



2024 Credit & Collections Conference and Exhibition

ANSWERING THE BELL:

Facing Higher Defaults, Tougher Credit Approvals & Increased Fraud

June 5-7, 2024 Philadelphia Marriott Downtown • Philadelphia, PA

Tuesday, June 4th

7:30 – 9:30 pm Philly By Night – Big Bus Tour

Are you arriving Tuesday evening and looking for a way to get as much Philadelphia history in as possible during your conference week? The Big Bus Philly by Night Tour is the perfect way to spend your evening. See the dazzling light of the city from atop a double decker bus. Sit back and enjoy the view as professional guides provide a live narrative for historic sites, cultural attractions, and colorful stories about the people who shaped the City of Brotherly Love. \$45 per person. This event is NOT included in your conference registration fee. Must register by **May 14, 2024**. Rain or shine, no cancellations. Additional details and meeting location will be emailed to attendees 5 days prior to the event.

Wednesday, June 5th

10:00 am – 6:30 pm Registration Open

10:00 am – 11:30 am Exhibitor Set-up

11:00 am – 12:15 pm People Power Brunch - Revolutionizing Talent Management in Equipment Finance: The AI Edge

In an era where artificial intelligence is transforming industries, the equipment finance sector stands on the brink of a significant shift in talent management and recruitment practices. "Revolutionizing Talent Management in Equipment Finance: The AI Edge" offers an in-depth exploration of how AI technologies are redefining the landscape of hiring, employee development, and retention in this niche field. This event is open to all interested in improving diversity in the leasing industry. 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

FORD CLARKE

Clarkwork Consulting

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

CHRISTINE HOLGUIN

CCA Financial, LLC

Sponsored by:

EQUIFAX®

12:30 – 2:00 pm OPENING GENERAL SESSION - Credit Scoring & the Covid Influence

Hybrid Session – In-person and Virtual

Welcome Remarks

SARAH PALMER

DLL

Credit and Collections Committee Chair

Credit Scoring & the Covid Influence

Discussion Leaders:

TOM WARE

Tom Ware Advisory Services, LLC

JIM ST. CLAIR

Independent Consultant

CHRIS JUNG

Cisco Systems Capital Corporation

ROBERT FAGAN

Eastern Funding LLC

Speakers:

PETER GAO

Equifax

MARSHA SILVERMAN

Experian

DAVID SMITH

FICO

2:00 – 2:15 pm Refreshment Break

2:15 – 3:15 pm GENERAL SESSION - Credit Managers Survey

Hybrid Session – In-person and Virtual

Discussion Leaders:

KEVIN P. PRYKULL, CLFP

Adjunct Professor in Finance - Duquesne University

SCOTT McCANN

Pinnacle Financial Partners, Inc.

MICHAEL (MIC) MOUNT, CLFP

U.S. Bank Equipment Finance

PATRICK MOORE

Equifax

3:15 – 3:30 pm Refreshment Break

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

Hybrid Session – In-person and Virtual

Discussion Leaders:

JIM ST. CLAIR

Independent Consultant

ROBERT FAGAN

Eastern Funding LLC

DAN GODERIS

GreatAmerica Financial Services

ADAM WHITE

Equifax

IAN CAMPBELL, CLFP

Channel

4:30 – 5:15 pm Newcomers Reception

Calling all First Time Conference 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 event for those who are new! No additional fee to attend this event.

5:00 – 6:30 pm Hosted Reception & Exhibits Open
Join your fellow conference attendees for a fantastic start to the conference! Mix and mingle with new and long-time friends while visiting with our fantastic exhibitors. Lite fare will be served with an open bar. This event is included with all conference registrations.

6:30 – 9:00 pm

Founding Fathers Feast: A Night of History, Networking, and Signers' Hall

Join us for an unforgettable evening at the National Constitution Center in Philadelphia! Enjoy delicious food and drinks while exploring Signers' Hall, a unique exhibit featuring life-size bronze statues of the Founding Fathers. Network with fellow attendees in this historic setting and gain insights into our nation's history.



Tickets are \$95. Don't miss this opportunity to experience history come alive! This event is NOT included in your conference registration fee. Beverages and dinner will be served. MUST register by May 14, 2024. Transportation to and from event will be provided.

Sponsored by:

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Thursday, June 6th

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 JUNG
Cisco Systems Capital Corporation

SARAH PALMER
DLL
Credit and Collections Committee Chair

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

Start your morning with a bite to eat and connecting with our fantastic exhibitors. All attendees are welcome. This event is included in all conference registrations.

