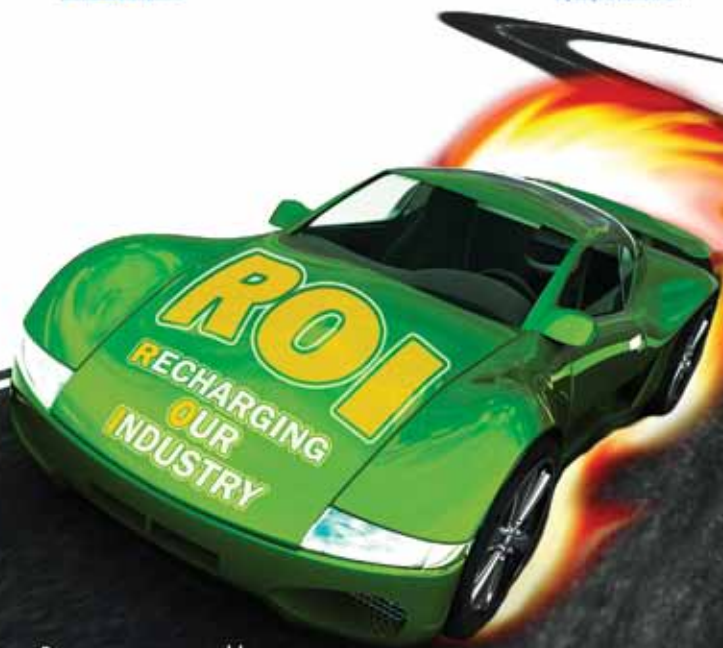


AMERICAN FINANCIAL SERVICES ASSOCIATION

# 13<sup>TH</sup> VEHICLE FINANCE CONFERENCE & EXPOSITION

Sponsored by the AFSA Vehicle Finance Division  
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Prior to NADA's 92nd Annual Convention & Exposition



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January 21-23, 2009  
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New Orleans, Louisiana

## FINAL PROGRAM

TransUnion is a proud sponsor of the  
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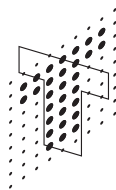
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# 2009 AFSA VEHICLE FINANCE DIVISION ADVISORY BOARD

---

## CHAIRMAN

### **Stephen E. Smith**

*Senior Vice President  
Financial Services  
American Honda Finance Corp.*

## BOARD MEMBERS

### **Frank Armstrong**

*President  
World Omni Financial Corp.*

### **Nathan D. Benson**

*Chief Executive Officer  
Tidewater Finance  
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### **Burton Brillhart**

*President & CLO  
Inspire Auto Finance, LLC*

### **Anne Bybee**

*Corporate Manager  
Planning and Corporate  
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Planning Development  
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*Vice President,  
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*Director, Consumer Credit,  
Operations Support & Planning  
GMAC Financial Services*

### **John Scordo**

*Chief Executive Officer  
Universal Special Auto Finance*

### **Marguerite Y. Watanabe**

*President  
Connections Insights*

### **Sanjiv Yajnik**

*President  
Capital One Auto Finance, Inc.*

# GENERAL INFORMATION

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## HOTEL

The Sheraton New Orleans  
500 Canal Street  
New Orleans, Louisiana 70130  
(504) 525-2500 / FAX: (504) 595-5552

## ATTIRE

Attire for all activities is business casual.

## REGISTRATION CENTER

*Ballroom Foyer*

Wednesday, January 21	noon - 7:00 p.m.
Thursday, January 22	7:30 a.m. - 7:00 p.m.
Friday, January 23	7:30 a.m. - noon

## EXPOSITION HOURS

*Grand Ballroom*

Wednesday, January 21

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

Thursday, January 22

7:30 a.m. - 8:30 a.m.	3:45 p.m. - 4:15 p.m.
10:15 a.m. - 10:45 a.m.	6:00 p.m. - 7:00 p.m.
noon - 1:00 p.m.	

