



**AMERICAN FINANCIAL SERVICES ASSOCIATION
11TH VEHICLE FINANCE
CONFERENCE & EXPOSITION**

In conjunction with the NADA Convention & Exposition

**NAVIGATING
NEW ROADS**



**January 31-February 2, 2007
The Ritz-Carlton Lake Las Vegas
Henderson, Nevada**



DON GOTTWALD
Chairman, AFSA Vehicle
Finance Division
Group Director & Chief
Marketing Officer
HSBC Auto Finance



HARRY GOFF
AFSA 2007 Chairman of
the Board
Chairman & CEO
CitiFinancial
North America



ANDREW H. CARD
Former U.S.
Transportation Secretary
and White House
Chief of Staff



DENNIS McCUISTION
Host &
Executive Producer
McCuiston &
Associates, Inc.



DALE WILLEY
2007 Chairman
National Automobile
Dealers Association



CHRIS STINEBERT
President & CEO
American Financial
Services Association



PAUL TAYLOR
Chief Economist
National Automobile
Dealers Association

NAVIGATING NEW ROADS

CONFERENCE HIGHLIGHTS

This Year's Program is All About Connecting in a High-Energy Environment of Vehicle Finance Executives, Industry Experts, and Auto Dealers

- ★ **HEAR** a keynote address by Andrew Card, former White House Chief of Staff, who will discuss "Navigating Perceptions in Business and Politics."
- ★ **CONNECT** with leaders from auto finance companies and NADA, as well as industry experts to discuss dealing with current challenges impacting the vehicle finance industry.
- ★ **LEARN** how the AWARE® Coalition has helped consumers to understand the vehicle purchase process and change their overall perceptions about buying a car or vehicle.
- ★ **RECEIVE** "Straight Talk" from auto dealers and NADA leadership on how auto finance companies and dealers should approach current and future challenges together.
- ★ **FIND OUT** about AFSA's Electronic Lien and Title initiatives.
- ★ **GAIN** insight about important legal "hot buttons" and ways to protect your company.
- ★ **NAVIGATE** into the Association's Solutions Marketplace featuring a wide variety of products and services offered by industry suppliers.
- ★ **ADVANCE** your knowledge during industry roundtables and discuss the challenges you face in an interactive and informal atmosphere.
- ★ **RECEIVE** information on the latest economic outlook and political landscape in the vehicle finance industry.
- ★ **LEARN ABOUT** AFSA's new Committee on Identity Theft Fraud Control and the challenges faced with this global problem.

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*AFSA Vehicle Finance Division and
Group Director & Chief Marketing Officer*
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Marguerite Y. Watanabe
Principal
CONNECTIONS INSIGHTS

Elizabeth Webb
Senior Vice President, Strategic Alliances
**AMERICREDIT FINANCIAL
SERVICES, INC.**

PROGRAM AT A GLANCE

Revised 12/12/2006

WEDNESDAY JANUARY 31

11:00 a.m. - 7:00 p.m.
AFSA REGISTRATION CENTER

noon - 2:00 p.m.
VEHICLE FINANCE DIVISION
ADVISORY BOARD
MEETING/LUNCHEON
(by invitation)

3:00 p.m. - 5:00 p.m.
PRE-CONFERENCE WORKSHOP
FOR REGISTERED ATTENDEES
*Navigating New Roads With Your
Product and Service Providers*

The number and nature of products and services available in the auto financing industry are constantly changing. Companies are evaluating outsourcing, off-shoring and in-sourcing as new products, services, technologies and applications evolve. Deciphering the maze of possibilities and determining the road map has become more difficult.

Facilitated by Marguerite Watanabe and George Halloran, principals of Connections Insights, Inc., this session will be an interactive dialogue among auto finance companies and product and service providers to give you deeper insight into what is developing and how others have approached the challenges involved in managing critical "resourcing" and strategic partnering decisions.

5:30 p.m. - 7:30 p.m.
"WELCOME TO LAS VEGAS"
RECEPTION WITH EXHIBITORS

7:30 p.m.
FREE EVENING FOR
ENTERTAINMENT

7:30 p.m. - 10:00 p.m.
VEHICLE FINANCE ADVISORY
BOARD DINNER
(by invitation)

