



Honoring Our Heritage

FOCUSED ON THE FUTURE

DURHAM NC
JUNE 7-10 2006

32nd Annual Meeting & 4th Latino Credit Union Conference

The Federation





Rodney Hood
NCUA Vice-Chair



Jim Blaine
CEO, State Employees' CU



Martin Eakes
CEO, Self-Help CU



Fred Becker
President & CEO,
National Association of
Federal Credit Unions

We are excited to invite you to the Federation's 32nd Annual Meeting and 4th Latino Credit Union Conference taking place this summer in Durham, North Carolina. Our theme this year looks to honor our cooperative heritage while focusing on the collective future of our movement.

We chose Durham as the site of our meeting because of the great opportunities for education and inspiration. Durham's Main Street is a main street for the CDCU movement: in the space of a few blocks, you'll find three of the most innovative, important credit unions in the country.

- **Latino Community Credit Union**, the fastest growing start-up in CDCU history, with more than 40,000 members in its first five years.
- **Self-Help Credit Union** and its affiliates, which have developed a multi-billion dollar secondary market and many new financial products.
- **Generations Community Credit Union**, which has combined a number of CDCUs to preserve credit union service in communities where it otherwise would have disappeared.
- **The North Carolina Minority Support Center**, which has developed shared back-office services for CDCUs.

We've got a great line-up of national policy leaders, including **United States Treasurer Anna Escobedo Cabral**, new NCUA Vice-Chair **Rodney Hood**, new NCUA Board Member **Gigi Hyland**, and CDFI Fund Director **Art Garcia**. **Martin Eakes**, CEO of Self-Help CU will deliver an address on the status of the fight against predatory lending, and **Jim Blaine**, CEO of the nation's second-largest credit union, State Employees' CU, will give his unique perspective on the credit union movement today.

You also can look forward to a strong educational program with workshops on topics such as compliance and non-traditional lending; board and staff development and retention; how new bankruptcy laws will affect your credit union, and much more.

As in the past, we will also have a parallel workshop track for the representatives of youth credit union programs (YCUPs) from across the country. Our youth track is designed and conducted by young people themselves, and addresses issues such as financial literacy, youth leadership, and cultural diversity. Youth representatives also show off their skills while presenting their credit union's youth program at a special session in front of all the conference attendees. While in Durham, YCUP participants will also be treated to a youth tour and exchange with representatives from the North Carolina State Employees' CU Youth Program. If your credit union already has a youth program, or is interested in learning how to start one, then this event is not to be missed!

And for fun, be sure to join us for an outing at the home of the Durham Bulls baseball team. Come network with your peers and enjoy the home runs and the hotdogs at this landmark stadium!



Rita L. Haynes
Chairwoman, Board of Directors
CEO, Faith Community United CU



Clifford N. Rosenthal
Executive Director

32nd Annual Meeting Committee

- Eunice J. Rogers, Chair**
NRS Community Development FCU
(Birmingham, AL)
- Helen Godfrey-Smith, Co-Chair**
Shreveport FCU (Shreveport, LA)
- Randy Chambers**
Self-Help CU (Durham, NC)
- Gustavia Cole**
St. John Dallas FCU (Dallas, TX)
- Margaret Libby**
Mission Area FCU (San Francisco, CA)
- Saundra Scales**
School Workers FCU (Charlotte, NC)
- Sharon Saulters**
Triumph Baptist FCU (Philadelphia, PA)
- Shirley Spruill**
Renaissance Community Development CU
(Somerset, NJ)

Latino Credit Union Task Force

- Randy Chambers, Co-Chair**
Self-Help CU (Durham, NC)
- Pablo DeFilippi, Co-Chair**
Lower East Side People's FCU
(New York, NY)
- Urla Abrigo**
Episcopal Community FCU
(Los Angeles, CA)
- Miriam Fernandez**
Bethex FCU (Bronx, NY)
- John Herrera**
Latino Community CU (Durham, NC)
- Melissa Marquez**
Genesee Cooperative FCU (Rochester, NY)
- Sandell McLaughlin**
Community Trust CU (Modesto, CA)

YCUP Task Force

- Becky Anderson, Chairwoman**
- Robert Coleman**
Northwest Baptist FCU (Seattle, WA)
- Joe Cummins**
Alternatives FCU (Ithaca, NY)
- Margaret Libby**
Mission Area FCU (San Francisco, CA)
- Sharon Saulters**
Triumph Baptist FCU (Philadelphia, PA)
- Pearl Watts**
1st Delta FCU (Marks, MS)
- Tarsha Williams**
Shreveport FCU (Shreveport, LA)



Anna Escobedo Cabral
United States Treasurer



Gigi Hyland
NCUA Board Member



Art Garcia
CDFI Fund Director



Dick Ensweiler
Texas Credit Union
League President



Manuel Orozco
Director of Remittances
and Development,
Inter-American Dialogue

Meeting Highlights

Schedule is subject to change

Wednesday, June 7

Our 4th Latino Credit Union Conference brings together key officials and staff of credit unions that serve, or are interested in serving, Latino communities. Through workshops and networking sessions, participants will explore themes including:

- Serving Latinos: why it just makes sense
- Attracting and retaining talented Latino employees
- Financial education resources for Latinos
- Demystifying public policy issues
- Lending to Latinos
- Compliance
- And much more...