8:00 – 10:00 am KEYNOTE GENERAL SESSION
Hybrid Session – In-person and Virtual

Welcome Remarks



SARAH PALMER
DLL
Credit and Collections Committee Chair

ELFA 1071 Update



Presenter:
ANDY FISHBURN
Equipment Leasing and Finance Association

Top 10 Trends in Equipment Finance



Presenter:
ROBERT L. BOYER
President
First Commonwealth Equipment Finance
ELFA Board Chair

KEYNOTE PRESENTATION – 2024 Economic Update



Jeff Jensen
Vice President
Keybridge LLC

Join us at the ELFA Credit and Collections Conference for Keybridge's highly anticipated 2024 Economic Outlook for the equipment finance industry, presented by Jeff. Gain valuable

insights into the state of the U.S. economy and its direct implications for equipment finance. Don't miss this fantastic presentation as you strategize and plan for 2024!

10:00 – 10:20 am Refreshment Break

10:20 – 11:20 am GENERAL SESSION – The Electric Rush to Greener Pastures

Hybrid Session – In-person and Virtual

The rush is on for electric equipment as many OEMs have aggressive electric goals and some states are mandating the use of electric equipment, both small and large, in their respective markets. Learn about the top trends, the impacts of laws and regulations, and the lending challenges associated with rising costs for new technology, uncertain secondary markets, and the impacts on borrowers in the new electric marketplace.

Discussion Leaders:

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

JIM TOBIN
Volvo Financial Services

SARAH PALMER
DLL
Credit and Collections Committee Chair

11:20 am – 12:45 pm Hosted Luncheon

12:45 – 2:30 pm CONCURRENT SESSIONS

- How Would You Do the Deal?

In this interactive session, participants will engage in roundtable discussions on several small, middle, and large ticket equipment finance transactions. These case studies 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, documentation requirements, and workout strategies. 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
CCA Financial, LLC

SCOTT McCANN
Pinnacle Financial Partners, Inc.

JIM TOBIN
Volvo Financial Services

ROBERT VICKERY
Huntington Bank

- Recover, Settle or Sue

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

DANA PACE
PNC Equipment Finance

JIM ST. CLAIR
Independent Consultant

ROBERT FAGAN
Eastern Funding LLC

DAN GODERIS
GreatAmerica Financial Services

IAN CAMPBELL
Channel

2:30 – 2:45 pm Refreshment Break

2:45 – 3:45 pm GENERAL SESSION - Legal Update
Hybrid Session – In-person and Virtual

Discussion Leaders:

ALEX DARCY
Darcy & Devassy PC

MARTINA RIDER PORTER
Hemar, Rousso & Heald, LLP

ANDREW GLAAB
Cohn & Dussi, LLC

3:45 – 4:00 pm Refreshment Break

4:00 – 5:00 pm ROUNDTABLE SESSIONS

- Bank

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, Inc.

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

CHRISTINE HOLGUIN
CCA Financial, LLC

ROB VICKERY
Huntington Bank

- Non-Bank

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:

DAN GODERIS

GreatAmerica Financial Services

CHRIS JUNG

Cisco Systems Capital Corporation

JIM TOBIN

Volvo Financial Services

5:00 – 6:30 pm Hosted Reception & Exhibits Open
Close out the day with a reception and discuss all the fantastic sessions you attended with your fellow conference attendees and exhibitors. All attendees are welcome.



Friday, June 7th

7:00 – 11:00am Registration Open

7:00 – 10:15 am Exhibits Open

7:00 – 8:00 am Continental Breakfast

Grab a coffee and connect with our fantastic exhibitors. Meet while you can this morning, exhibit tables close at 10:15am. All attendees are welcome. This event is included in all conference registrations.

8:00 – 9:00 am GENERAL SESSION - M&M Post Deal

Discussion – Post-Mortem

Hybrid Session – In-person and Virtual

Discussion Leaders:

JIM ST. CLAIR

Independent Consultant

ROBERT FAGAN

Eastern Funding LLC

DAN GODERIS

GreatAmerica Financial Services

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

JIM TOBIN

Volvo Financial Services

9:00 – 9:15 am Refreshment Break

9:15 – 10:15 am GENERAL SESSION – Equipment Finance in a Post-SVB World

Hybrid Session – In-person and Virtual

Join a panel to discuss the impact of the 2023 banking crisis on the equipment finance sector. In the aftermath of large bank failures and increased capital requirements, depository relationships have been prioritized and lower yielding commercial segments deemphasized. Discussion will include the relationship between Bank Holding companies and their equipment finance subsidiaries, captives, and even impacts on independent finance companies and capital markets.

Discussion Leaders:

SARAH PALMER

DLL

Credit and Collections Committee Chair

ROB VICKERY

Huntington Bank

CHRIS JUNG

Cisco Systems Capital Corporation

10:15 – 10:30 am Refreshment Break

10:30 – 11:30 am GENERAL SESSION - Hot Topics in Fraud

Hybrid Session – In-person and Virtual

Panelists:

ALEX DARCY
Darcy & Devassy PC

MARTINA RIDER PORTER
Hemar, Rousso & Heald, LLP



Thank You for Attending the ELFA
Credit & Collections Management
Conference & Exhibition!