

SPONSORED BY THE AFSA VEHICLE FINANCE DIVISION AND AFSA EDUCATION FOUNDATION
PRIOR TO NADA'S 91ST ANNUAL CONVENTION & EXPOSITION



AFSA EDUCATION
FOUNDATION
Brightening Your Financial Horizon

AFSA's 12TH ANNUAL VEHICLE
FINANCE CONFERENCE & EXPOSITION

Managing Profitable Growth

JOIN US!

BE PART OF A PROACTIVE PROCESS TO MANAGE
THE VEHICLE FINANCE INDUSTRY'S FUTURE

February 6-8, 2008
The Palace Hotel
San Francisco, California



GUEST SPEAKER

**The Honorable
John William Snow
Chairman**

Cerberus Capital Management, L.P.
and Former Secretary of the Treasury (2003-2006)

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It's All About Connecting in a High Energy Environment of Vehicle Finance Industry Leaders and Auto Dealers

Held in conjunction with NADA's Convention & Exposition, this is the first event of the year for the vehicle finance industry. Participate in strategic, thought-provoking sessions on important issues with key industry leaders and the NADA leadership.

Learn about the AFSA initiatives to help your company operate in a challenging and competitive marketplace. This is more than a conference! You will have a voice in AFSA's future direction to benefit the vehicle finance industry as we focus on "**Managing Profitable Growth.**"

WHO SHOULD ATTEND?

- ▶ Auto finance/leasing CEOs and Senior Executives
- ▶ Attorneys and Compliance Officers
- ▶ Collections, Data Security, E-Commerce, Fraud Control, Marketing, Public Policy, State and Federal Government Affairs Executives
- ▶ Industry Suppliers and Business Partners
- ▶ Auto Dealers - \$150 Registrations for NADA members

This conference is open to all AFSA Members and Non-Members.

For information about becoming a member, call Sheila Harrison at (202) 466-8602 or email sharrison@afsamail.org

About AFSA and the Vehicle Finance Division

The American Financial Services Association (AFSA) is the national trade association for the consumer credit industry, protecting access to credit and consumer choice. The Association encourages and maintains ethical business practices and supports financial education for consumers of all ages.

The AFSA Vehicle Finance Division was created for active and associate members having a significant interest in the financing and leasing of new and pre-owned vehicles to consumers. Members include: captive vehicle finance companies; diversified financial services companies providing financing to all makes and models; subprime, nearprime and prime auto finance; and suppliers to this industry segment.

The AFSA Education Foundation

An affiliate of AFSA with a strong mission to help consumers realize the benefit of responsible money management, understanding the credit process, and how to seek help if credit problems occur. The AFSA Education Foundation developed a brochure on *Understanding Vehicle Financing* jointly with NADA and in cooperation with the FTC. This brochure is also available in Spanish.

www.vehiclefinanceconference.com

PRELIMINARY SCHEDULE-AT-A-GLANCE

SUBJECT TO ENHANCEMENTS

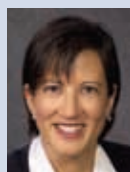
WEDNESDAY, FEBRUARY 6, 2008

Noon – 7:00 p.m.
AFSA Registration Desk

Noon – 2:00 p.m.
Vehicle Finance Division Advisory Board Meeting/Luncheon
(by invitation)

3:00 p.m. – 5:00 p.m.
Pre-Conference Roundtable
Beyond Commoditization:
Strategies for Differentiation and
Building a Competitive Advantage
Complimentary to registered attendees.
Advance registration required.

