

**AMERICAN FINANCIAL SERVICES ASSOCIATION**

**10<sup>TH</sup> AFSA VEHICLE FINANCE CONFERENCE & EXPOSITION**

*Sponsored by the AFSA Vehicle Finance Division  
and AFSA Education Foundation  
Prior to the 89<sup>th</sup> NADA Convention & Exposition*



**AFSA EDUCATION  
FOUNDATION**

*Brightening Your Financial Horizon*



***ALIGNING INDUSTRY GOALS***



**FEBRUARY 8-10, 2006**

**WALT DISNEY'S YACHT CLUB RESORT  
LAKE BUENA VISTA, FLORIDA**

***FINAL PROGRAM***

## 2006 AFSA VEHICLE FINANCE DIVISION ADVISORY BOARD

### *Chairman*

#### **Donald S. Gottwald**

Group Director &  
Chief Marketing Officer  
HSBC Auto Finance

#### **Chris Ballinger**

Corporate Manager, Treasury  
Toyota Motor Credit  
Corporation

#### **Nathan D. Benson**

Chief Executive Officer  
Tidewater Finance  
Company, Inc.

#### **Brent Burns**

President  
World Omni Financial Corp./  
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#### **Gisele Gonzalez**

Senior Manager,  
Corporate Operations  
American Honda  
Finance Corp.

#### **Thomas B. Hudson**

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#### **David Jones**

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#### **Mary McDowell**

President & CEO  
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#### **Richard J. Mossburg**

Senior Vice President  
of Counsel  
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Long Beach Acceptance Corp.

#### **Mike Ribits**

Vice President, Auto  
Marketing & Sales  
Development  
Ford Motor Credit Company

#### **Paul Rindone**

Vice President,  
Financial Services  
ADP Dealer Services

#### **David Stuck**

President & CEO  
Finance & Thrift Company

#### **Bill Thaxton**

Senior Vice President  
ACS

#### **Glen Villano**

Vice President, Retail  
Harley-Davidson Financial  
Services, Inc.

#### **Marguerite Y. Watanabe**

Practice Manager,  
Auto Finance  
BenchMark Consulting  
International

## GENERAL INFORMATION

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### HOTEL

Walt Disney's Yacht Club Resort  
1750 Epcot Resorts Blvd.  
Lake Buena Vista, Florida 32830  
(407) 934-7000/FAX: (407) 934-3850

### ATTIRE

Attire for all activities is resort casual.

### REGISTRATION CENTER

*Asbury Foyer*

**Wednesday, February 8**

9:00 a.m. - 7:00 p.m.

**Thursday, February 9**

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

### EXPOSITION HOURS

*Grand Salons 5-8*

**Wednesday, February 8**

noon - 1:30 p.m.

3:00 p.m. - 3:30 p.m.

5:30 p.m. - 7:00 p.m.

**Thursday, February 9**

8:00 a.m. - 9:00 a.m.

10:00 a.m. - 10:30 a.m.

11:30 a.m. - 12:45 p.m.

3:30 p.m. - 4:00 p.m.

5:30 p.m. - 6:30 p.m.

### BADGES/TICKETS

Your badge is your admission to conference sessions and special events. Individual tickets may be purchased at the registration desk for food and beverage events by non-registered spouses/companions. A separate ticket will be provided to registered attendees of the Document Management Roundtable on Friday morning.

### BUSINESS CENTER

The Business Center (conference level) offers typing, copying, facsimile, desktop publishing, posters, shipping and sign making services. Hours are 7:00 a.m. - 7:00 p.m. daily.

### SPECIAL ACCOMMODATIONS

If special accommodations are needed, including final banquet food restrictions, please bring this to the attention of the AFSA registration staff. AFSA is committed to ensuring access to all events and meeting special needs.