The conference kicks off with a roundtable discussion on “Serving New Immigrants.” This is the venue to get answers to many of the questions you’ve wanted to ask: Why serve immigrants? Can I accept Consular Identification? How will this affect our Patriot Act and OFAC compliance?

At lunchtime, newly appointed NCUA Board member Gigi Hyland will address participants. Her address will be followed by afternoon workshops and a plenary on public policy issues. The day ends with the Latino Conference reception, featuring presentations by CDFI Fund Director, Art Garcia and HUD Deputy Assistant Secretary, Anna Maria Farias.

Thursday, June 8

Join us today for workshop sessions in the morning leading into the Latino CU Conference closing plenary. Don’t miss Dick Ensweiler, Texas Credit Union League President, as he presents an innovative new partnership to reach Latino immigrants in Texas. Another highlight of this day is a luncheon presentation by United States Treasurer, Anna Escobedo Cabral who will discuss Latino initiatives of the Treasury Department.

After lunch all are invited to participate in the one of the most popular events of Federation conferences: site visits to local CDCUs. This year, participants will visit Generations Community CU, Latino Community CU, the North Carolina Minority Support Center, and Self-Help CU, all of which are conveniently located within blocks of the hotel.

The 32nd Annual Meeting opens with a plenary session addressed by NCUA Vice-Chair Rodney Hood and NAFCU President Fred Becker, as well as North Carolina dignitaries. Afterwards, you’re invited to catch up with old friends at the Annual Meeting welcoming reception.

Friday, June 9

This year the 32nd Annual Meeting begins with a special breakfast forum, sponsored by the Ford Foundation, which will highlight some of the most innovative CDCUs in the country. In addition, Jim Blaine, CEO of North Carolina State Employees’ CU (Raleigh, NC) will share his thoughts on the importance of credit union partnerships in fostering CDCU growth and impact.

After the forum, participants will hear from fair-lending advocate and Self-Help CU CEO, Martin Eakes, in a plenary session on combating the abusive practices of predatory lending. Following his address are the first workshops of the Annual Meeting, including:

- Generating Members
- Succession Planning
- Serving the Disability Community
- Underwriting Loans
- The Federation’s Bridge and APPLE grant programs: what’s working
- Grooming and Cultivating a Dynamic Board

Next comes the 14th Annual Annie Vamper *Helping Hands* Awards luncheon, honoring individuals who have made exceptional contributions to their credit unions and the CDCU movement as a whole.

The afternoon will be devoted to workshops and regional caucuses of the Federation’s membership.

In the evening, please join us at our own section of the Durham Bulls baseball stadium for a night-time game (*optional*).

Saturday, June 10

A member’s buffet breakfast will start the day, followed by the Federation’s Membership Business Meeting. Our final plenary session begins at 11:15 a.m., but don’t leave yet! At 12:30 p.m. we will hold a special luncheon to recognize directors stepping down from our board for their extraordinary

The 32nd Annual Meeting & 4th Latino Credit Union Conference



National Federation of
Community Development
Credit Unions
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Schedule at a Glance

Schedule is subject to change

Major Sponsors



4th Latino Credit Union Conference

Wednesday, June 7

- 8:30am Exhibitor Showcase & Continental Breakfast
- 9:30am Roundtable Discussion –
“Serving New Immigrants”
- 11:15am Workshops
- 12:30pm Luncheon *Keynote presentation*
by NCUA Board Member, Gigi Hyland
- 2:00pm Workshops
- 3:15pm Exhibitor Showcase & Coffee Break
- 4:00pm Public Policy Plenary – “Latinos Under Attack”
- 7:00pm Conference Welcome Reception
Presentation by CDFI Fund Director, Art Garcia

Thursday, June 8

- 8:30am Exhibitor Showcase & Continental Breakfast
- 9:30am Workshops
- 11:00am Plenary & Closing Ceremonies *Featured Speaker:*
Dick Ensweller, Texas CU League President
- 12:45pm Luncheon *Keynote Presentation:*
U.S. Treasurer, Anna Escobedo Cabral
- 2:00pm CDCU Site Visits
- 6:00pm Opening Session, 32nd Annual Meeting
Presentations: NCUA Vice-Chair, Rodney Hood
and NAFCU President, Fred Becker
- 7:00pm Welcome Reception

32nd Annual Meeting

Friday, June 9

- 8:00am Breakfast & Credit Union Industry Forum
Featured Speaker:
Jim Blaine, State Employees' CU CEO
- 9:45am Opening Plenary
Featured Speaker:
Martin Eakes, Self-Help CU CEO
- 11:15am Workshops
- 12:30pm CDCU Youth Credit Union Presentations
- 1:30pm 14th Annual Annie Vamper *Helping Hands*
Awards Luncheon
- 2:30pm Exhibitor Showcase & Coffee Break
- 3:15pm Workshops
- 4:45pm Regional Caucuses
- 7:00pm Durham Bulls – Dinner at the Park
(Optional)

Saturday, June 10

- 8:00am Buffet Breakfast
- 9:00am Annual Business Meeting of the
Federation
- 11:15am Closing Plenary
- 12:30pm Board Recognition Luncheon