



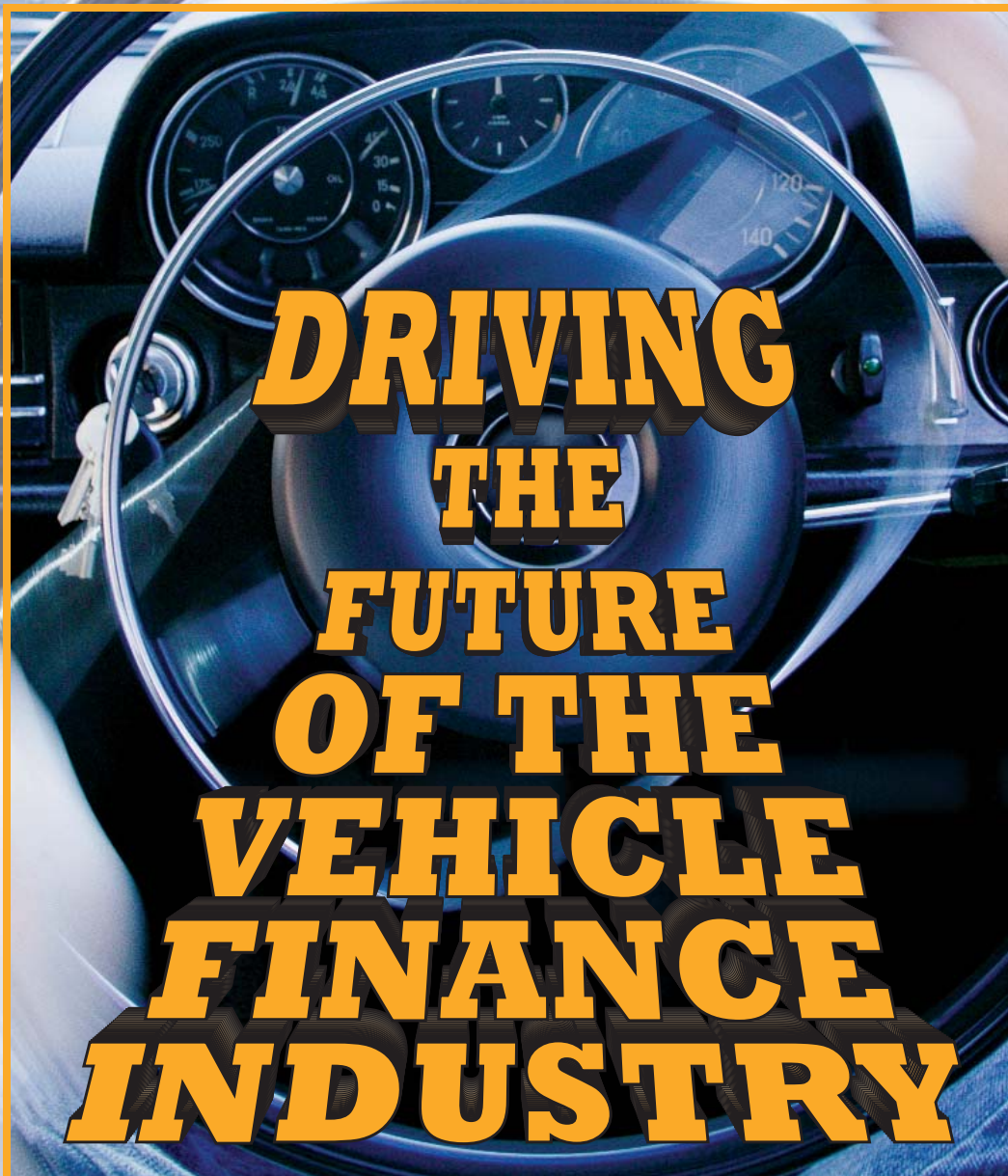
AFSA EDUCATION
FOUNDATION
Brightening Your Financial Horizon

9TH ANNUAL VEHICLE FINANCE CONFERENCE & EXPOSITION

*Sponsored by the AFSA Vehicle Finance Division and
AFSA Education Foundation*

JANUARY 26-27, 2005

RITZ-CARLTON HOTEL • NEW ORLEANS, LOUISIANA



**DRIVING
THE
FUTURE
OF THE
VEHICLE
FINANCE
INDUSTRY**

HELD PRIOR TO THE 88TH ANNUAL NADA CONVENTION AND EXPOSITION

DRIVING THE FUTURE OF THE VEHICLE FINANCE INDUSTRY

MEET leaders from the vehicle and finance industry, NADA, and industry experts who will discuss vital issues impacting the vehicle finance industry.