Friday, January 23

7:30 a.m. - 8:45 a.m.

## BADGES/TICKETS

Please wear your badge at all times. It is your admission to all conference sessions and special events.

## BUSINESS CENTER

Located on the third level, the Business Center offers typing, copying, facsimile, desktop publishing, poster, shipping and sign making services. Hours are Monday - Friday: 7:00 a.m. - 6:00 p.m. and Saturday - Sunday: 8:00 a.m. - 4:30 p.m.

## SPECIAL ACCOMMODATIONS

If special accommodations are needed, including 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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## CHAIRMAN'S CLUB (\$5,000+)

ACS	<i>Straight Talk with Dealers</i>
Balboa Insurance Group	<i>CEO Panel</i>
CounselorLibrary.com	<i>Legal Issues Roundtable/ Breakfast with Exhibitors</i>
Fidelity National Information Services	<i>Advisory Board Reception &amp; Dinner</i>
Locator Technologies	<i>Closing General Session/ Fraud Roundtable</i>
MVTrac	<i>CNBC Lounge Area/ Loss Mitigation Roundtable</i>
Nomis Solutions	<i>Keynote Speaker: James Carville &amp; Mary Matalin/ Wii Lounge Area/ Opening Reception Entertainment</i>
Systems & Services Technologies	<i>Opening Reception</i>
TransUnion	<i>Managing Human Capital Roundtable/ Reception with Exhibitors/ Conference Program</i>

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

DRN	<i>ESPN Lounge Area</i>
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## VICE PRESIDENT'S CLUB (\$1,500 - \$3,499)

CEDAR Document Technologies	<i>Pre-Conference Workshop</i>
Cypress	<i>Room Keys</i>
FDI Collateral	<i>Tote Bags</i>
GOLDPoint	<i>Refreshment Break</i>
Magnum Communications	<i>Race Track</i>
ODE	<i>Cyber Kiosk</i>
PDP Group	<i>Profitability Management Roundtable</i>
RSM McGladrey, Inc.	<i>Enterprise Risk Management</i>

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

Experian Automotive	<i>Refreshment Break</i>
Fiserv Lending Solutions	<i>Refreshment Break</i>
ParaData Financial Systems	<i>Speakers Fund</i>
RouteOne LLC	<i>Speakers Fund</i>
United Motor Club	<i>Signage</i>

## MANAGER'S CLUB (\$500 - \$999)

Continental Car Club	<i>Speakers Fund</i>
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# PROGRAM SCHEDULE

All events are held at  
**THE SHERATON NEW ORLEANS**

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**WEDNESDAY, JANUARY 21, 2009**

---

Noon - 7:00 p.m. GRAND BALLROOM FOYER  
AFSA REGISTRATION DESK

noon – 2:30 p.m. GRAND CHENIER  
VEHICLE FINANCE DIVISION ADVISORY BOARD/  
LUNCHEON

*(By invitation)*

*Today's Financial Environment: Impact on Auto Finance*

SPEAKER:

**Alton Adams**

*Senior Executive, Financial Services*

Accenture

3:00 p.m. – 5:00 p.m. GRAND CHENIER  
AFSA VEHICLE FINANCE  
RISK MANAGEMENT COMMITTEE

*(By invitation)*

COMMITTEE CHAIRMAN:

**James C. Horr**

*Director, Global Consumer Risk*

Ford Motor Credit Company

3:00 p.m. – 5:00 p.m. GRAND BALLROOM B  
PRE-CONFERENCE WORKSHOP  
WHAT COMPANIES ARE DOING TO  
BECOME LEAN AND GREEN

*(Complimentary for all Registered Attendees – register in advance)*

**Sponsored by CEDAR Document Technologies, Inc.**

MODERATOR:

**Marguerite Watanabe**

*President*

Connections Insights, Inc.

PANELISTS:

**Hugh Ian Abernethy**

*Vice President, National Accounts*

DealerTrack, Inc.

