

Do you
understand
your credit union's numbers?

CUNA

CU Finance for Non-Financial Managers & Volunteers School

April 22-25, 2012 • Orlando, FL
eSchool starts May 8, 2012



Your Trusted Resource for Credit Union Success™

Professional
Development

Register at training.cuna.org/cuf

CUNA CU Finance for Non-Financial Managers & Volunteers School

April 22-25, 2012 • Orlando, FL

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Tuition: \$1,195 (\$1,395 after February 26, 2012)

Learn the basics of credit union finance and stay compliant with the new financial literacy requirements.

Are the gaps in your financial knowledge getting in the way of your managerial responsibilities? Learn the facts behind the formulas at the CUNA 2012 CU Finance for Non-Financial Managers & Volunteers School, and better understand how your credit union functions. This vital school is tailored specifically for credit union managers and volunteers to set a broad foundation on the essentials of credit union finance. From accounting 101 to complex asset-liability strategies, this school will shed light on all of your financial concerns so you can make your next business decision with confidence.

You'll learn:

- The basics of finance and how it affects your credit union
- The benefits of a balanced budget
- How to read financial statements and analyze the numbers
- The relationship between risk and return
- What asset-liability is and why it is important

After attending this school and successfully completing the on-site exam, attendees will earn their CUNA Board Financial Literacy Certificate, which ensures compliance with the NCUA requirement of board members to prove their financial literacy.

Register at training.cuna.org/cuf

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.

100%
GUARANTEE

CUNA Center for Professional Development is committed to providing a quality learning experience with cutting-edge topics and expert instructors. If for some reason you are not fully satisfied, contact us and we'll send you a full tuition refund or credit toward another conference, school, or institute.

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.**



This event is produced by the CUNA Center for Professional Development and endorsed by the CUNA CFO Council.

Agenda

Sunday

Registration begins at 4:00 p.m.

Networking reception is from 4:30 – 5:30 p.m.

Monday

Networking breakfast provided from 8:00 – 8:30 a.m.

The Financial Statement Game: Starting with the Basics

8:30 a.m. – Noon

- 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

Networking lunch provided

Noon – 1:00 p.m.

Financial Statement Analysis

1:00 – 4:30 p.m.

- Connect the relationships between elements of the financial statements
- Learn the cruelties of “accrual” accounting
- 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 for your credit union

**Schedule is subject to change.*

Tuesday

Networking breakfast provided from 8:00 – 8:30 a.m.

Sessions are held from 8:30 a.m. – 4:30 p.m.

Lunch on your own from

11:30 a.m. – 1:00 p.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

Wednesday

Networking breakfast provided from 8:00 – 8:30 a.m.

Rates, Risk & Return

8:30 – 11:30 a.m.

- 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

Lunch on your own from

11:30 a.m. – 1:00 p.m.

Asset-Liability Management (ALM) for Non-Finance Managers

1:00 – 3:30 p.m.

- Gain a better understanding of ALM, one of the most important tools in financial management
- Discover a healthy ALM process and who should be included
- Incorporate ratio analysis, trend analysis, market analysis and economic analysis into the ALM process
- Learn about NEV, shock tests and yield curves and their relationship to ALM
- Work on a variety of ALM scenarios

3:30 – 4:30 p.m.

Optional testing

(Required if you are attending to receive the CUNA Financial Literacy Certificate)

Did you know?

By successfully completing the school's optional exam, board members and volunteers can earn six credits toward the CUNA Volunteer Certification Program (Level 2, Safety and Soundness) to earn your Certified Credit Union Volunteer designation.

Learn more at training.cuna.org/boardcert





CUNA

CU Finance for Non-Financial
Managers & Volunteers

eSchool

Looking for an online option?

You can get the same content without leaving the office! If you're just interested in a specific session, individual sessions can also be purchased as CUNA webinars.

School Starts: May 8, 2012
Six sessions • 2:00 – 4:00 p.m. CT
Tuition: \$1,195

- **May 8, 2012**
The Financial Statement Game: Starting With the Basics
- **May 15, 2012**
Financial Statement Analysis: How do the Numbers Work Together
- **May 29, 2012 & June 5, 2012**
The Financial Statement Game: Getting a Bit More Sophisticated:
Parts 1 & 2
- **June 12, 2012**
Rates, Risk & Return
- **June 19, 2012**
Asset-Liability Management for Non-Finance Managers

By attending this school and successfully completing the on-site exam, attendees will earn their CUNA Board Financial Literacy Certificate, which ensures compliance with the NCUA requirement of board members to prove their financial literacy.

Register at training.cuna.org/ecuf



Learn here

The Peabody Orlando
Orlando, FL

The Peabody Orlando

9801 International Drive
Orlando, FL 32819
Phone: 407-352-4000

Reservations: 800-732-2639

Room rates: \$189 single/double, plus \$9 daily resort fee*

Hotel Reservation Deadline: April 2, 2012

** 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 details

For more information visit:
training.cuna.org/cuf

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 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.

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/cuf

Explore other CUNA education & training opport

CUNA Financial Management Schools: Parts 1, 2 & 3

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 the informed decisions that will improve your credit union's bottom line.

August 12-16, 2012 • San Diego, CA

CUNA Volunteer Certification School

Earn the credentials of a credit union board expert! By completing your choice of self- study courses, live instruction, webinars and more, credit union board members will gain knowledge 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.

September 23-28, 2012 • Long Beach, CA

CUNA Board Financial Literacy Certificate

Attention credit union volunteers! In preparation for the NCUA regulation, CUNA is offering the **CUNA Board Financial Literacy Certificate** for volunteers. This certificate can be earned by completing selected self-study CUNA Volunteer Achievement Program (VAP) courses, attending the CUNA CU Finance for Non-Financial Managers & Volunteers School or eSchool, or by attending the CUNA Volunteer Certification School. Successful completion of program assessments are required to earn the certificate.



CUNA Volunteer Institute

Gain insight into critical issues facing your credit union. You'll discover opportunities to discuss specific issues and their impact on credit unions.

May 5-9, 2012 • Punta Cana, Dominican Republic

Learn more at training.cuna.org

Credit Union Literature

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 and the annual business plan and internal controls.

#23497

\$59.95

Visit buy.cuna.org and enter the stock number in the search box.



Resources

Credit Union Environmental Scan Report (E-Scan)

Today's business world requires making the right decisions at the right time. For decisions like these, there is no more complete, accurate or reliable single sources of data and analysis than the 2011-2012 Credit Union Environmental Scan Report (E-Scan).

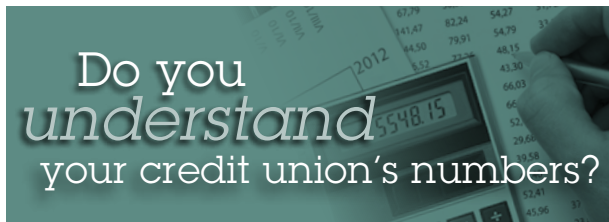
Visit escan.cuna.org/planning





Credit Union National Association

PO Box 431 | Madison, WI 53701-0431



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#30041

"If you are in a credit union (employee or board), you need to understand all of the numbers, and this school helped so much. I think all board members should attend. I'm proud of my credit union and we all need to work together to be the BEST."

- Past attendee