## **THANK YOU CONFERENCE SPONSORS**

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*AFSA and the Vehicle Finance Division Advisory Board thank the following companies whose support and participation contribute greatly to the success of this conference.*

### **CHAIRMAN'S CLUB (\$5,000+)**

<b>Affiliated Computer Services, Inc. (ACS)</b>	<i>Keynote Speaker: Michael Barone</i>
<b>BenchMark Consulting International</b>	<i>Tote Bags/ Document Management Round Table</i>
<b>eOriginal, Inc.</b>	<i>Advisory Board Dinner/ Technology Session/Wednesday Reception</i>
<b>Fidelity Information Systems</b>	<i>Wednesday Luncheon/ Advisory Board Reception/ Incentives Round Table</i>
<b>Locator Technologies, LLC</b>	<i>Dealer Panel</i>
<b>TransUnion</b>	<i>Thursday Reception/Conference Program</i>

### **PRESIDENT'S CLUB (\$3,500 - \$4,999)**

<b>ADP Dealer Services</b>	<i>Thursday Luncheon with Exhibitors</i>
<b>CounselorLibrary.com, LLC Hudson Cook, LLP</b>	<i>Legal Session/ Data Security Roundtable</i>
<b>Spot Delivery</b> (a publication of CounselorLibrary.com, LLC)	<i>Thursday Breakfast</i>

### **VICE PRESIDENT'S CLUB (\$1,500 - \$3,499)**

<b>CSC</b>	<i>Sales Management Round Table</i>
<b>Equifax, Inc.</b>	<i>Consumer Education Session</i>
<b>FDI Collateral Management</b>	<i>Yankelovich Financial Services Industry Report</i>
<b>Lazenby &amp; Associates</b>	<i>Keynote Speaker: Jeffrey Rachor</i>
<b>RSM McGladrey, Inc.</b>	<i>Independents Round Table</i>

### **MANAGER'S CLUB (\$1,000 - \$1,499)**

<b>Bank of America, N.A.</b>	<i>Welcome Party Entertainment</i>
<b>Continental Car Club</b>	<i>Speakers Fund</i>
<b>Experian Information Services, Inc.</b>	<i>Refreshments with Exhibitors</i>
<b>GOLDPoint Systems</b>	<i>Refreshments with Exhibitors</i>
<b>ParaData Financial Systems/ World Acceptance Corporation</b>	<i>Ice Cream Break with Exhibitors</i>

# PROGRAM SCHEDULE

*All events are held at WALT DISNEY'S YACHT CLUB RESORT  
CONFERENCE CENTER unless otherwise noted.*

## TUESDAY, FEBRUARY 7

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7:00 p.m. - 10:00 p.m. TODD ENGLISH'S BLUE  
VEHICLE FINANCE BOARD ZOO RESTAURANT  
RECEPTION & DINNER (DOLPHIN HOTEL)

*(by invitation)*

**Reception sponsored by Fidelity Information Services  
Dinner hosted by eOriginal**

## WEDNESDAY, FEBRUARY 8

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9:00 a.m. - 7:00 p.m. ASBURY ROTONDA  
AFSA REGISTRATION DESK

10:00 a.m. - noon SAYBROOK ROOM  
**Vehicle Finance Division Advisory Board Meeting**  
*(by invitation)*

noon - 1:30 p.m. GRAND SALONS 5-8  
WELCOME TO WALT DISNEY WORLD®  
LUNCHEON WITH EXHIBITORS  
**Sponsored by Fidelity Information Systems**

1:30 p.m. - 3:00 p.m. ASBURY BALLROOM  
OPENING GENERAL SESSION  
**Sponsored by Affiliated Computer  
Services, Inc. (ACS)**

### *Welcome*



**Donald S. Gottwald**  
2006 Chairman  
AFSA Vehicle Finance Division and  
Group Director & Chief Marketing Officer  
HSBC Auto Finance

### *AFSA/Industry Update:*



**Thomas B. Hallman**  
AFSA Chairman of the Board and  
Vice Chairman, Specialty Finance  
CIT Group Inc.

***Introduction***



**Bill Thaxton**  
Senior Vice President  
ACS

***American Politics 2006***



**OPENING SPEAKER**  
**Michael Barone**  
Political Columnist and Senior Writer  
U.S. News & World Report

3:00 p.m. - 3:30 p.m.

