

CUNA CU Finance for Non-Financial Managers & Volunteers

April 11-14, 2010 • San Diego, CA
eSchool starts August 18, 2010

Gain an understanding of your credit union's numbers.



Register at training.cuna.org



Your Trusted Resource

Professional
Development

CUNA CU Finance for Non-Financial Managers & Volunteers

April 11-14, 2010 • San Diego, CA

Tuition: \$1,195 (*\$1,295 after February 28, 2010*)

To many non-financial credit union managers, the world of financial terminology and statements can often be complex, unclear, and even confusing. But deep within those numbers are often the answers needed to make smart business decisions. For credit unions to survive and flourish, sound business practices must be followed. Understand your credit union's numbers through this three-day program.

Register at training.cuna.org
and choose *Schools & Conferences*.

This school is in cooperation with the CUNA CFO Council.



This program will provide the skills to:

- Analyze financial statements
- Discover the benefits of a good budget
- Learn how asset-liability management (ALM) is easily understood
- Explore the building blocks of accounting
- Practice calculating and comprehending important ratios
- Identify key factors in rates, risk, and return

WHO SHOULD ATTEND?

This program is beneficial for anyone who would like to understand their credit union's numbers. A wide variety of titles and experience levels are encouraged to attend, including operational staff and volunteers.

Experience Learning like never before with CUNA Center for Professional Development. For more than 40 years, we've helped people reach their personal and professional potential to maximize credit union performance. With training designed for credit unions by credit union people, our content is second to none and our business results help credit unions thrive. We deliver expert information, resources, and networking opportunities that inform and motivate staff and volunteers to deliver innovative ideas and exceptional strategies to your credit union. **Guaranteed.**



AGENDA

Sunday

4:00 - 4:30 p.m. *Registration*

4:30 - 5:30 p.m. *Networking Hour*

Monday

8:00 - 8:30 a.m. *Networking Breakfast*

8:30 - 9:00 a.m. *Welcome & Orientation*

9:00 a.m. - Noon **The Financial Statement Game: Starting With the Basics**

- Review Accounting 101 in one hour or less
- Understand what makes up financial statements and how to make sense of the balance sheet and income statement
- Learn why capital is important
- Explore the basics, including allowance for loan losses primer and earning versus non-earning assets

Noon - 1:00 p.m. *Networking Lunch Provided*

1:00 - 4:30 p.m. **Financial Statement Analysis**

- Connect the relationships between elements of the financial statements
- Learn the cruelties of "accrual" accounting

Schedule is subject to change.

- Analyze credit union profits and understand a spread analysis
- Appreciate the importance of fees and other non-interest income for profit
- Start basic financial analysis of your credit union

Tuesday

8:00 - 8:30 a.m. *Networking Breakfast*

8:30 - 11:30 a.m. **The Financial Statement Game: Getting a Bit More Sophisticated**

- Comprehend and calculate the important ratios
- Make use of ratio analysis, trend analysis, and peer group analysis
- Identify how much capital is enough and why it's critical in all phases of planning, operations, and governance
- Understand the relationship between CAMEL ratings and your credit union's financial health

11:30 a.m. - 1:00 p.m. *Lunch on Your Own*

1:00 - 4:30 p.m. **The Financial Statement Game: Getting a Bit More Sophisticated**
(continued from morning session)

Wednesday

8:00 - 8:30 a.m. *Networking Breakfast*

8:30 - 11:30 a.m. **Rates, Risk & Return**

- Understand the impact of interest rate changes on cash flow and financial management
- Investigate several methods of setting rates, reporting, and calculating
- Understand the relationship between interest rates and risk

11:30 a.m. - 1:00 p.m. *Lunch on Your Own*

1:00 - 3:30 p.m. **Asset-Liability Management For Non-Finance Managers**

- Comprehend ALM, the closest thing to rocket science in the credit union business
- Discover a healthy ALM process and who should be included
- Incorporate ratio analysis, trend analysis, market analysis, and economic analysis into the ALM process
- Get a feel for NEV, Shock Tests, and Yield Curve
- Look at ALM various scenarios and judge the health of your credit union

3:30 - 3:45 p.m. **Wrap-Up**

- Evaluations
- Certificate

HEAR FROM

Timothy P. Harrington, CPA

Tim is president of T.E.A.M. Resources, a training and consulting firm that provides consulting, strategic planning, and training to credit unions from coast-to-coast. Harrington is a dynamic speaker who can make complex subjects very simple. As an expert in the field of credit unions, he has been involved in hundreds of credit union audit engagements and has consulted with and provided training to credit union employees throughout the country. Harrington has been working with credit unions since 1989 when he directed the internal audit of a \$100 million dollar credit union. As an internal auditor, he gained a deep understanding of credit unions, including their problems and successes.