FIND OUT how AFSA and other organizations are working together to increase public understanding of the benefits of dealership financing.

Receive **"STRAIGHT" TALK** from auto dealers on what finance companies are doing right — and not so right — to meet their needs.

LEARN the most critical compliance issues in the aftermath of the FACT Act.

UNDERSTAND how E-Processing is working in the marketplace and what dealers have to say about it.

Receive **PERSPECTIVE** from the Consumer Federation of America on what consumers think about vehicle finance companies and dealers.

...AND MORE!

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DRIVING THE FUTURE OF THE VEHICLE FINANCE INDUSTRY

JOIN US! BE PART OF A PROACTIVE PROCESS TO DRIVE THE INDUSTRY'S FUTURE

If you liked AFSA's 2004 Vehicle Finance Conference & Exposition, then you won't want to miss the 2005 meeting! Held once again with NADA's Annual Convention & Exposition, it promises to be a "must-attend" event for executives who work in — or want to do business with — the vehicle finance industry! During this conference you will have opportunities to participate in thought-provoking discussions with key industry leaders on the industry's most pressing issues. Learn important facts about AFSA's initiatives to help your company continue to operate in a fair marketplace.

WHO SHOULD ATTEND

- Vehicle finance/leasing CEOs and senior executives
- Attorneys and General Counsels
- Dealers (special discounted registration fee for NADA members)
- Industry Suppliers and Business Partners
- E-Commerce, Marketing, Operations, and Public Relations Executives
- Public Policy, State and Federal Government Affairs Executives

REPRESENTING: Automotive, Marine, Motorcycle, and RV finance companies.

THIS CONFERENCE IS OPEN TO AFSA MEMBERS AND NON-MEMBERS.

For information about becoming a member and receiving a registration fee discount coupon, call Sheilah Harrison, at (202) 466-8602 or e-mail sharrison@afsamail.org. Go to www.afsaonline.org



ABOUT AFSA AND THE VEHICLE FINANCE DIVISION

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 and leasing of all makes and models; finance companies specializing in prime, near prime, and subprime auto finance; and suppliers to the industry. Division members will benefit from the exchange of information and the ability to help define and coordinate AFSA's legal and legislative strategy and special industry projects affecting their business.

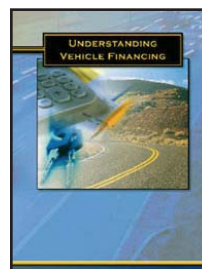


AFSA EDUCATION FOUNDATION
Brightening Your Financial Horizon

THE AFSA EDUCATION FOUNDATION

An affiliate of AFSA with a strong mission to help consumers realize the benefits of responsible money management, understanding the credit process, and how to seek help if credit problems occur. The AFSA

Educational Foundation developed a brochure on *Understanding Vehicle Financing* (right) jointly with NADA and in cooperation with the FTC.



THANK YOU SPONSORS!



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PROGRAM AT A GLANCE

WEDNESDAY, JANUARY 26

8:00 a.m. - 7:00 p.m.
Registration

10:00 a.m. - noon
Vehicle Finance Division Advisory
Board Meeting
(By invitation)

noon - 1:30 p.m.
"Welcome to New Orleans"
Luncheon with Exhibitors

1:30 p.m. - 3:00 p.m.
Opening General Session
Richard Mossburg, Chairman, AFSA
Vehicle Finance Division, and Senior Vice
President, AmeriCredit Financial Services
will open the conference with a report on
the AFSA Vehicle Finance Division.

What is Driving the Future of the Vehicle Finance Industry?