THURSDAY FEBRUARY 1

7:30 a.m. - 7:00 p.m.
AFSA REGISTRATION DESK

7:45 a.m. - 8:45 a.m.
BREAKFAST WITH EXHIBITORS

9:00 a.m. - 10:30 a.m.
WELCOME REMARKS AND
REPORT ON AFSA VEHICLE
FINANCE DIVISION



Don Gottwald
Group Director
Chief Marketing Officer
HSBC Auto Finance

AFSA/INDUSTRY UPDATE BY
AFSA CHAIRMAN OF THE BOARD



Harry Goff
Chairman & CEO
CitiFinancial
North America

KEYNOTE SPEAKER
*Navigating Perceptions in
Business and Politics*



Andrew H. Card
Former Secretary of
Transportation and
White House Chief of
Staff

Sponsored by
nomis solutions™
Profit-Based Pricing for Banking and Finance

10:30 a.m. - 11:00 a.m.
REFRESHMENT BREAK WITH
EXHIBITORS

11:00 a.m. - noon
GENERAL SESSION
*Navigating a New Reality:
"Straight Talk with Dealers"*

Facilitator:



Dennis McCuiston
Host & Executive
Producer
McCuiston &
Associates, Inc.
Denison, TX

NADA Leadership Panel:



Dale Willey
NADA 2007 Chairman
and President
Dale Willey Automotive
Lawrence, KS



Annette Sykora
NADA Vice Chair
Smith Ford Mercury
Slaton, TX



Lee Mitchell
Director, F&I Operations
Group 1 Automotive
Houston, TX



Greg Taylor
NADA Director
Taylor-Parker
Motor Company
Sandpoint, Idaho

noon - 1:00 p.m.
LUNCHEON WITH EXHIBITORS

1:15 p.m. - 2:30 p.m.
ECONOMIC AND POLITICAL
OUTLOOK IN THE VEHICLE
FINANCE INDUSTRY



Chris Stinebert
President & CEO
American Financial
Services Association



Paul Taylor
Chief Economist
National Automobile
Dealers Association
(NADA)



Bill Himpler
Executive Vice
President, Federal
Government Affairs
American Financial
Services Association

PROGRAM AT A GLANCE

Revised 12/12/2006

THURSDAY FEB. 1 (CONT'D)

2:30 p.m. - 3:00 p.m.
REFRESHMENT BREAK WITH EXHIBITORS

3:00 p.m. - 4:00 p.m. **ISSUES ROUNDTABLES** **GROUP ONE (SELECT ONE)**

Your company can attend all the discussion groups by taking advantage of the multiple registration discount of \$200 for the second, third and fourth registrant from your company!

A. Dealer Compliance — It's a Two-Way Street

Pressure from laws and regulations are increasing and auto dealers must focus more than ever on compliance. Finance sources have at last an equal stake with their dealer-partners in this important effort. This session includes a demonstration of today's dealer F&I process and a discussion of how both parties must cooperate to avoid the costly penalties for compliance mistakes.

B. E-Processing — When Will Most Dealers and Auto Financing Sources Follow This Fork in the Road?

Although the present e-Contracting penetration is small, dealer acceptance is growing. And, the incorporation of electronic ancilliary documentation is no longer just a concept. A panel of support service providers, dealers and industry experts will lead a discussion to make e-processing the primary path chosen by auto finance sources and dealers.

C. Legal Issues on the Horizon: Protecting Your Company

Learn what the legal "hot buttons" are and how to protect your company.

4:15 p.m. - 5:15 p.m. **ISSUES ROUNDTABLES** **GROUP TWO (SELECT ONE)**

D. The Whole Loan Marketplace Evolution Across the Full Lending Spectrum

The volume of both rated and private-non-rated transactions is growing rapidly as the tools and data available to lenders and investors improve. Initially concentrated in the low-risk band, the whole loan marketplace has now grown to encompass super prime through subprime. Participate in a discussion on current developments and future possibilities related to this important funding source.

E. Dealer Financing Platforms — What's The Future?

Even the smallest financing providers are providing automated application processing and decision feedback as dealers and customers become more accustomed to "instant" auto credit. Platform providers will lead a discussion about these important support capabilities and solicit input on what industry customers believe will drive the best solutions into the marketplace.

F. Electronic Lien and Title — Where Are We Now?

A discussion on AFSA's third initiative to create standards for the electronic processing of the vehicle finance contract from the point of sale at the dealership to the securitization through the capital markets and now — the electronic management of lien and title.

6:00 p.m. - 7:30 p.m.
RECEPTION WITH EXHIBITORS

FREE EVENING

8:45 a.m. - 9:30 a.m.
GENERAL SESSION
Navigating New Roads: Industry CEO Perspectives

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

9:30 a.m. - 10:00 a.m.
GENERAL SESSION
Highlights of the Issue Roundtables

Find out from the roundtable facilitators what you missed (and need to know) from the discussions.