GRAND SALONS 5-8

**REFRESHMENT BREAK WITH EXHIBITORS**

**Sponsored by GOLDPoint Systems**

3:30 p.m. - 4:30 p.m.

ASBURY BALLROOM

**ALIGNING WITH THE CONSUMER MINDSET**

**Sponsored by FDI Collateral Management**

***Yankelovich Financial Services Industry Report***

INTRODUCTION:

**James Pierce**

SVP, Sales & Marketing

FDI Collateral Management



Speaker:  
**J. Walker Smith, Ph.D.**  
President  
Yankelovich, Inc.

4:45 p.m. - 5:30 p.m.

ASBURY BALLROOM

**ALIGNING WITH NEW TECHNOLOGIES TO REDUCE  
COSTS, STREAMLINE OPERATIONS AND IMPROVE  
CUSTOMER AND DEALER SATISFACTION**

**Sponsored by eOriginal, Inc.**



INTRODUCTION:

**Jack Stose**

Vice President, Sales & Marketing

eOriginal

## WEDNESDAY, FEBRUARY 8 (CONT'D)

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MODERATOR:

**Marguerite Y. Watanabe**

Practice Manager, Auto Finance  
BenchMark Consulting International



PANELISTS:

**Brent D. Burns**

President  
World Omni Financial Corp./  
CenterOne Financial Services



**Bryan Caporlette**

Chief Operating Officer  
and Chief Technology Officer  
eOriginal, Inc.



**Jeffrey Edwards**

Vice President, Operations & Remarketing  
Nissan Motor Acceptance Corporation



**Pete Kenning**

President  
Cedar Documents Technologies

5:30 p.m. - 7:00 p.m.

GRAND SALONS 5-8

**RECEPTION WITH EXHIBITORS**

**Reception sponsored by eOriginal, Inc.**

**Entertainment sponsored by Bank of America, N.A.**

**FREE EVENING**

## THURSDAY, FEBRUARY 9, 2006

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

ASBURY ROTONDA

**AFSA REGISTRATION DESK**

8:00 a.m. - 9:00 a.m.

GRAND SALONS 5-8

**BREAKFAST WITH EXHIBITORS**

**Sponsored by Spot Delivery**

**(a publication of CounselorLibrary.com, LLC)**

9:00 a.m. - 10:00 a.m.

ASBURY BALLROOM

**ALIGNING WITH DEALERS**

**Sponsored by Locator Technologies, LLC**



MODERATOR:

**Dennis McCuiston**

Host and Producer  
McCuiston Program  
PBS Television



PANELISTS:

**William Bradshaw**

NADA 2006 Chairman  
Bradshaw Automotive  
Greer, SC



**Dale Willey**

NADA 2006 Vice Chairman  
Dale Willey Automotive  
Lawrence, KS



**William Willis**

NADA 2005 Dealership Operations Chairman  
Willis Chevrolet  
Smyrna, DE



**William Underriner**

President  
Underriner Motors  
Billings, MT

10:00 a.m. - 10:30 a.m.

GRAND SALONS 5-8

**REFRESHMENTS WITH EXHIBITORS**

**Sponsored by Experian Information Services, Inc.**

10:30 a.m. - 11:15 a.m.

ASBURY BALLROOM

**ALIGNING WITH THE IMPORTANCE  
OF CONSUMER EDUCATION**

**Sponsored by Equifax, Inc.**

INTRODUCTION:

**Allan Fried**

AVP, Product Management  
Equifax, Inc.



**SPEAKERS:**

**Randy Lively**

President & CEO

American Financial Services Association

Washington, DC



**Eric Hoffman**

Senior Vice President

Powell Tate

Washington, DC

11:30 a.m. - 12:45 p.m.

