



ANSWERING THE BELL:

Facing Higher Defaults, Tougher Credit Approvals & Increased Fraud

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

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Tuesday, June 4th

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

Location: Corner of 12th & Filbert Street

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.

Registration is now closed for this event. Rain or shine, no cancellations. Registered attendees will receive an email with directions to this event, approximately 5 days prior to the event.

Wednesday, June 5th

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

Location: Liberty Ballroom Foyer, Level 3 of the Headhouse Tower

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

Location: Liberty Ballroom, Salon C, Level 3 of the Headhouse Tower

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

Location: Independence Ballroom I, Level 3 of the Headhouse Tower

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

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

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3 of the Headhouse Tower

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

Location: Liberty Ballroom C, Level 3

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

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

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

Location: Liberty Ballroom C, Level 3

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

Effectiveness Survey

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

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

Location: Independence Ballroom I, Level 3

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

Location: Liberty Ballroom, Salon C, Level 3 of the Headhouse Tower

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.*

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C O R P O R A T I O N

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. **Registration for this event is closed.** Registered attendees will receive an email with directions to the event, approximately 5 days prior.

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Thursday, June 6th

7:00 – 6:30 pm **Registration Open**

Location: Liberty Ballroom Foyer, Level 3 of the Headhouse Tower

7:00 – 8:00 am **Senior Management Breakfast**
(By Invitation Only)

Location: Independence Ballroom I, Level 3

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

CHRIS JUNG
Cisco Systems Capital Corporation

SARAH PALMER
DLL
Credit and Collections Committee Chair

Sponsored by



7:00 am – 8:00 am

Continental Breakfast & Exhibits Open

Location: Liberty Ballroom C, Level 3

Start your morning with a bite to eat and connecting with our fantastic exhibitors. All attendees are welcome.

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

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3 of the Headhouse Tower

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

Location: Liberty Ballroom C, Level 3

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

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

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

Location: Franklin Hall, Level 4

12:45 – 2:30 pm CONCURRENT SESSIONS

• **How Would You Do the Deal?**

Location: Independence Ballroom III, Level 3

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**

Location: Independence Ballroom I & II, Level 3

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

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

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

Location: Liberty Ballroom C, Level 3

4:00 – 5:00 pm ROUNDTABLE SESSIONS

• **Bank**

Location: Independence Ballroom I & II, Level 3

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**

Location: Independence Ballroom III, Level 3

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

Location: Liberty Ballroom C, Level 3

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

Location: Liberty Ballroom C, Level 3

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

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

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

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

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

Panelists:

ALEX DARCY

Darcy & Devassy PC

MARTINA RIDER PORTER

Hemar, Rousso & Heald, LLP

ZAHID KASSEM

Kassem Consulting

9:00 – 9:15 am **Refreshment Break**

Location: Liberty Ballroom C, Level 3

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

Hybrid Session – In-person and Virtual

Location: Liberty Ballroom AB, Level 3, Headhouse Tower

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**

Location: Liberty Ballroom C, Level 3

Thank You to Our Exhibitors!

Stop by these fantastic tables to visit with our amazing exhibitor supporters during receptions, breakfasts and breaks.

The exhibit area is in the Liberty Ballroom, Salon C, Level 3 of the Headhouse Tower.

Advanced Recovery Systems, Inc.

Aspen Field Services

C&R Software

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

Equifax

GB Collects

Grimley Financial Corporation

Jigyasa Analytics LLC

Lonetown Capital LLC

Orion First Financial, LLC

Revelation Machinery LLC

RTR Services, Inc.

Sandhills Global