10:00 a.m. - 10:15 a.m.
REFRESHMENT BREAK WITH EXHIBITORS

10:15 a.m. - 11:15 a.m.
GENERAL SESSION
Data Security & Fraud — The Safest Road for Consumers and Your Company

This session will present an overview of this growing problem and solicit direction on how continuing efforts by AFSA can deliver the greatest value to AFSA members and the auto financing industry, in general.

11:30 a.m.
SHUTTLE DEPARTS
to Revere Golf Club

noon - 6:00 p.m.
AFSA EDUCATION FOUNDATION
GOLF TOURNAMENT AT THE
REVERE GOLF CLUB
\$225 donation required to the AFSA Foundation via the conference registration form.

FRIDAY FEBRUARY 2

7:30 a.m. - 8:45 a.m.
BREAKFAST WITH EXHIBITORS
Last chance to visit with exhibitors

SATURDAY FEBRUARY 3

90TH ANNUAL NADA CONVENTION
BEGINS

NAVIGATING NEW ROADS

BE PART OF A PROACTIVE PROCESS TO
NAVIGATE THE INDUSTRY'S FUTURE

ABOUT THIS CONFERENCE

This is the first event of the year for the vehicle finance industry and is held in conjunction with NADA's Convention & Exposition. With a new Congress and uncertain economic and competitive conditions, the program is designed for those who are serious about learning and participating in discussions concerning the industry.

You will have an opportunity to participate in strategic, thought-provoking sessions with key industry leaders and the NADA leadership on important issues.

Learn about the AFSA initiatives led by the Vehicle Finance Advisory Board to help your company operate in a fair marketplace. By participating in this conference, you will have a "voice" in AFSA's future direction as we "Navigate New Roads."

WHO SHOULD ATTEND

- ☀ Auto Finance/Leasing CEOs and Senior Executives
- ☀ Attorneys and Education Counsels
- ☀ Industry Suppliers and Business Partners
- ☀ Executives in Marketing, Operations, Public Relations, E-Commerce, Data Security, Fraud Control, Public Policy, State and Federal Government Affairs Executives

NEW THIS YEAR!

- ☀ Auto Dealers - \$99 Registration for NADA members

This conference is open to All AFSA Members and Non-Members



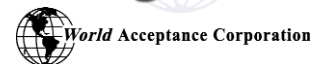
For information about becoming a (finance company) member and receive a registration fee discount, call Sheilah Harrison at (202) 466-8602 or e-mail sharrison@afsamail.org



The Ritz-Carlton, Lake Las Vegas

The AAA Five Diamond Ritz-Carlton, Lake Las Vegas provides the ultimate "other Las Vegas" experience in a relaxed, Tuscan-inspired luxury resort setting 17 miles from the Las Vegas Strip.

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SPONSORS!



NAVIGATING NEW ROADS

HOTEL ACCOMMODATIONS DEADLINE JANUARY 10, 2007

Reservations can only be made through Experient, AFSA's registration and housing management company until January 8, 2007 to receive the discounted rate of \$225 single/double. Any changes, cancellations, or new reservations prior to January 15, 2007 must be made in writing to Experient. After this date, contact the hotel directly at (702) 567-4700. A one night room and tax (10% per night occupancy tax) guarantee is required for all hotel reservations. Cancellations are subject to a refund if made 48-hours prior to arrival.

CANCELLATIONS & REFUNDS

Until January 10, 2007 - Full refund

From January 10-19, 2007 - \$175 penalty for delegates and \$100 for spouses (substitutions welcome)

After January 19, 2007 - no refunds (substitutions welcome)

FEES

	<u>1st Registrant</u>	<u>2nd + from Same Company</u>
AFSA Member	<input type="checkbox"/> \$749	<input type="checkbox"/> \$549
Non-Member	<input type="checkbox"/> \$1049	<input type="checkbox"/> \$849
NADA Member (Member/Non-member)	<input type="checkbox"/> \$99	<input type="checkbox"/> \$99
Spouse/Companion	<input type="checkbox"/> \$199	<input type="checkbox"/> \$199

**FOR MORE INFORMATION CONTACT AFSA BY PHONE
AT (202) 296-5544 OR E-MAIL AFSA@AFSAMAIL.ORG**



IT'S EASY TO REGISTER!



ON-LINE

Register on-line at
www.afsaonline.org

Go to Meetings section and click on the **REGISTER NOW!** button.



BY FAX

Register by fax at
(330) 963-0319.



BY MAIL

Please return the completed form with fees and deposits to:
**AFSA, Dept. 4018
Washington, DC 20042-4018.**

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

QUESTIONS?

Call the AFSA hotline number at Experient Customer Service
(330) 425-9330.

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**REGULAR UPDATES WILL BE LISTED ON THE
CONFERENCE WEB SITE AT WWW.AFSAONLINE.ORG**