Facilitators:



Marguerite Watanabe
Principal
Connections Insights



George Halloran
Principal
Omnibus Enterprises

5:30 p.m. - 7:30 p.m.
Reception with Exhibitors

7:30 p.m.
Free Evening for Entertainment

7:30 p.m. – 10:00 p.m.
Vehicle Finance Advisory Board
Reception and Dinner (by invitation)

THURSDAY, FEBRUARY 7, 2008

7:30 a.m. – 7:00 p.m.
AFSA Registration Desk

7:30 a.m. – 8:30 a.m.
Breakfast with Exhibitors

8:45 a.m. – 10:30 a.m.
Opening General Session

Welcome by AFSA Vehicle
Finance Division Chairman



Donald S. Gottwald
Group Director & Chief
Marketing Officer
HSBC Auto Finance

Update on AFSA Vehicle Finance
Initiatives and AWARE®



Christopher A. Stinebert
President & CEO
*American Financial Services
Association*

CEO Panel: Managing
Profitable Growth

Dennis McCuiston will return to facilitate a distinguished panel of top leaders from the vehicle finance industry who will share their insights and answer important questions about the current vehicle financing environment.

Moderator:



Dennis McCuiston
Host and Producer
*McCuiston Program
PBS Television*

Panelists:



Michael E. Bannister
Chairman and CEO
*Ford Motor Credit Company
Executive Vice President
Ford Motor Company*



Daniel Berce
President & CEO
AmeriCredit Corp.



George E. Borst
President & CEO
Toyota Financial Services



Stephen E. Smith
Senior Vice President
*American Honda
Financial Services*



Marc Sheinbaum
CEO, Auto
and Education Finance
*JPMorgan Chase Retail
Financial Services*

10:30 a.m. – 11:00 a.m.
Refreshment Break with Exhibitors

11:00 a.m. – Noon
General Session: “Straight
Talk with Dealers”
Led by Dennis McCuiston, NADA
leadership will discuss the current state
of financing for both new and pre-owned
vehicles and how the changing
marketplace impacts the relationship
between dealers and finance companies.



Annette Sykora
NADA Vice Chair
and Dealer Principal
*Smith Ford Mercury
Slaton, Texas*



John P. McEleney
NADA Industry Relations
Chair and President
*McEleney Autocenter
Clinton, Iowa*



David W. Westcott
NADA Regulatory Affairs
Committee Chair
and President
*Westcott Buick, Pontiac,
Isuzu, GMC
Burlington, North Carolina*



Charles A. Robinson, IV
Vice President, Finance
& Insurance
*Asbury Automotive Group
New York, New York*

Noon – 1:15 p.m.
Luncheon with Exhibitors

PRELIMINARY SCHEDULE-AT-A-GLANCE

SUBJECT TO ENHANCEMENTS

1:15 p.m. – 2:15 p.m.

General Session

What's Driving Auto Finance Funding?

A panel of experts from rating agencies, auto finance contract originators, investors and servicers will discuss the effects of both environmental and competitive forces on the ABS, whole loan and other funding instruments.

2:30 p.m. – 3:30 p.m.

Issues Roundtables - Group One

Your company can attend more than one workshop by taking advantage of multiple registration discounts.

- A. Creating and Maintaining Higher Performance Relationships with Customers and Dealers**
- B. Best Practices for Driving Improved Servicing and Collections**
- C. Emerging Issues at the State Level**
- D. New Vehicles for Growing Profits for Independent Auto Financing Sources**

3:30 p.m. – 4:00 p.m.

Refreshment Break with Exhibitors

4:00 p.m. – 5:00 p.m.

Issues Roundtables - Group Two

- E. The Future Auto Financing Landscape (or Terrain) – Accelerating or Slowing?**
- F. Powering Through the Roadblocks: Legal Issues and Compliance Challenges**
- G. Using Innovative Strategies & Technologies to Fuel Growth**
- H. Cranking up the Opportunities with Independent Dealers**

6:00 p.m. – 7:00 p.m.

Reception with Exhibitors

FRIDAY, FEBRUARY 8, 2008

7:30 a.m. – 8:30 a.m.

Breakfast with Exhibitors

8:45 a.m. – 9:45 a.m.

General Session



Guest Speaker

**The Honorable
John William Snow**

Chairman
Cerberus Capital
Management, L.P. and
Former Secretary of the
Treasury (2003 -2006) Sponsored by

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Profit-Based Pricing for Banking and Finance

9:45 a.m. – 10:00 a.m.

Refreshment Break

(last chance to visit with exhibitors)

10:00 a.m. – 10:30 a.m.