GRAND SALONS 5-8

**LUNCHEON WITH EXHIBITORS**

**Sponsored by ADP Dealer Services**

1:00 p.m. - 2:00 p.m.

ASBURY BALLROOM

**ALIGNING WITH CRITICAL LEGAL AND LEGISLATIVE  
ISSUES AFFECTING VEHICLE FINANCE**

**Sponsored by CounselorLibrary.Com, LLC  
and Hudson Cook, LLP**



**INTRODUCTION:**

**Robert E. McKew**

Senior Vice President, General Counsel

American Financial Services Association



**MODERATOR/SPEAKER:**

**Thomas B. Hudson**

Chairman

Hudson Cook, LLP



**SPEAKERS:**

**Robert Cohen**

President

Auto Advisory Services, Inc.



**Danielle Fagre**

Vice President, State Government Relations

American Financial Services Association



**Christopher A. Taravella, Esq.**

Shareholder

Montgomery, Little & McGrew

2:15 p.m. - 3:30 p.m.

**Round Table Discussions**

**A) Sales Management Best Practices** SAYBROOK  
**Sponsored by CSC**

**B) Impact of Auto Financing Incentives** SALON IV  
**on Business**  
**Sponsored by Fidelity Information Systems**

**C) Independents Best Practices** SALON III  
**Sponsored by RSM McGladrey, Inc.**

**D) Data Security Roundtable** SALON II  
**Sponsored by Hudson Cook, LLP**

3:30 p.m. - 4:00 p.m. GRAND SALONS 5-8  
**ICE CREAM BREAK WITH EXHIBITORS**  
**Sponsored by ParaData Financial/  
World Acceptance Corporation**

4:00 p.m. - 5:00 p.m. ASBURY BALLROOM  
**ALIGNING WITH DEALER ETHICS AND COMPLIANCE**  
**Sponsored by Lazenby & Associates**



**PRESIDING:**  
**Bobby Lazenby**  
President  
Lazenby & Associates



**KEYNOTE SPEAKER:**  
**Jeffrey C. Rachor**  
President & COO  
Sonic Automotive Group, Inc.

5:30 p.m. - 6:30 p.m. GRAND SALONS 5-8  
**RECEPTION WITH EXHIBITORS** *(last chance to visit)*  
**Sponsored by TransUnion**

## FRIDAY, FEBRUARY 10, 2006

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7:30 a.m. - 8:00 a.m.

ASBURY FOYER

### CONTINENTAL BREAKFAST

**Sponsored by BenchMark Consulting International**

8:00 a.m. - 11:00 a.m.

ASBURY D

### DOCUMENT MANAGEMENT ROUNDTABLE

**Facilitated and sponsored by  
BenchMark Consulting International**

*Advance registration and ticket required.*

This interactive forum will draw on the experience of auto financing captives, banks and auto finance companies to address current document management trends, best practices and future challenges.

#### FACILITATORS:

**Ms. Marguerite Y. Watanabe**

Practice Manager, Auto Finance  
BenchMark Consulting International

**George Halloran**

Industry Consultant  
BenchMark Consulting International

11:15 a.m.

HAWK'S LANDING GOLF CLUB

### AFSA EDUCATION FOUNDATION GOLF TOURNAMENT

(ORLANDO MARRIOTT  
WORLD CENTER)

Transportation departs Asbury Lobby of Conference Center at promptly 11:15 a.m. "Shot-gun" start at noon. Box lunch provided. If driving, see hotel concierge for directions.