## WEDNESDAY, JANUARY 21, 2009

---

**Douglas I. Greenhaus**

*Director, Environment, Health and Safety*  
National Automobile Dealers Association

**Pete Kenning, Jr.**

*Chief Executive Officer*  
CEDAR Document Technologies, Inc.

**Andrew D. Koblenz**

*Vice President & General Counsel*  
National Automobile Dealers Association

**Gary D. Lorenz**

*CEO*  
Climate Clean. Inc.

**4:00 p.m. – 5:30 p.m.**

**EVERGREEN**

**AWARE BOARD MEETING**

*(By invitation)*

**5:30 p.m. – 7:30 p.m.**

**GRAND BALLROOM C/D/E**

**WELCOMING RECEPTION WITH EXHIBITORS**

**Reception Sponsored by Systems and Services  
Technologies, Inc.**

**Entertainment Sponsored by Nomis Solutions**

**7:00 p.m. – 10:00 p.m.**

**MURIELS RESTAURANT**

**VEHICLE FINANCE ADVISORY BOARD  
RECEPTION & DINNER**

*(by invitation)*

Bus departs Lobby at 6:45 p.m.

**Sponsored by Fidelity National Information Services**

## THURSDAY, JANUARY 22, 2009

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**7:30 a.m. – 7:00 p.m.**

**GRAND BALLROOM FOYER**

**AFSA REGISTRATION DESK**

**7:30 a.m. – 8:30 a.m.**

**GRAND BALLROOM C/D/E**

**BREAKFAST WITH EXHIBITORS**

**Sponsored by CounselorLibrary.com**

## THURSDAY, JANUARY 22, 2009 (cont'd)

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8:45 a.m. – 10:15 a.m. GRAND BALLROOMROOM A/B  
OPENING GENERAL SESSION

*Welcome by 2009 AFSA Vehicle Finance Division Chairman*



**Stephen E. Smith**

*Senior Vice President*

American Honda Finance Corp.

*Update on AFSA Vehicle Finance Initiatives and AWARE*



**Chris Stinebert**

*President & CEO*

American Financial Services Association

*CEO Panel: Managing Through A Dynamic Marketplace*  
Sponsored by Balboa Insurance Group

MODERATOR:



**Dennis McCuiston**

*Host and Executive Producer*

McCuiston Program

PBS Television

PANELISTS:



**Frank Armstrong**

*President*

World Omni Financial Corp.



**Stephen E. Smith**

*Senior Vice President*

American Honda Finance Corp.



**Sanjiv Yajnik**

*President*

Capital One Auto Finance, Inc.

10:15 a.m. - 10:45 a.m. GRAND BALLROOM C/D/E  
REFRESHMENT BREAK WITH EXHIBITORS

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Insurance Services

**10:45 a.m. – 11:45 a.m.**

**GRAND BALLROOM A/B**

**GENERAL SESSION**

**"STRAIGHT TALK WITH DEALERS"**

**Sponsored by ACS**

**MODERATOR:**



**Dennis McCuiston**

*Host and Executive Producer*

McCuiston Program

PBS Television

**PANELISTS:**



**John P. McEleney**

*2009 NADA Chairman*

McEleney Autocenter

Clinton, Iowa



**Michael C. Martin**

*NADA Director*

Dudley Martin Chevrolet

Manassas, Virginia



**Edward C. Tonkin**

*2009 NADA Vice Chairman*

Ron Tonkin Dealership

Portland, Oregon



**Michael D. Brown**

*Vice President, Operations*

Atlantic Automotive Group

Fort Salonga, New York

**noon – 1:00 p.m.**

**GRAND BALLROOM C/D/E**

**LUNCHEON WITH EXHIBITORS**

**Sponsored by GOLDPoint**

1:00 p.m. – 2:15 p.m.