Highlights of the Issues Roundtables Led by Session Leaders

10:30 a.m. – 11:30 a.m.

Closing General Session Political and Economic Update (Speaker to be announced)

SATURDAY, FEBRUARY 9, 2008

91st Annual NADA Convention Begins

AFSA Vehicle Finance Division Advisory Board

Chairman

Donald S. Gottwald
Group Director & Chief Marketing Officer
HSBC Auto Finance

Anne Bybee
*Corporate Manager, Planning
and Corporate Communications*
Toyota Financial Services

Nathan D. Benson
Chief Executive Officer
Tidewater Finance Company, Inc.

Brent D. Burns
President
World Omni Financial Corp.

Rajive Chadha
President & CEO
CitiFinancial Auto

Patricia Covington
Partner
Hudson Cook, LLP

Jakki Geiger
Director of Marketing
Nomis Solutions

George Halloran
Principal
Omnibus Enterprises

Sheilah J. Harrison
Vice President, Membership Services
**American Financial Services
Association**

David Jones
Vice President
GMAC Financial Services

Steven R. Lambert

Chairman, President & CEO
**Nissan Motor Acceptance
Corporation**

Jonathon L. Levin
Chief Executive Officer
Turner Acceptance Corporation

Gary Lorenz
President
Wells Fargo Auto Finance, Inc.

Nancy G. McDonald
Vice President
ACS

David Moore
Vice President, Retail
**Harley-Davidson Financial
Services, Inc.**

James Moynes
*Vice President, Auto Marketing Sales
Development*
Ford Motor Credit Company

Stephen W. Prough
Chairman & CEO
Long Beach Acceptance Corp.

Paul Rindone
*Senior Director & Vice President,
Financial Services*
ADP Dealer Services

Marguerite Y. Watanabe
Principal
Connections Insights

Elizabeth Webb
Senior Vice President, Strategic Alliances
**AmeriCredit Financial
Services, Inc.**

Managing Profitable Growth



Hotel Accommodations – Deadline January 15, 2008

Please contact The Palace Hotel reservations line at (888) 627-7196 to reserve your guest room at the discounted AFSA rate of \$259 plus tax. The room block always fills up before the registration deadline so call as soon as possible to ensure availability. The hotel requires a one-night's room deposit which is non-refundable if the registration is not cancelled 72 hours prior to arrival. You must mention you are with AFSA to receive this special room rate. *(please note a small portion of the room rate is used to offset conference expenses)*

The Palace Hotel

2 New Montgomery Street
San Francisco, CA 94105-3402
Reservations: (888) 627-7196
(415) 512-1111 / Fax: (415) 243-8363

Registration Cancellations and Refunds

Cancellations from January 15-18, 2008 - \$175 penalty for delegates and \$100 for spouse/companions. After January 18, 2008 – no refunds. *(substitutions welcome)*

Must be submitted in writing by mail, fax or email to Hope Austin, AFSA, 919 18th St., N.W., Suite 300 Washington, DC 20006 or email haustin@afsamail.org

It's Easy to Register!

On-Line at

www.vehiclefinanceconference.com

By FAX at (202) 776-7315

By Mail to Hope Austin

AMERICAN FINANCIAL SERVICES ASSOCIATION
919 18th St. N.W., Suite 300 Washington, DC 20006

For More Information

Contact AFSA by phone at (202) 296-5544 or email meetings@afsamail.org

Questions? Call Hope at the AFSA hotline number (202) 463-7671.

AFSA Membership/ Vehicle Finance Division Information

Sheilah Harrison
(202) 466-8602
sharrison@afsamail.org

AFSA Education Foundation

Susie Irvine
(202) 466-8611
susie@afsamail.org

Program/Speakers

Tom Morano
(202) 466-8601
tmorano@afsamail.org

Hotel Meeting Space/ Special Events

Michele Battaline
(202) 776-7302
mbattaline@afsamail.org

Registration

Hope Austin
(202) 463-7671
haustin@afsamail.org



919 18th St. N.W., Suite 300, Washington, DC 20006
(202) 296-5544 www.afsaonline.org