*Pick up pairings and purchase "mulligans" at AFSAEF Booth (#29) in the Exposition Center.*

## EXHIBITORS

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### AFFILIATED COMPUTER SERVICES, INC. (ACS)

Dallas, Texas

Contact: **Nancy McDonald**, *Vice President*

Tele: 214-841-8415

Fax: 214-826-8544

E-mail: [Nancy.McDonald@acs-inc.com](mailto:Nancy.McDonald@acs-inc.com)



ACS is the leading provider of fully diversified end-to-end business process outsourcing (BPO) and information technology (IT) solutions to commercial and government clients worldwide. A FORTUNE 500 company with more than 55,000 people in 750 global locations who support client operations in nearly 100 countries. In the finance industry, ACS provides end-to-end software application and business process outsourcing tools, including applications, systems and services to help lenders streamline operations and more effectively achieve their business goals.

### AFSA EDUCATION FOUNDATION

Washington, DC

Contact: **Susie Irvine**, *President & CEO*

Tele: 202-466-8611

Fax: 202-223-0321

E-mail: [Susie@afsamail.org](mailto:Susie@afsamail.org)



Stop by to get a copy of *Understanding Vehicle Financing* and learn about MoneySKILL™, an online personal finance course aimed at millions of high school students who graduate each year without a basic understanding of money management fundamentals.

## EXHIBITORS

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### AFSA MEMBERSHIP SERVICES

Washington, DC

Contact: **Sheilah J. Harrison, CAE**  
*Vice President, Membership Services*

Tele: 202-466-8602

Fax: 202-223-0321

E-mail: [sharrison@afsamail.org](mailto:sharrison@afsamail.org)



Learn about the many benefits of membership in AFSA and the Vehicle Finance Division including complimentary use of the StateScape®, an online state legislative analysis and reporting service that tracks and monitors issues of interest to the vehicle finance industry in 50 states.

### AIRCEPT

Lake Forest, CA

Contact: **Reggie Ponsford**  
*Vice President-Sales*

Tele: 949-784-2880

Fax: 949-260-0889

E-mail: [kglenn@aircept.com](mailto:kglenn@aircept.com)



Aircept-GPS Tracking system Aircept, the US division of AirLQ, has been selling GPS (Global Positioning System) location based devices to the subprime banking industry for almost 10 years. During the last few years, however, this industry has seen the largest surge of growth in its history when utilizing GPS technologies to recover past-due assets. Aircept's patented device gives you the ability to locate the Dealers overdue or missing inventory in real time.

### ALLISON PAYMENT SYSTEMS

Indianapolis, IN

Contact: **Kevin Thomas**

*VP-Customer Relationship Mgmt.*

Tele: 800-755-2440, x-2711

Fax: 317-808-2477

E-mail: kthomas@apsllc.com



With various proven products and services that aid the Vehicle Finance industry, Allison Payment Systems sets the standard for quality and timeliness throughout the industry. Not only a provider of print and mail communications, APS specializes in various e-commerce solutions to improve your marketing and customer service.

### AWARE

Washington, DC

Contact: **Parag Chokshi**, *Representative*

Phone: 866-693-4464

Email: info@autofinancing101.org



AWARE (Americans Well-informed on Automobile Retailing Economics) is a collaborative industry effort to provide consumers with information, tools, and other resources to better understand the auto financing system.

### BUSINESS VITALS

Columbia, SC

Contact: **Greg Brewer**

*VP Sales & Marketing, Alliances*

Tele: 803-753-5200, x 106

E-mail: gbrewer@businessvitals.com



IT Risk Management. BV is highlighting “Branch-in-a-Box” IT, security, and telecom solutions to simplify the start-up and ongoing management of branch lending offices.

### CAPITALSOURCE

Chevy Chase, MD

Contact: **Jeff Galle**

*National Director of Business Development*

Tele: 301-841-2700

Fax: 301-841-2370

E-mail: [jgalle@capitalsource.com](mailto:jgalle@capitalsource.com)



The Structured Finance Group at CapitalSource is dedicating significant expertise and financial resources to meeting the capital needs of the independent auto finance industry. We specialize in providing capital from \$1 - \$50 million to direct and indirect lenders throughout the United States. Speed, knowledge and financial strength differentiate CapitalSource from the competition.