Led by **Dennis McCuiston**, Host and
Executive Producer, *McCUISTON*
Program on PBS. Industry leaders,
experts and consultants will provide their
perspective on today's vehicle finance
marketplace. What is driving the future for
finance companies and dealers?

Panelists:

- ◆ **Mark Floyd**, Chief Operating Officer, AmeriCredit Financial Services, Inc.
- ◆ **Bob Kurilko**, Vice President, Marketing and Industry Communications, Edmunds.com
- ◆ **Martin King**, Director, Standard and Poor's Corporation
- ◆ **Kathy Marczak**, Vice President, Chief Credit & Administrative Officer, Harley-Davidson Financial Services, Inc.

3:00 p.m. - 3:30 p.m.
Refreshment Break with Exhibitors

3:45 p.m. - 5:00 p.m.
"Straight Talk" from Auto Dealers to
Vehicle Finance Executives
Led by **Dennis McCuiston**, NADA
directors will discuss the current state of
financing for both new and pre-owned
vehicles and how the changing market-
place impacts the relationship between
dealers and finance companies.

Panelists:

- ◆ **Jack Kain**, Incoming NADA
Chairman and Owner, Jack Kain Ford,
Versailles, KY
- ◆ **John McEleney**, President,
McEleney Motors, Clinton, IA
- ◆ **Carroll Smith**, President, Monument
Chevrolet, Pasadena, TX
- ◆ **William Underriner**, President,
Underriner Motors, Billings, MT

5:30 p.m. - 7:00 p.m.
"All That Jazz" Reception with Exhibitors

7:00 p.m.
Free Evening

THURSDAY, JANUARY 27

7:30 a.m. - 6:30 p.m.
Registration

7:45 a.m. - 8:45 a.m.
Breakfast with Exhibitors

9:00 a.m. - 9:45 a.m.
Vehicle Financing Issues:
A Consumer's Perspective
Vehicle financing has been a "hot" topic
in the media ranging from coverage on
Dateline NBC to articles in *The Wall*
Street Journal. **Stephen Brobeck**,
Executive Director, Consumer Federation
of America, will provide his perspective
on issues that need to be addressed by
vehicle finance companies and dealers.

9:45 a.m. - 10:15 a.m.
Refreshments with Exhibitors

10:15 a.m. - 11:15 a.m.
Reputation Management: Leading the
Way to Improve Perceptions of Vehicle
Dealer Financing
A panel of industry executives and
consultants will discuss current and future
communications initiatives to increase
public understanding of the benefits of
dealership financing.

11:30 p.m. - 12:30 p.m.
Critical Compliance Issues in the
Aftermath of the FACT Act Regulations
The latest regulations will be explained for
the handling of consumer information by
auto dealers and finance companies.

Speakers:

- ◆ **Richard Fischer**, Partner, Morrison &
Foerster, Washington, DC
- ◆ **Robert E. McKew**, Senior Vice
President & General Counsel, AFSA
- ◆ **Andrew Smith**, FACT Act Program
Manager, Federal Trade Commission

12:30 a.m. - 1:45 p.m.
Luncheon with Exhibitors

2:00 p.m. - 3:00 p.m.
E-Processing - The Next Step
How is E-processing working in the
marketplace? What will it take to
really succeed? What do dealers say?

Moderator:

- ◆ **Marguerite Watanabe**, Practice
Manager, Auto Finance, BenchMark
Consulting International

Speakers:

- ◆ **David Hollodick**, Senior Vice
President, Bank of America Auto Group
- ◆ **William H. Ording**, Vice President,
E-Standards, AFSA
- ◆ **Aaron Tankersley**, National Director,
HSBC Auto

3:00 p.m. - 3:30 p.m.
Refreshment Break with Exhibitors

3:30 p.m. - 4:30 p.m.
Sabato's Crystal Ball:
A Post Inauguration View
Larry Sabato, Robert Kent Gooch
Professor of Politics at the University of
Virginia, bridges the gap between the
ivory tower and the real world on issues of
critical importance to American democracy.

