






VISION


CONFERENCE OF IDEAS AND INNOVATION

AUGUST 9-11, 2023
MIRAMAR BEACH, FL

Wednesday, August 9

- 9:00 AM - 5:00 PM** **Registration** *Registration Break sponsored by*  *Emerald Registration Booth*
- 2:30 PM - 3:00 PM** **Welcome Snack Break** *Emerald Foyer*
- 3:00 PM - 5:00 PM** **General Session Kick Off** *Emerald A-D*
Tomorrow's Talent-Setting a Different Table: Expand Your Talent Pool to Win the War for Talent
Jill Nowacki, President & CEO, Humanidei
As an increasing number of prospective employees choose entrepreneurialism or freelancing in the gig economy, credit unions must reinvent their relationship to recruiting, retaining, and promoting talent. This session will help leaders understand how to build organizations—from the teller line through the Board of Directors—that attract a wider talent pool, full of people with unique strengths, backgrounds, and skillsets. And how that directly impacts strategic planning for the future of the credit union and its leadership.
Sponsored by 
- 
- See Sooner, Act Faster**
Joel Hartzler, Stewardship & Development Director, Filene Research Institute
This session takes a more focused approach on innovation. Credit unions are not typically well-known for their agility, but in fact they have become surprisingly innovative organizations. At the same time, credit unions must continue to invest in becoming more innovative organizations. We look to answer questions like:
- What are the drivers of innovation, internally and externally?
 - How can credit unions embrace entrepreneurial “fail fast, learn fast” approaches to create cultures of learning, experimentation, and iteration?
 - What tried-and-true methods can be used to foster consumer-centric innovation, quickly develop and test new solutions, and scale the ideas that are desirable, viable, and feasible?
- We also look at the organizational and partnership opportunities that can help foster innovation through collaboration.
- 
- 5:00 PM - 6:30 PM** **Exhibit Hall Grand Opening** *Sponsored by*  *Coastal Ballroom*

Thursday, August 10

- 7:30 AM - 3:30 PM** **Welcome Center/Registration Open**
- 8:00 AM - 9:00 AM** **Breakfast** *Coral Ballroom*
- 9:00 AM - 10:15 AM** **Opening General Session** *Emerald A-D*
Trends in Payments 2023 and Beyond
Lee Wetherington, Senior Director of Corporate Strategy, Jack Henry & Associates
Consumers returned to in-person shopping at physical stores in 2022, slowing ecommerce growth from 40%+ CAGR in 2020 and 2021, to 10%+ CAGR in 2022. Meanwhile, debit cards overtook credit cards as the most preferred payment card, driven by double-digit growth in debit card usage among younger generations. Looking to avoid debt amid rising recession concerns, preference for debit cards, cash, and Buy-Now-Pay-Later (BNPL) will grow in 2023. An economic slowdown in 2023 will further slow payments growth and severely challenge the payments-based business models of direct-to-consumer fintechs and neobanks. One out of every four payments fintechs is projected to fail in 2023. Moreover, the payments space will continue to fragment and grow in complexity as new tender types proliferate and new public payment rails come on line. Account-to-account transfers (A2A), also known as “pay-by-bank”, will gain traction as merchants look for cheaper, faster ways to get paid during the downturn. Are cryptocurrencies dead? What about a U.S. CBDC? Which strategies can solve for payments fragmentation and protect your payments franchises? Join Lee for the answers.
- 

10:15 AM - 10:30 AM

Break

Emerald Foyer

10:30 AM - 11:30 AM



Breakout Session

Marketing in the Metaverse

Kent Lewis, Founder, pdxMindShare

Since the mid-1990s, virtual reality (VR) has been marketed as “the next big thing.” Decades later, blockchain, affordable computing power, and major investments in infrastructure by brands like Meta and Microsoft have created a tipping point in the form of the modern metaverse. The promise outlined by platform creators like Borget’s Sandbox and Zuckerberg’s Horizon World is an engaging environment rich with culture (art galleries, museums) fun (games and events) and commerce (real estate and marketplaces). In this session, Anvil’s Founder, Kent Lewis, will outline opportunities for marketers in the metaverse.