### CARLETON, INC.

South Bend, IN

Contact: **Dan Hickey**, *Director of Sales*

Tele: 574-243-6040, ext. 231

Fax: 574-243-6060

E-mail: [dhickey@carletoninc.com](mailto:dhickey@carletoninc.com)



Carleton is the country's leading supplier of loan quoting and calculation compliance software. Carleton offers platform systems, ASP Internet solutions, and integrated software subroutines designed for interfacing within other company's software applications.

### CENTERONE FINANCIAL SERVICES

Deerfield Beach, FL

Contact: **Jim Slowinski**, *Director*

Tele: 954-420-3289

Fax: 954-596-7865

E-mail: [jim.slowinski@ctrone.com](mailto:jim.slowinski@ctrone.com)



CenterOne Financial Services, a part of JM Family Enterprises, Inc. provides innovative third-party servicing solutions including: originations, loan and lease servicing, collections, pro active remarketing, vehicle repossessions/remarketing, back-up servicing and portfolio services.

### COUNSELORLIBRARY.COM, LLC/ HUDSON COOK LLP

Hanover, MD

Contact: **Tom Hudson**, Hudson Cook, LLP

Tele: 410-865-5411

Fax: 410-684-2001

E-mail: [tbhudson@hudco.com](mailto:tbhudson@hudco.com)



CounselorLibrary.com, LLC, an affiliate of Hudson Cook, is a collection of comprehensive, legal tools for compliance professionals, covering every aspect of consumer credit finance. Please contact us at [www.counselorlibrary.com](http://www.counselorlibrary.com) or 877-464-8326.

### CSC

Austin, TX

Contact: **LaDonna Hansen**

*Director of Marketing, Banking Division*

Tele: 800-345-7672

E-mail: [inforequests@csc.com](mailto:inforequests@csc.com)



CSC offers independent, third-party, auto and consumer loan servicing from acquisition through liquidation via ASP or BPO; including insurance tracking, warranty processing and debt protection.

### FDI COLLATERAL MANAGEMENT

Sacramento, CA

Contact: **James Pierce**

*SVP-Sales and Marketing*

Tele: 916-921-4390, ext. 105

E-mail: [JamesP@fdielt.com](mailto:JamesP@fdielt.com)



FDI is the best practices focused Vehicle Title Administration company, dedicated to effectively manage both paper and e-titles. We have an unwavering commitment to world-class customer satisfaction while securely processing millions of title transactions every month. Over 500 key financing organizations nationwide are aggressively reducing cost, freeing up critical resources and better satisfying their customers through FDI's solutions and services.

### FIDELITY INFORMATION SERVICES

Jacksonville, FL

Contact: **Scarlett Smith**

Tele: 501-220-5650

Fax: 501-220-6344

E-mail: scarlett.smith@fnf.com



Fidelity Information Services provides leading global Automotive Finance IT products that provide the critical link between technology and business optimization including Origination, eContract Hosting, Loan and Lease Accounting, Dealer Wholesale, Default Management, ePresentment, ePayment and Document Services.

### FORT KNOX NATIONAL COMPANY

Elizabethtown, KY

Contact: **Jennifer Simpson**

*Corporate Business Development*

Tele: 866-872-7531 x.2643

Fax: 888-830-4501

E-mail: jsimpson@fknc.com



Fort Knox National Company offers electronic payment processing through multiple channels including Speech Recognition IVR, CSR, and Web; and supports ACH and card-based payment methods.

### JP MORGAN

New York, NY

Contact: **Kevin Pruner, Vice President**

Tele: 212-623-5637

Fax: 212-623-5982

E-mail: kevin.pruner@chase.com



Our Systems and Services Technologies, Inc. (SST) provides full outsource, third party auto loan servicing solutions including computerized capability such as vehicle remarketing and title administration.