"Tim Harrington has a unique ability to make a boring subject come alive, effectively using humor and personal experiences to make his points and to give credibility to his recommendations."

• Leighton Waters
Fort Worth Community Credit Union

eSCHOOL

LOOKING FOR AN ONLINE OPTION?

Same content without the travel hassles and time out of the office! Individual sessions can also be purchased for \$219-\$438 each as CUNA Webinars if you're just interested in a specific session.

CUNA CU Finance for Non-Financial Managers & Volunteers eSchool

August 18 - September 22, 2010
Six sessions • 1:00 - 3:00 p.m. CT
Tuition: \$1,195

Class Schedule

August 18

Financial Statement Game:
Starting With the Basics

August 25

Financial Statement Analysis:
How Do the Numbers Work Together

September 1 & 8

Financial Statement Game:
Getting a Bit More Sophisticated: Parts I & II

September 15

Rates, Risk & Return

September 22

Asset-Liability Management for Non-Financial
Managers & Volunteers

Register at training.cuna.org
and choose *Webinars & eSchools*.

STAY HERE



Hard Rock San Diego

207 5th Ave
San Diego, CA 92101
Phone: 619-702-3000
Fax: 619-702-3007
Reservations: 866-751-7625
Room rates: \$199 single/double*
**Hotel Reservation Deadline:
March 30, 2010**

Hard Rock San Diego's location is one of the most coveted among downtown San Diego hotels, right at the entrance to the Gaslamp Quarter. Their design, amenities, and vibe are infused with the passion and irreverence of Rock 'n' Roll. This hotel is known for providing you an experience that rocks.

* Room rates and availability cannot be guaranteed. Rooms may be sold out prior to this date, so make your hotel reservations early! Room reservations and fees are the responsibility of the registrant. To claim this room rate, call for reservations and reference "CUNA" or "Credit Union National Association."

SCHOOL INFORMATION HERE

FOR MORE INFORMATION:

Visit: training.cuna.org

Program Content:

Call: 800-356-9655, ext. 4249

E-mail: training@cuna.coop

Registration:

Call: 800-356-9655, ext. 4400

E-mail: reginfo@cuna.coop

CONTINUING PROFESSIONAL EDUCATION (CPE) CREDITS

CUNA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org.



CPE Credits: You can earn 22 group-live CPE credit hours for CUNA CU Finance for Non-Financial Managers & Volunteers School and 14 group internet-based CPE credit hours for CUNA CU Finance for Non-Financial Managers & Volunteers eSchool. No advance preparation or prerequisites are required. For more information regarding administrative policies, such as complaint and refund, please contact CUNA at 800-356-9655, ext. 4249.

COUNCIL DISCOUNT

CUNA Council members receive a \$100 discount on select schools and eSchools and a \$50 discount on webinars. To learn more about CUNA Councils, visit cunacouncils.org.

TRAVEL ARRANGEMENTS

United Airlines is the "Official Airline" for the programs. To make reservations, visit www.united.com or call United's Specialized Meetings Reservation Center at (800) 521-4041. Please reference ID# 553SF.

CANCELLATIONS & REFUNDS

Cancellations received in writing (via fax 608-231-4327) seven or more days before the start of the program are eligible for a refund of the amount paid minus a \$200 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins.

Register at training.cuna.org
and choose *Schools & Conferences*.



MORE CUNA TRAINING OPPORTUNITIES

CUNA Financial Management Schools: Parts I, II & III

Effective credit union leadership requires a sound understanding of financial management principles. CUNA Financial Management Schools blend financial theory with practical applications to give you a thorough understanding of the financial side of your credit union. Analysis and planning make the difference between mediocre and smart business decisions. Make sure you make informed decisions that improve your credit union's bottom line.