GRAND BALLROOM A/B

**GENERAL SESSION**

**ENTERPRISE RISK MANAGEMENT –**

**DELIVERING CONTINUOUS PREDICTABLE ROI**

**Sponsored by RSM McGladrey**

MODERATOR:



**George Halloran**

*Auto Finance Program Manager*

BenchMark Consulting International, LLC

PANELISTS:

**Girish Bachani**

*Chief Financial Officer*

Capital One Auto Finance

**Alan B. Feldman**

*CEO*

Jericho Information Technology

**Edward B. Highland, Jr.**

*Director*

Standard & Poor's

**James C. Horr**

*Chairman*

AFSA Risk Management Committee and

*Director, Global Consumer Risk*

Ford Motor Credit Company LLC

**Robert A. Micalizzi**

*Director, Information and Risk Management*

FirstCity Fund Advisors, Inc.

**Alex Sarafian**

*Director, Consumer Credit Operations Support and Plans*

GMAC Financial Services

2:30 p.m. – 5:00 p.m.

OAK ALLEY

**AFSA REMARKETING COMMITTEE**

*(By invitation)*

COMMITTEE CHAIRMAN:

**Bill McIver**

*National Director of Remarketing*

GMAC Financial Services

2:30 p.m. – 3:45 p.m.

**ISSUES ROUNDTABLES – GROUP ONE**

**A. *Profitability Management Analytics and Operational Effectiveness*** GRAND CHENIER

**Sponsored by PDP Group, Inc.**

MODERATOR:

**Dr. Robert L. Phillips**

*Founder, Chief Science Officer & Vice President*

Nomis Solutions

PANELISTS:

**Scott Cooke**

*National Strategic Planning Manager*

Toyota Financial Services

**Raymond O’Kane**

*National Director, Retail Dealer Finance*

BMO Bank of Montreal

**Kim Pulliam**

*Senior Vice President, Chief Marketing Officer*

CitiFinancial Auto

**B. *Protect Your Company:*** **GRAND COUTEAU**  
*Important Legal and Legislative  
Issues Impacting Auto Finance*  
**Sponsored by CounselorLibrary.com**

SPEAKERS:

**Michael A. Benoit**

*Partner*

Hudson Cook, LLP

**Bill Himpler**

*Executive Vice President, Federal Government Affairs*

American Financial Services Association

**Mark J. Kenney, Esq.**

*Counsel*

AFSA Vehicle Finance Law Subcommittee and

*Managing Director*

Severson & Werson

**C. *Collect More Effectively:*** **NOTTOWAY**  
*New Strategies in Loss Mitigation*  
**Sponsored by MVTrac**

MODERATOR:

**Brian Johnson**

*Assistant Vice President*

CenterOne Financial Services, LLC

PANELISTS:

**Tim Condon**

*President & Chief Executive Officer*

ACC Consumer Finance

**Wayne Pollack**

*Vice President, Consumer Operations*

Harley-Davidson Financial Services, Inc.

**Dale Walker**

*Director, Communications and Processing*

Nissan Motor Acceptance Corporation

3:45 p.m. – 4:15 p.m.

GRAND BALLROOM C/D/E

**REFRESHMENT BREAK WITH EXHIBITORS**

Sponsored by Fiserv Lending Solutions

4:15 p.m. – 5:30 p.m.

**ISSUES ROUNDTABLES - GROUP TWO**

***D. Managing Your Human Capital:  
Return on Individuals (ROI)*** GRAND CHENIER

Sponsored by TransUnion

MODERATOR:

**Nancy G. McDonald**

*Senior Vice President, Financial Solutions Group*

Affiliated Computer Services (ACS)

SPEAKERS:

