

Build a strong and secure credit union

Collections and Bankruptcy Update

October 19, 2010 • Clive, IA

Regulatory Compliance Update

October 20, 2010 • Clive, IA

IRA Workshop: Essentials and Advanced

November 9–10, 2010 • Clive, IA



BROUGHT TO YOU BY THE POWER OF PARTNERSHIP



Collections and Bankruptcy Update

October 19, 2010 • Clive, IA

Collections Update

- Methods for the proper modification of mortgages
- Getting the process started – from federal law to departmental procedures
- Overcoming typical member objections to payment
- Credit union secret weapons of collections
 - Set off
 - Cross-collateral clause
 - Denial of services
- Repossession and foreclosure issues
- Real estate loan workout options
- Early identification of economically troubled members
- Skip tracing resources and tips
- Third party collections

Operational Issues in Bankruptcy

- Intended purposes of the bankruptcy reforms
- Mandatory credit counseling
- Reaffirmation process and challenges
- Limitations on cram down of automobile loans
- Debtor's statement of intent and the ride through problem
- Homestead exemption limitations
- Reduction in credit card fraud presumption period and amounts
- Elimination of Chapter 13's "super discharge"

Bankruptcy Recovery and Fraud Control

- Leveraging the credit union relationship to reduce losses
- The right to set off
- Achieving relief from the automatic stay
- Member potential loss profiling
- Rights under the cross-collateral clause
- Fraud and preference actions

Regulatory Compliance Traps in the New Bankruptcy Order

- Fair Credit Reporting Act and FACT Act violations
- Automatic stay violations
- Denial of member services
- Post-discharge injunction
- Update on state specific bankruptcy laws including important deadlines

View more topics online!

Instructor David Reed



David, founder of CU Doctor, is an author, consultant, and nationally recognized speaker. He has nearly two decades of collections and bankruptcy experience representing both debtors and creditors. He is a former bankruptcy attorney, vice president, and general counsel for a large credit union.

Schedule

Day One and Day Two

8:30 – 9:00 a.m. Registration

9:00 a.m. – 4:00 p.m. Session

12:00 – 1:00 p.m. Lunch

Schedule, topics, and speakers are subject to change.

Location

Country Inn and Suites

1350 NW 118th

Clive, IA 50325

Phone: (515) 223-9254

Room rates: \$85

Hotel deadline: September 27, 2010

Plus

To ensure your training has a continuous impact, you'll receive a complimentary registration to a follow-up audio conference on crucial issues.

Regulatory Compliance Update

October 20, 2010 • Clive, IA

CARD Act Update

August 22, 2010 is another deadline for the CARD Act and the final rules. Join us to review the reasonable pricing requirements for credit cards and the account review requirements.

SAFE Act Update

Discuss policies and procedures that must be in place in order to comply with the SAFE Act registration requirements.

FACT Act Update

Explore the risk-based pricing notice requirements that will be effective January 1, 2011.

Privacy Model Forms

Review the privacy model forms so that you understand the information that must be provided to retain the safe harbor after December 31, 2010.

Mortgage and Consumer Lending Update

Learn the new compliance issues affecting mortgage and consumer lending.

Marketing Compliance Update

Explore marketing and advertising regulations and gain examples of when and how to use the various marketing disclosures.

State Law Update

Review state law issues that are affecting Iowa credit unions specifically.

Due to the current environment, topics may be added or changed slightly to ensure participants receive the most current information.

View more topics online!

Instructor

Andrea Stritzke, CUCE



As vice president of regulatory compliance for PolicyWorks, Andrea is responsible for the delivery of PolicyWorks'

regulatory services and new product development, while also working with individual credit unions to provide them with training and counsel on certain regulatory matters. In addition, Andrea develops vendor management programs for credit unions and is a nationally recognized speaker on credit union compliance issues. Prior to joining PolicyWorks, Andrea worked as a judicial clerk for the Iowa Court of Appeals. She has also worked as a staff attorney for the Nebraska Court of Appeals.

Tuition

Register for both Collections and Bankruptcy & Regulatory Compliance Update and save!

Registration is \$369 per attendee for both programs or \$339 each for multiple attendees from your credit union for both programs. To receive the multiple attendee discount, all registrations must be processed in the same order.

Can't attend both programs? Customize your training by choosing the program you want to attend for just \$199 per attendee (multiple attendee discount only applies to full conference tuition).

Register online today!

Visit training.iowacreditunions.com and choose *Event Calendar*.

IRA Workshop: Essentials and Advanced

November 9–10, 2010 • Clive, IA

Staff training is a vital part of every successful IRA program. Whether you need to begin with the basics or expand your expertise, here's your opportunity to build IRA knowledge so you can provide top-notch service to your credit union's members.

Topics

Day One: IRA Essentials

This workshop builds a solid foundation of IRA knowledge. You'll develop the skills and knowledge to work with IRA owners and process basic transactions with confidence. Exercises are included throughout the day to help you apply the information to job-related situations. No previous IRA knowledge is required.

IRA Fundamentals

- Understand the importance of retirement savings to your members and your credit union
- Identify the differences between traditional and Roth IRAs
- Know the process for establishing an IRA

Contributions

- Learn about contribution limits and deadlines
- Identify the eligibility requirements for traditional and Roth IRA contributions

Distributions

- Discuss the process for removing funds from traditional and Roth IRAs
- Identify IRS penalties and their exceptions
- Learn when it's necessary to withhold income taxes
- Discover when owners are required to remove their IRA funds

Transfers and Rollovers

- Identify the differences between a rollover and a direct transfer
- Know what to do when the money comes from a qualified retirement plan instead of an IRA

Tax Reporting

- Review the basic tax reports that IRA owners receive, such as forms 5498 and 1099-R

Day Two: IRA Advanced

In the advanced workshop, you'll get ready to handle more complex IRA issues. Discover how to address required minimum distributions, recharacterizations, and Roth conversions. You'll get hands-on practice in working with real-world IRA transactions.