- August 8-12, 2010 • Denver, CO

CUNA Volunteer Institute

Gain insight into critical issues facing you and your credit union. Set among a stress-free venue, you'll discover opportunities to discuss specific issues and their impact on credit unions, with evenings free to enjoy the beautiful surroundings!

- January 10-13, 2010
St. Pete Beach, FL
- October 2-6, 2010
Huntington Beach, CA

For more information on these training opportunities, visit training.cuna.org or e-mail training@cuna.coop, or call 800-356-9655, ext. 4249.

Brought to you by your National Trade Association

CUNA Governmental Affairs Conference (GAC)

The GAC is a unique, advocacy-focused event at the for all credit union leaders. Standing as one in Washington, we can advance member business lending legislation and capital reform to spur economic growth. We can ensure that credit unions aren't disadvantaged by new regulation and reform. The opportunity we have to make an impact and help people is truly monumental. Visit gac.cuna.org.

- February 21-25, 2010
Washington Convention Center
Washington, D.C.

The 1 Credit Union Conference

The America's Credit Union Conference and the World Credit Union Conference are joining forces in 2010 for the ultimate global event – *The 1 Credit Union Conference* for credit union leaders from around the world. Join your colleagues in Las Vegas for world-class knowledge, networking, and inspiration. Visit vegas2010.org.

- July 11-14, 2010
MGM Grand Hotel
Las Vegas, NV



CUNA BOOKS

Credit Union Investment Guidelines (5th Edition)

In this new edition you'll explore sound investment policies, risk and return policies, yield curve, recent changes to the NCUA's Rules and Regulations, Part 703, investment objectives, asset allocation, portfolio monitoring and rebalancing, portfolio management and strategies, investment policy checklist, and a glossary of investment terms.

#21142-BR9 \$54.95

Managing Credit Union Finance

In this edition you'll examine and review the credit union financial management process, financial statement analysis, capitalization, pricing member services, interest rate risk and investments, managing liquidity, lending considerations, credit union service organizations, the ALM policy, the annual business plan, and internal controls.

#23497-BR9 \$59.95

Visit buy.cuna.org and enter a stock number in the Product Finder.

CUNA SELF-STUDY CERTIFICATE PROGRAMS



CUNA Volunteer Certification Program

Earn the credentials of a credit union board expert! By completing learning activities of your choice of self-study courses, live instruction, webinars, and more, credit union board members gain the knowledge needed in compliance, governance, safety and soundness, performance planning, and strategic planning. This certification distinguishes your credit union volunteers as those ready, able, and willing to take on the challenges that lie ahead.

For more information on these training opportunities, visit training.cuna.org or e-mail training@cuna.coop.

CPDOnline

CPDOnline is changing the way that credit unions are training. It offers more than 250 online credit union courses designed to help the credit union staff, managers, and volunteers build credit union compliance, management, lending, member service, marketing, human resource, and other skills through interactive courses and follow-up exams. Obtain important job skills and guide your career through these courses:

- Preventing Fraud
- Resolving Employee Conflict
- Bankruptcy

CUNA TRAINING >>>ONDEMAND

Volunteer Courses:

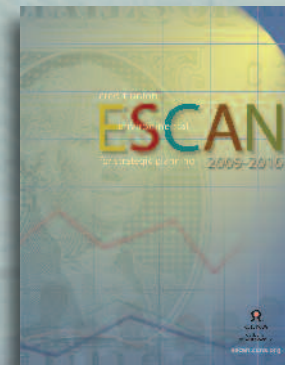
- 10 Ratios Every Volunteer Should Know
- A Board Governance Approach: What to do When Things Go Wrong
- Assessing the CEO
- Business Continuity Planning for Volunteers

RESOURCES

Today's business world requires making the right decision at the right time.

For decisions like these, there is no more complete, accurate, or reliable single source of data and analysis than the *2009-2010 Credit Union Environmental Scan Report (E-Scan)*.

Visit advice.cuna.org/reports and choose *Strategic Research*.





Credit Union National Association

PO Box 431 | Madison, WI 53701-0431



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#28989



"Before, looking at financial statements was like trying to read without my glasses on. I could squint and figure out many things, but I couldn't clearly see the entire paragraph. Tim's class effectively put my glasses on so that everything is clear now. Thank you!"

• Ellen E. Yacovone