After this session, you’ll be able to:

- Capitalize on new opportunities to market in the metaverse
- Develop and implement strategies to engage audiences in virtual worlds
- Identify the importance of the metaverse to the future of marketing and who the key players are

Emerald E

10:30 AM - 11:30 AM



Breakout Session

Effective Liquidity Management for the Future

Dan Houston, CFA, Vice President – Fixed Income Strategy, Stifel

NCUA Rules and Regulations Part 741.12 requires every credit union have a written Liquidity Policy and conduct sound liquidity planning. In addition to the regulatory requirements, effective liquidity management can help every credit union maximize earnings while more effectively manage interest rate risk. This presentation will discuss the regulatory requirements and published guidance from NCUA and the FFIEC on effective liquidity and funding risk management. More importantly, it will demonstrate multiple analytical tools a credit union can use to better measure, monitor and more effectively manage its liquidity and funding risk into the future.

Sponsored by **STIFEL**

Theater

10:30 AM - 11:30 AM



Breakout Session

Future Proofing the Board

Dr. Brandi Stankovic, Principal, Strategic Advisory Solutions, LLC

Recruiting, developing, and retaining effective individuals to serve in board roles is a difficult and time-consuming job. Healthy organizations are willing to make an investment of time and effort into institutionalizing this fiduciary responsibility. In this session, we will share leadership lessons and real-life stories of best practices to energize board governance in the future.

Sandpiper

11:30 AM - 1:00 PM

Advocacy Luncheon *(The Advocacy Luncheon is open to all registered Attendees, Guests & Exhibitors.)*

Coral Ballroom

Sponsored by **CU AUDIT & COMPLIANCE GROUP**

1:00 PM - 2:30 PM

Shark Tank Sponsored by **CorporateOne**

Emerald A-D

2:30 PM - 3:00 PM

Break

Emerald Foyer

3:00 PM - 4:00 PM



Breakout Session

Digital Experience: Can We Compete in the Future?

Lisa Coffey, Chief Innovation Officer, Corporate America Credit Union

In this session featuring future service options, including payments, we explore the member experience (MX), what they expect, what’s out there already and competitors you may not know are attracting your members.

Sponsored by **CorporateAmerica CREDIT UNION**

Emerald E

3:00 PM - 4:00 PM

Breakout Session

Future of CDFI

Bobbi Grady, Foundation Director, LSCU & Affiliates

Panelists: Monica Copeland, MDI Network Director, Inclusiv

Victor Miguel Corro, Chief Executive Officer, Coopera Consulting

Kimberly Nichols, CEO, Bridgeway Credit Union

The breakout session on the future of community development financial institutions (CDFIs), will focus on the role of credit unions in driving economic growth and promoting financial inclusion in communities across the country. A panel of experts will discuss the challenges and opportunities facing credit unions today and explore the various ways credit unions can leverage technology to better serve their members and communities, including mobile banking, online lending, and digital marketing. They will also discuss the importance of collaboration among credit unions, community organizations, and government agencies to maximize the impact of CDFIs in promoting economic development. Finally, the panelists will share their vision for the future of credit unions and CDFIs, highlighting key trends and emerging opportunities that will shape the industry in the years to come.

Theater



Thursday, August 10 (continued)

3:00 PM - 4:00 PM



Breakout Session

The Future of Fees & Payments

Mat Willey, Deputy Director of Grassroots Advocacy, LSCU & Affiliates

Natalie Riner, Deputy Director of Political Strategy, LSCU & Affiliates

Tony Roberts, Senior Shared Compliance Consultant

Grace Newcombe, VP of Federal Advocacy and Communications, LSCU & Affiliates

Join the LSCU Advocacy Team in discussing the future of fees and payments amid an ever-changing regulatory and legislative environment. This session will dive into threats to overdraft and NSF programs, credit card interchange, and more. With more pressure on lawmakers and regulators than ever before, credit union engagement in legislative and regulatory advocacy is key to protecting the future of our operating environment.