4:45 p.m. - 5:30 p.m.
Keynote Speaker:
Dealer-Focused Marketing

As the grand finale of the conference,
Klaus Entenmann, President and CEO
of DaimlerChrysler Services, Americas
will provide his perspective on how
dealer-focused marketing is responsible
for directing all activities of Chrysler
Financial, Mercedes-Benz Credit, DCS
Truck Finance and DaimlerChrysler
Insurance in North and South America.

5:45 p.m. - 7:00 p.m.
Closing Reception with Exhibitors



Check for
continuous updates
on AFSA's web site at
www.afsaonline.org

GUEST SPEAKERS



STEPHEN BROBECK
Executive Director
Consumer Federation
of America
Washington, DC



KLAUS ENTENMANN
President & CEO
DaimlerChrysler Services, Americas
Farmington Hills, MI



RICK FISCHER
Partner
Morrison & Foerster
Washington, DC



MARK FLOYD
Chief Operating Officer
AmeriCredit Financial
Services, Inc.
Fort Worth, TX



DAVID HOLLODICK
Senior Vice President
Bank of America
Auto Group
Jacksonville, FL



JACK KAIN
Vice Chairman, NADA and
Owner of Jack Kain Ford
and Kain Family Ford,
Lincoln-Mercury
London, KY



MARTIN KING
Director
Standard & Poor's Corporation
New York, NY



ANDREW D. KOBLENZ
Chief Operating Officer
National Automotive
Dealer Association
McLean, VA



BOB KURILKO
Vice President,
Marketing & Industry
Communications
Edmunds.com



RANDY LIVELY
President & CEO
American Financial
Services Association
Washington, DC



KATHY MARCZAK
Vice President, Chief Credit
and Administrative Officer
Harley-Davidson
Financial Services, Inc.
Chicago, IL



DENNIS McCUISTION
Host and
Executive Producer
McCuiston Program
Dallas, TX



ROBERT E. McKEEW
Senior Vice President and
General Counsel
AFSA
Washington, DC



RICHARD J. MOSSBURG
Chairman, AFSA Vehicle Finance Division
and Senior Vice President &
General Counsel
AmeriCredit Financial Services, Inc.
Fort Worth, TX



LARRY SABATO
Political Analyst,
Author & Professor
University of Virginia
Charlottesville, VA



ANDREW SMITH
FACT Act Program Manager,
Division of Financial Practices
Federal Trade Commission
Washington, DC

REGISTRATION/HOTEL AIRLINE INFORMATION

IT'S EASY TO REGISTER!



ON-LINE

Go to AFSA's Web site at www.afsaonline.org and click on the Online Registration section for the Vehicle Finance meeting.



BY FAX

(312) 329-9972

Credit card information required for hotel deposit and registration fees.



BY MAIL

Mail enclosed registration form and payment to Travel Technology Group, 110 West Hubbard Street, Chicago, IL 60610. Phone: (800) 944-9928

Make checks payable to: AFSA/Travel Technology Group or provide credit card information (VISA, MasterCard or American Express). You may include more than one registration in the same check.

HOTEL ACCOMMODATIONS - DEADLINE JANUARY 5, 2005

Reservations can ONLY be made through Travel Technology Group until **January 5, 2005**. After this date, rooms will be on a space-available basis only through the hotel at (504) 524-1331. Discounted AFSA conference rates are \$199 single/ double plus tax. A one-night deposit is required by check or credit card. Check-in is 3:00 p.m.; checkout at noon.

DEPOSIT BY CREDIT CARD: Please sign the registration form authorizing Travel Technology Group to provide your credit card information to the hotel (VISA, MasterCard or American Express). If you register by fax, do not mail the form.



THE RITZ-CARLTON®

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921 Canal Street
New Orleans, LA 90112
(504) 524-1331

CANCELLATIONS & REFUNDS

Until January 5 — Full refund

From January 6 - January 14 — \$175 penalty for delegates and \$100 for spouses.

After January 14 — No refunds (substitutions welcome)

All registration refunds will be processed after the conference

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Refer to File Number #209322A

**FOR MORE INFORMATION
CONTACT AFSA BY PHONE AT (202) 296-5544
OR BY FAX AT: (202) 223-0321**

AFSA

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