

12:30 – 2:00 pm **OPENING GENERAL SESSION:
Climate Financing for Credit**

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 **BREAK**

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

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

3:15 – 3:30 **BREAK**

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

ROBERT FAGAN

Eastern Funding LLC

DANIEL GODERIS

GreatAmerica Financial Services

JIM ST. CLAIR
DLL

ADAM WHITE
Equifax

Thursday, June 8th

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

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 **BREAK**

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

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 – 2:45 **BREAK**

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

Discussion Leaders:
RANDALL WOOLLEY
Darcy & Devassy PC

ANDREW GLAAB
Cohn & Dussi, LLC

MARTINA RIDER PORTER
Hemar, Rousso & Heald, LLP

Friday, June 9th

8:00 – 9:00 am **GENERAL SESSION: Underwriting – Key Market Risks**

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 **BREAK**

9:15 – 10:15 am **Credit Scoring in a Recessionary Environment**

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

10:15 – 10:30 am **BREAK**

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

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