**Don Goin**

*Vice President, Information Services*

Santander Consumer USA/Drive

**Donald S. Gottwald**

*President & CEO*

Automotive Finance Corporation

**James M. Landy**

*President*

Fireside Bank

**Buz McOmber**

*President*

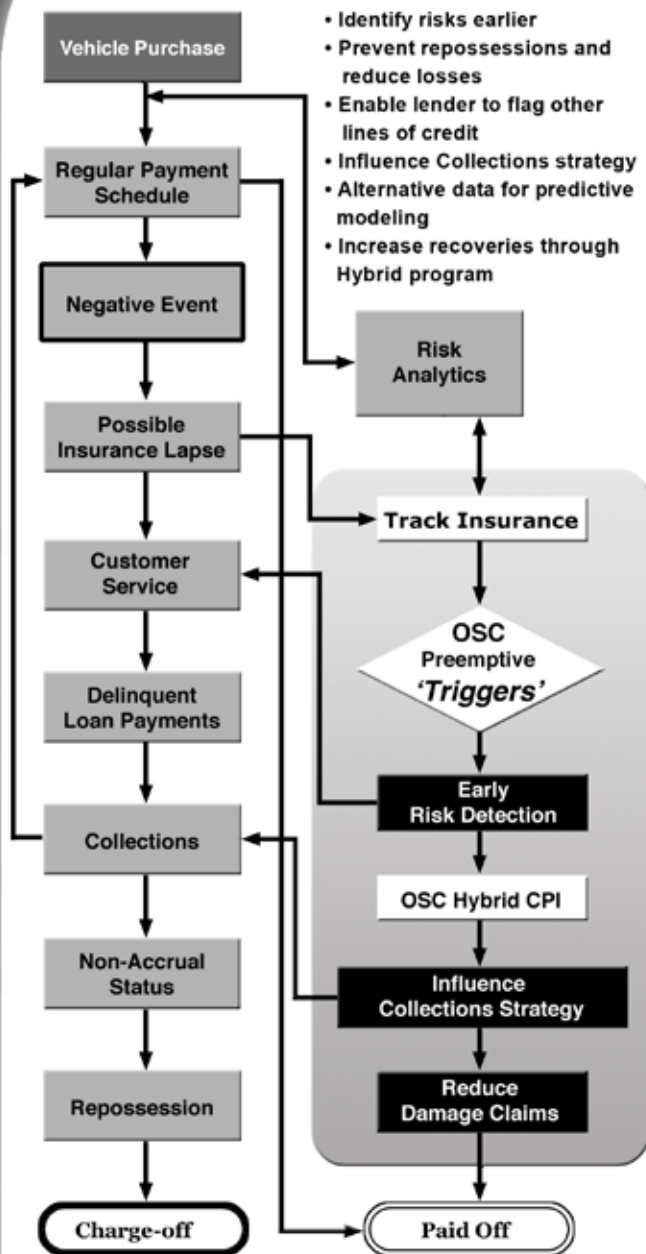
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*E. Avoiding and Dealing with Fraud* GRAND COUTEAU  
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MODERATOR:

**Justin Oesterle**

*Vice President, Sales Marketing, and Strategic Alliances*  
RouteOne LLC

PANELISTS:

**Brian Alink**

*Director, Operations Strategy & Execution*  
Capital One Auto Finance, Inc.

**Gil Van Over**

*President*  
Gvo3 & Associates

**Lee Mitchell**

*Vice President Financial Services*  
Group 1 Automotive, Inc.

**Peter Turek**

*Vice President*  
TransUnion

6:00 p.m. – 7:00 p.m. GRAND BALLROOM C/D/E  
**RECEPTION WITH EXHIBITORS**  
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# FRIDAY, JANUARY 23, 2009

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7:30 a.m. – noon GRAND BALLROOM FOYER  
AFSA REGISTRATION DESK

7:30 a.m. – 8:45 a.m. WATERBURY BALLROOM  
VIP BREAKFAST WITH  
JAMES CARVILLE AND MARY MATALIN

*(by invitation)*

Sponsored by Nomis Solutions

7:30 a.m. – 8:45 a.m. GRAND BALLROOM C/D/E  
BREAKFAST WITH EXHIBITORS  
*(Last chance to visit exhibitors)*

9:00 a.m. – 10:15 a.m. GRAND BALLROOM A/B  
GENERAL SESSION

**Stephen E. Smith**

*Chairman*

AFSA Vehicle Finance Division and

*Senior Vice President*

American Honda Finance Corp.