Sandpiper

4:00 PM - 5:30 PM

Exhibit Hall Reception

Coastal Ballroom

8:00 PM - 10:00 PM

Glow in the Dark Bingo *(Additional Cost of \$40 per person and registration is required to attend)*

Coral Ballroom

This event benefits SECUF and LSCU PACs. Join us for 4 rounds of bingo under the glow of black lights. There will be a DJ, beverages, snacks, a raffle and wine pull.

Friday, August 11

8:00 AM - 9:00 AM

Breakfast

Coral Ballroom

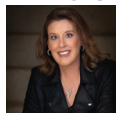
9:00 AM - 10:30 AM

Closing General Session

Liar Liar Pants on Fire

Traci Brown, Fraud Busting Body Language Expert & Best Selling Author

Emerald A-D



Read Fraudsters Like a Book:

Save yourself from financial ruin, defamation and even jail time.

Keep yourself and your company off the front page for the wrong reasons.

“Two Truths and a Lie” is a fun game...unless you don't know you're playing. You haven't realized it, but in business you're playing every day - and **YOU'RE LOSING.**

Discover how to win the game with clients, boss, your team and prospects. Protect your hard-earned profits and catch would-be fraudsters before they can take away everything you worked for.

- Is one of your most-trusted associates embezzling your company's hard-earned money?
- Is that job applicant being deceptive about their experience? Will their lies cost your company countless dollars and hours of training?
- Are your vendors overpromising or inflating their prices to scam you?
- Are you willing to do prison time for someone else's actions?
- Is your spouse truthful? Can you see the clues that an unfaithful partner leaves littered through your conversation?
- Is your child really just “spending the night at Tony's house”, or are they going to a dangerous party with no adult supervision?

And most importantly...Did your kids eat those donuts you left on the counter, or did the dog?

- After hearing Traci talk, you'll know the answer to all of these question and more.

*In this **fast paced keynote** you'll discover how to use Traci's 9 point Fraud Spotting System to separate the lies from the truth so you don't innocently step into a business, life or reputation destroying event.*

You can quit second guessing your instincts and immediately tell fact from fiction when you discover:

- 9 telltale signs someone is lying
- How to quickly uncover the truth
- How to keep nefarious people from making you a victim

Thank you to our Sponsors!



Education Session Sponsor



General Session Sponsor

Shark Tank Sponsor



Hotel Key Card Sponsor

Advocacy Luncheon Sponsor



WiFi Sponsor



Glow in the Dark Bingo Refreshment Sponsor

Glow in the Dark Bingo DJ Sponsor



Education Session Sponsor



Exhibit Hall Welcome Reception Sponsor



Registration Break Sponsor

SPEAKERS



Traci Brown, Fraud Busting Body Language Expert & Best Selling Author

She's uncovered what they're not saying. NBC, CBS and Fox have asked this body language expert to reveal secrets hidden in plain sight. And she can help your team reveal the secrets your clients are keeping from you that are impacting your bottom line. She's trained in the body language of deception detection right alongside our country's top law enforcement. And in her fast paced, interactive programs that are sure to entertain, Traci teaches lie, fraud and identity theft detection skills she's used to get to the truth in billion dollar business deals, crimes and politics.

You'll be able to immediately use the same tools to make better decisions and create more success in your own organization and personal life...so you see more zeroes (before the decimal) in your bank account. Traci is a Three Time US Collegiate Cycling Champion and former member of Team USA. She is a past president of the National Speaker's Association Colorado Chapter and the author of four books including her latest, How to Detect Lies, Fraud and Identity Theft.



Lisa Coffey, Chief Innovation Officer, Corporate America Credit Union

With nearly 35 years' experience in payment services operations and product development for corporate credit unions, Lisa Coffey is a true expert and advocate for the credit union industry. She was president of her own LLC Consulting Company, offering payment operation consulting services on best practices, strategic planning, product development & implementations, policy and procedure development and consultative solution selling.



Monica Copeland, MDI Network Director, Inclusiv

Monica is the MDI Network Director at Inclusiv. In this role she manages initiatives providing technical assistance and resources to help strengthen and grow Minority Depository Institutions (MDIs) as well as implementing special projects involving financial capability and financial technology. Prior to working at Inclusiv, Monica was a Senior Program Manager on the children's savings team at Prosperity Now (formerly CFED). She has also worked on asset building and access to banking for low- and moderate-income individuals at the New York City Office of Financial Empowerment, Baltimore CASH Campaign (now known as the CASH Campaign of MD), IDA and Asset Building Collaborative of NC, and Self-Help. She earned a dual B.A. from Duke University and an M.S. in social work from Columbia University.