Contributions

- Identify the different types of contributions that can be made to traditional and Roth IRAs
- Explore rollover contributions, the automatic waiver of the 60-day rule, and traditional IRA to Roth IRA conversions
- Understand how and when these contributions are reported to the IRA owner and the IRS

Distributions

- Understand the tax consequences of distributions from traditional and Roth IRAs
- Define an excess contribution as well as a recharacterization
- Know how to report distributions to the IRA owner and the IRS

Required Minimum Distributions

- Learn when to use the Uniform Lifetime Table and the Joint Life Expectancy Table
- Understand the tax reporting requirements for required minimum distributions

Processing a Death Claim

- Examine the steps involved in the death claim process

Please bring a handheld calculator to each session.

Schedule

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9:00 a.m. – 4:30 p.m. Session

Noon – 1:00 p.m. Lunch

Schedule and speakers are subject to change.

Location

Country Inn and Suites

1350 NW 118th

Clive, IA 50325

Phone: (515) 223-9254

Room rates: \$85

Hotel deadline: October 18, 2010

Instructor

David Lubick



David is a training consultant for Ascensus, Inc., a division of

CrumpGroup, Inc. He is responsible for developing and delivering IRA training programs, on a national level, to meet the needs of credit unions and leagues.

Tuition

Register for both days and save!

Registration is \$359 per attendee or \$329 each for multiple attendees from your credit union. To receive the multiple attendee discount, all registrations must be processed in the same order.

Can't attend the complete

program? Customize your training by choosing the day(s) you want to attend for just \$199 per day (multiple attendee discount only applies to full conference tuition).

Register online today!

Visit training.iowacreditunions.com and choose *Event Calendar*.

Registration Information for Iowa Events

Here are some quick tips on how to use our registration system. If you need assistance, our registrations staff is here to help. Please call 800-356-9655, ext. 4949 or e-mail reginfo@cuna.coop.

CUNA Web Access: You'll need a web access user name and password to register.

- * To check if you already have a username and password, go to <http://www.cuna.org/remind> and enter your e-mail address. Your information will be sent immediately.
- * If you need a login, please sign up at http://www.cuna.org/sign_up.html.
- * If you encounter issues when logging in or purchasing products, call 800-356-9655, ext. 4077 for assistance.

ACH Payments: You can select ACH Debit in the online registration form to pay directly out of your account. By selecting ACH Debit rather than Credit Card, you'll keep more dollars within the credit union system. See step-by-step ACH instructions at: http://training.iowacreditunions.org/reg_ach.html

More Training Options from CUNA and ICUL

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CUNA Training on Demand

Download the training you need, then watch it where and when it's convenient for you. Use it as much as you want. Watch as a group, individually, at work, or at home. Get the most accurate, up-to-date information presented by credit union experts at a very affordable price— just \$149 each!

- Bank Secrecy Act for Front-Line Staff
- CU Sales: Inquiring and Listening
- Identity Theft: Red Flags

Visit training.cuna.org and choose *Training on Demand* for more information.

CUNA Pressing Economic Issues Series

You've read about them, you've heard them at conferences; media and credit unions seek their expertise. CUNA's economists, Bill Hampel, Mike Schenk, and Steve Rick, are the most reliable source of up-to-date information on the economic issues facing credit unions. In this fast-changing environment, get commentary and data on the most pressing topics delivered right to you.



Subscribe to this 12-session series for one year for \$499. Everyone at your credit union can share one subscription.

Visit training.cuna.org and choose *Pressing Economic Issues Series* for more information.

Small CU Discounts

If your credit union has less than \$15 million in assets, you'll receive a discount on registration fees for most Iowa events. On the "Complete Checkout" page in online registration, look for "Enter Promotion Code" and enter the code for your asset size. Click on "Apply Promo" and your discount will appear. Only one discount applies.

- 25% discount for \$10 million to \$14.9 million, use 0925IACU
- 50% discount for \$5 million to \$9.9 million, use 0950IACU
- 75% discount for less than \$4.9 million, use 0975IACU

Grants and Scholarships

Several grants and scholarships are available through the Iowa Credit Union Foundation to help credit unions attend educational events. To explore these opportunities, please visit <http://www.ia-icul.org/foundation.asp#grant> or contact Marybeth Foster at marybethf@iowacreditunions.com.

Multiple Attendees

If you are registering multiple attendees, choose "Buy for Others" in the shopping cart. Anyone in your credit union who is already set up with CUNA web access will appear on a list for you to select from. New attendees should request a CUNA login (see registration tips for more information). Only one discount applies.

Confirmations

If you register online, you will receive your registration confirmation within three business days. Please allow up to 10 days if you pay by check. For assistance or questions about registration, e-mail reginfo@cuna.com or call 800-356-9655, ext. 4949.

Cancellations

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 \$50 administrative fee. No refunds will be granted if cancellation is received six days or less before a program begins. Substitutions are accepted anytime prior to the start of the program.

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Register online today!

Visit training.iowacreditunions.com and choose *Event Calendar*. For registration assistance, e-mail reginfo@cuna.coop or call 800-356-9655, ext. 4949.