## EXHIBITORS (CONT'D)

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### KNIGHT MANAGEMENT INSURANCE SERVICES, LLC

Los Angeles, CA

Contact: **Stephen Su**

*Vice President-Corporate Development*

Tele: 323-692-8843

Fax: 323-954-5331

E-mail: [ssu@knightcompany.com](mailto:ssu@knightcompany.com)



We offer customized insurance programs for asset protection for lenders and finance companies. Our products and services include Single/Dual Interest Collateral Protection Programs, GAP insurance & Captive Management Programs.

### LEE & MASON FINANCIAL SERVICES

Northville, NY

Contact: **Christopher Muller**

*Vice President*

Tele: 877-562-4311, ext. 301

Fax: 518-863-9118

E-mail: [cmuller@leeandmason.com](mailto:cmuller@leeandmason.com)



We provide custom-designed risk management solutions to auto lenders throughout the US. Our programs include LSI, GAP, Tracking, CPI and other coverages.

### M & B JEWELRY COMPANY

Chattanooga, TN

Contact: **John Blair,**

*Director Marketing/Sales;*

**Robby Tyson, Vice President**

Tele: 678-445-7981

Fax: 678-445-7982

E-mail: [johnb4623@aol.com](mailto:johnb4623@aol.com)



Gold and Diamond Jewelry, promotion products.

### MASTERFILES

Dallas, TX

Contact: **Cheryl Mitchell**

Tele: 972-490-3282

Fax: 972-490-4116

E-mail: [cherylm@masterfiles.com](mailto:cherylm@masterfiles.com)



FIND...LOCATE...IDENTIFY JUST ABOUT ANYONE:

MasterFiles, a Texas based company and a leading data solutions provider makes it easy with Reach411, Probe360 and Probe Plus. Search by name or SSN. Locate cell phone and non-published phones in real time access. It's easy with Probe360, the complete individual reference lookup system.

### N.A.D.A. OFFICIAL USED CAR GUIDE COMPANY

McLean, VA

Contact: **Steven Stafford**

*Account Executive*

Tele: 800-544-6232 x7275

Fax: 703-821-7269

E-mail: [sstafford@nada.org](mailto:sstafford@nada.org)



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### NATIONAL ARBITRATION FORUM

**Philip B. Ytterberg, Esq.**

*Vice President and*

*Assistant General Counsel*

Tele: 952-516-6425

Fax: 866-743-4517

E-mail: [pytterberg@arb-forum.com](mailto:pytterberg@arb-forum.com)



The National Arbitration Forum provides out-of-court solutions to resolve disputes more efficiently and cost-effectively. Our national panel of legally trained neutrals resolve cases by applying substantive law. Contact us at 877-655-7755 or visit our Web site at [www.arbitration-forum.com](http://www.arbitration-forum.com).

### NOMIS SOLUTIONS

San Bruno, CA

Contact: **Matthew Nestor**

*Client Executive*

Tele: 704-726-6962

E-mail : [matthew.nestor@nomissolutions.com](mailto:matthew.nestor@nomissolutions.com)



Nomis Solutions is the leader in profit-based pricing for financial services. Our solutions help business line managers formulate the best possible prices to substantially increase profitability without sacrificing revenue or market share. The Nomis Price Optimizer™ suite of products encompasses solutions for consumer and small business banking, as well as commercial banking.

### ON TIME PAYMENT PROTECTION SYSTEMS

Temacula, CA

Contact: **Ashley Herndon**

*Vice President*

Tele: 951-296-5677

Fax: 949-279-6062

E-mail: [aherndon@ppsontime.com](mailto:aherndon@ppsontime.com)



ON TIME® is the premier Asset and Payment Control System that changes peoples payment behavior. ON TIME does not require over the air messaging.