*The Impact of the New Administration*

INTRODUCTION:



**Dennis Stradford**

*Chairman & CEO*

Nomis Solutions

*Keynote Speakers*

Sponsored by Nomis Solutions



**James Carville**

*Democratic Political Consultant*



**Mary Matalin**

*Republican Political Consultant*

**10:15 a.m. – 10:30 a.m. GRAND BALLROOM FOYER**  
**REFRESHMENT BREAK**

**10:30 a.m. – 11:45 a.m. GRAND BALLROOM A/B**  
**CLOSING GENERAL SESSION**  
**THE NEXT BIG IDEA: A DISCUSSION WITH**  
**INNOVATORS AND GAME-CHANGERS**  
**Sponsored by Locator Technologies**

**MODERATOR:**



**Elizabeth Webb**  
*Chief Operating Officer*  
Innovate Auto Solutions, LLC

**PANELISTS:**



**Bruce Goetsch**  
*Director, F&I Administration*  
Lithia Motors



**Mark F. O'Neil**  
*Chairman and CEO*  
DealerTrack Holdings, Inc.



**Brian Reed**  
*Chief Executive Officer*  
Intersection Technologies, Inc.



**Paul Rindone**  
*Vice President, Financial Solutions*  
ADP Dealer Services

# Don't bet on luck to boost your bottom line – bet on experience.

We provide the auto risk mitigation expertise you need to improve your odds.

It's a tough market right now. That's why you need Balboa Insurance Group<sup>SM</sup> on your side. As the leader in the collateral protection insurance industry providing you with the highest levels of experience, we have been continuously committed to the needs of auto lenders since 1976 and currently track millions of loans. Our collateral protection insurance and insurance tracking work together with RepoSource<sup>SM</sup> our comprehensive insurance recovery program, to provide innovative solutions to fit your specific requirements.

Our auto risk mitigation solutions help protect your portfolio and offer you the advantages of our advanced TrackSource<sup>SM</sup> technology platform, where quality and technology intersect to create higher accuracy and customer satisfaction.

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- We help ensure your customers have the required insurance to protect your collateral.
- Filing insurance claims on repossessed vehicles is quick and easy.
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# EXHIBITORS

ACS

#101-200

Dallas, TX

**Contact: Nancy McDonald**

*Senior Vice President, Financial Solutions Group*

Tele: 501-296-9898 / Fax: 214-824-2140

E-mail: [nancy.mcdonald@acs-inc.com](mailto:nancy.mcdonald@acs-inc.com)

Website: [www.acs-inc.com](http://www.acs-inc.com)

ACS is a premier provider of diversified business process outsourcing (BPO) and information technology (IT) solutions to commercial and government clients worldwide. ACS Consumer Financial Solutions provides customized, automated end-to-end loan processing tools—applications, systems and services.

Allison Payment Systems

#300

Indianapolis, IN

**Contact: Kevin Thomas**

*Vice President, Customer Relationship Management*

Tele: 317-808-2711

E-mail: [kthomas@apsllc.com](mailto:kthomas@apsllc.com)

Website: [www.apsllc.com](http://www.apsllc.com)

Allison Payment Systems has been delivering innovative solutions for the payment system industry for over 115 years. Helping to control operational costs and increasing marketing focus by providing flexible print and mail services, customized coupon books as well as unique check printing solutions is our major strategic focus. The last several years have seen an increase of on demand printing applications. In 1999 we have introduced E.B.P.P. to our customer base.