Victor Miguel Corro, Chief Executive Officer, Coopera Consulting

Victor Miguel Corro, the Chief Executive Officer of Coopera Consulting, works with credit union leaders to develop a data-driven strategy that positions the organization for growth by offering a culturally sensitive outreach approach to underserved multicultural market segments.

Leveraging his profound understanding and personal experience as a US immigrant, hailing from Panama, Victor actively addresses the financial challenges and cultural intricacies faced by underserved consumers, while also identifying and implementing effective solutions.

With an extensive background encompassing over 25 years of combined corporate leadership and consulting expertise, Victor possesses a remarkable ability to unite stakeholders and drive forward the mission of realizing financial inclusion and well-being. In addition, as a co-founder of the Credit Union DEI Collective, Victor wholeheartedly dedicates himself to advancing diversity, equity, and inclusion within the credit union industry.

Victor pursued his education at the University of Wisconsin as a Fulbright Scholar, earning a degree in Economics and Latin American Studies. He currently resides in Wisconsin with his wife and two children.



Bobbi Grady, Foundation Director, LSCU & Affiliates

Bobbi is dedicated to the progressive professional development of credit union staff and volunteers, financial capability programs for all age groups, and the creation of valuable resources for our member credit unions and the communities they serve. During her free time, you can find her spending time with family and friends. Her favorite advice is, "instead of worrying about a future of unknowns, embrace the joy that is here in the present."



Joel Hartzler, Stewardship & Development Director, Filene Research Institute

As Senior Stewardship & Development Director, Joel plays an integral role in developing and engaging with a diverse portfolio of members and contributors at Filene. His focus is on creating strong relationships and delivering the message that “research and analysis on issues vital to the financial services industry is needed to move forward.”

Joel has been involved in the credit union industry for over 25 years. He started out working for a credit union data processing solution assisting and consulting with clients as they converted to a new platform. In leading these conversions, the exposure to the internal workings of a financial institution, their needs, and various department objectives gave him insight on what made a credit union successful and how it could become more valuable to its members. This led to a role of account management and sales where he was able to match what a credit union needed to the different solutions available to grow and serve members successfully.



Dan Houston, CFA, Vice President – Fixed Income Strategy, Stifel

Dan Houston is a Financial Strategist in Stifel Fixed Income’s Financial Institutions Strategy Group, where he works with depository institutions on balance sheet and investment portfolio issues. He joined Stifel in the 2019 acquisition of the financial services firm First Empire, where he served as a financial strategist helping institutions evaluate their fixed income portfolios. He also conducted ALM financial modeling, reviewed interest rate risk management and structured investment and loan portfolios. Prior to First Empire, he served as a sales representative at the New York-based private equity firm Paulson Investment Company.



Kent Lewis, Founder, pdxMindShare

Lewis is a digital pioneer and entrepreneur who regularly speaks, writes and is frequently quoted by industry media. As Founder of pdxMindShare, Portland’s premier professional networking group and online career community, he specializes in connecting area businesses with job candidates and build careers via education. Previously Chief Marketing Officer at Deksia, Lewis was responsible for the overall strategic direction of marketing and thought leadership. As President & Founder of Anvil Media, Inc., his responsibilities included managing operations, marketing and sales.



Grace Newcombe, Vice President of Federal Advocacy & Communications, LSCU & Affiliates

Grace Newcombe joined the League of Southeastern Credit Unions & Affiliates in 2021 as the Sr. Director of Federal Advocacy and Communications, where she serves credit unions in Alabama, Florida, and Georgia. Grace came to the League after serving as the Director of Communications and Governmental Relations for the Alabama Secretary of State’s Office. She graduated with a degree in Political Science and English from the University of South Alabama, where she also served as President of the Student Body.