### PASSTIME

Littleton, CO

Contact: **Stan Schwarz**  
*Chief Executive Officer*

Tele: 303-623-5339

Fax: 303-225-8343

E-mail: [cschwarz@passtimeusa.com](mailto:cschwarz@passtimeusa.com)



PassTime™ offers dealerships and finance companies a complete range of GPS and starter-interrupt payment solutions. PassTime currently serves over 2000 dealerships nationwide, with over 250,000 units deployed in the field protecting over \$1 Billion in assets.

### PENN HILL ASSOCIATES

Pawleys Island, SC

Contact: **Tim Harrelson**, President

Tele: 843-237-8988

Fax: 843-235-9220

E-mail: [tharrelson@pennhillassociates.com](mailto:tharrelson@pennhillassociates.com)



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### PERSONIX

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Contact: **Jeff Betzing**

*Sr. Sales Executive*

Tele: (281) 274-6321

E-mail: [Jeff.Betzing@fiserv.com](mailto:Jeff.Betzing@fiserv.com)



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## EXHIBITORS (CONT'D)

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### SHAW SYSTEMS ASSOCIATES, INC.

Richmond, VA

Contact: **Mike Moore**

*Senior Account Executive*

Tele: 804-272-3800, Ext. 225

Fax: 804-272-1727

E-mail: mmoore@shawsystems.com

Shaw Systems is the leading provider of finance industry solutions, including loan/lease servicing and collections/recovery, all backed by expert consulting and Internet tools.



### STATE NATIONAL COMPANIES

Contact: **Tammie Clark**

Sales & Marketing Coordinator

State National Companies

Tele: 817-265-2000 Ext. 1258

Fax: 817-861-1051

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### SUPERSOLUTIONS CORPORATION

Eden Prairie, MN

Contact: **Paul Mattiacci**

*Director of Sales & Marketing*

Tele: 952-942-6297

Fax: 952-942-6451

E-mail: paul.mattiacci@supersolutions.com

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## EXHIBITORS (CONT'D)

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### TAX WISE, INC.

Rome, GA

Contact: **Hunter Thornton**

*Senior Account Executive*

Tele: 800-755-7473 Ext. 1037

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E-mail: hthornton@taxwise.com



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Contact: **Mary Carolan-Doyle**

*Senior Vice President*

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E-mail: mcarolan@universaltraining.com



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### VAN WAGENEN FINANCIAL SERVICES

Eden Prairie, MN

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E-mail: pnichols@vanwagenen.com



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### VANTAGEILM

Pasadena, CA

**Mark Gleason**, *VP Sales*

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VantageILM is the leading next generation integrated loan management system that places best practices origination, collections, asset and document management, and accounting in one platform.

### VENTURE ENCODING

Fort Worth, TX

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## **AFSA 2006 EVENTS**

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### **11th Marketing Forum**

March 1 - 2, 2006 ★ Hamilton Crowne Plaza Hotel  
Washington, DC

### **23rd Independents Conference & Exposition**

March 29 - April 1, 2006 ★ Westin La Cantera Resort  
San Antonio, Texas

### **Jump\$tart Coalition Dinner**

April 5, 2006 ★ Renaissance Hotel  
Washington, DC

### **6th Finance Industry Conference for European Fixed Income Investors**

April 26-27, 2006 ★ Hilton Amsterdam  
The Netherlands

### **16th Finance Industry Conference for Fixed Income Investors**

May 15-17, 2006 ★ Baltimore Marriott Waterfront  
Baltimore, Maryland

### **National Institute on Consumer Credit Management for Branch Managers**

June 4-9, 2006 ★ Marquette University  
Milwaukee, Wisconsin

### **Management Development Program for Middle Managers**

July 9-21, 2006 ★ University of North Carolina  
Chapel Hill, North Carolina

### **State Government Relations Forum / NACCA Annual Meeting**

September 27-29, 2006 ★ Hyatt Regency Savannah  
Savannah, Georgia

### **90th Annual Business Meeting & Leadership Conference**

October 28 - 31, 2006 ★ The Ritz-Carlton Hotel  
Washington, DC

### **American Financial Services Association**

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