Kimberly Nichols, CEO, Bridgeway Credit Union

Kimberly Nichols is the CEO of Bridgeway Credit Union, formerly known as Phenix Pride Federal Credit Union in Phenix City, Alabama. During the past 19 years of Nichols’ leadership, Bridgeway has grown from a \$2 million institution to a credit union with over \$72 million in assets offering a wide range of financial services. Nichols has also secured multiple grants for Bridgeway Credit Union from the CDFI Fund, Inclusiv and NCUA, and was a Paycheck Protection Program (PPP) lender during COVID. In 2022, Bridgeway merged in Members United Credit Union, located in Albany, GA, quintupling the credit union’s asset size and increasing the credit union’s footprint into a largely underserved area.



Jill Nowacki, President & CEO, Humanidei

Jill Nowacki started her career with credit unions in 2001. She has taken on leadership roles at credit unions and state and national trade associations. Now, she is using her experience and passion to lead Humanidei, a human capital strategies firm committed to making credit unions the workplaces and volunteer causes of choice for today's workforce.

As the President/CEO of Humanidei, Jill helps credit unions increase relevance and win the war for talent at all levels, from front-line staffing through the Board of Directors. By strategically addressing the value of human capital, credit unions can create environments where people bring their best, authentic selves to work; resulting in diversity in thought, increased innovation, stronger succession planning, and ultimately: Relevant, growing credit unions that expand the economic capacity of the members and communities they serve.



Natalie Riner, Deputy Director of Political Strategy, LSCU & Affiliates

Natalie runs the fundraising efforts for LSCU's three State PACs and the Federal PAC. Originally from the metro Atlanta area, Natalie graduated Summa Cum Laude from Kennesaw State University with a degree in Political Science in 2021. Prior to joining LSCU, she served as Georgia Governor Brian P. Kemp's scheduler on his re-election campaign and then continued onto his Inaugural Committee once he was re-elected. Natalie still resides in the Atlanta area but enjoys traveling to

new places with her friends and family in her spare time.



Tony Roberts, Senior Shared Compliance Consultant, LSCU & Affiliates

Tony oversees the Shared Compliance Consultant Program assisting credit unions with all their compliance needs. When he's not working, he likes to play golf. He says when he is deciding on compliance issues, he always makes sure it's in the best interest of the credit union and the members.



Dr. Brandi Stankovic, Principal, Strategic Advisory Solutions, LLC

Dr. Brandi Stankovic is an organizational change expert, motivational speaker, artist and mommy who inspires firms globally with her models of leadership, engagement, and award-winning education. Dr. Stankovic is a trusted advisor and strategic planning facilitator who guides CEOs and Boards on risk appetite, organizational health, profitability and growth. She is driving nationwide consulting services and speaking to audiences from across the globe. Dr. Stankovic is the coauthor

of *The Strategic MVP*, a book of 52 growth and leadership tools and the host of the energizing podcast, *The Strategic Hotbox*, designed to help executives reach their greatest potential. Brandi's work on intellectual capital is published in textbooks and utilized by business schools globally.



Lee Wetherington, Senior Director of Corporate Strategy, Jack Henry & Associates

Lee directs the development of actionable insights, forecasts and strategy for Jack Henry and the financial services industry at large. To this end, he guides a team of analysts who track the trends and implications of emerging technologies disrupting and transforming the financial services industry. Lee delivers keynotes nationwide focusing upon opportunities and challenges in fintech, payments, and digital banking, and he is widely known for his unique style of delivery.



Mat Willey, Deputy Director of Grassroots Advocacy, LSCU & Affiliates

Mat serves as the Deputy Director of Grassroots Advocacy for LSCU. He has an extensive campaign and grassroots background and recently managed a Senate campaign in Iowa. His experience in grassroots advocacy includes work on a statewide initiative, stints on both a U.S. Congressional and U.S. Senate race, and two nationwide campaigns. Before this, Mat spent more than seven years working throughout the Southeast in marketing, communications, and

sales. Outside of work, Mat enjoys hanging out with his son, spending time outdoors, and watching St. Louis Blues hockey.

EXHIBIT HALL MAP

VISION 2023
August 9 - 11, 2023
Hilton Sandestin Beach Resort - Miramar Beach - Florida

Coastal Ballroom