# EXHIBITORS

## American Modern Insurance Group

#113

Cincinnati, OH

**Contact: David Cissell**

*Executive Vice President*

Tele: 800-879-1079

E-mail: [dcissell@amig.com](mailto:dcissell@amig.com)

Website: [www.amig.com](http://www.amig.com)

For over 40 years, American Modern Insurance Group has provided the lending industry a complete line of insurance products: credit life, credit disability, debt protection, lender-placed hazard, collateral protection, and homeowners insurance. We are recognized for our customized loan and lease tracking and outsourcing services. Rated "A+" by A. M. Best Company, and licensed in all 50 states, American Modern's parent, The Midland Company, joined the Munich Re Group in 2008, the second largest insurance organization in the world.

## American Recovery Association

#303

Irving, TX

**Contact: Les McCook**

*Executive Director*

Tele: 972-755-4755 / FAX: 972-870-5755

E-mail: [les@americanrecoveryassn.org](mailto:les@americanrecoveryassn.org)

Website: [www.repo.org](http://www.repo.org)

The American Recovery Association (ARA) is an organization of over 275 professional repossession agents in all fifty states and some foreign countries.

## ASR Nationwide

#109

Terry, MS

**Contact: Shay Netterville-Gay**

*Vice President Marketing*

Tele: 601-878-2911 / Fax: 601-878-0391

E-mail: [shay@asrnationwide.com](mailto:shay@asrnationwide.com)

Website: [www.asrnationwide.com](http://www.asrnationwide.com)

ASR Nationwide is a national automobile repossession company that services top auto lenders across North America.

# EXHIBITORS

## AUL Corp

#108

Napa, CA

**Contact: Jacqueline Swank**

*Marketing Project Manager*

Tele: 800-826-3207 / Fax: 707-259-1867

E-mail: [jswank@aulcorp.com](mailto:jswank@aulcorp.com)

Website: [www.aulcorp.com](http://www.aulcorp.com)

AUL pioneered the original Any Year - Any Mileage<sup>®</sup> underwriting concept, and continues to lead the used vehicle service contract industry we created two decades ago.

## Balboa Insurance Group

#204

Irvine, CA

**Contact: Kelly Ramsay**

*First Vice President, Marketing*

Tele: 949-222-7480

E-mail: [Kelly\\_Ramsay@balboainsurance.com](mailto:Kelly_Ramsay@balboainsurance.com)

Website: [www.balboainsurance.com](http://www.balboainsurance.com)

Balboa Insurance Group is the industry leader in auto risk mitigation including collateral protection insurance coverage and insurance tracking services. We provide tailored risk management and loss mitigation solutions based on our leading technology, measurable performance excellence and consultative approach.

## Carleton, Inc.

#208

South Bend, IN

**Contact: Kenneth S. Solnoky**

*Manager, Strategic Partnership*

Tele: 574-243-6040 x241 / Fax: 219-243-6060

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

Website: [www.carletoninc.com](http://www.carletoninc.com)

Carleton is the country's leading provider of compliant loan quoting software and document printing solutions. Carleton's online SmartNet Loan Origination solution is designed specifically for finance companies and automotive dealers. Carleton also provides its SmartCalcs "calculation engine" that easily interfaces to any lending platforms. SmartCalcs ensures accurate, compliant calculations that includes credit insurance, service contracts & warranty and all other dealer products.

# EXHIBITORS

## CenterOne Financial Services

#212

Deerfield Beach, FL

**Contact: Janine Sadkin**

*Marketing Manager*

Tele: 954-363-6392 / FAX: 888-503-8168

E-mail: [janine.sadkin@wofco.com](mailto:janine.sadkin@wofco.com)

Website: [www.centeronefinancial.com](http://www.centeronefinancial.com)

CenterOne Financial Services provides expertise in third-party servicing, its servicing solutions include Originations, Loan and Lease Servicing, Collections, Pro-active Remarketing, Vehicle Remarketing and Back-up Servicing.

## Continental Car Club

#306

Dayton, TN

**Contact: Jim Dill, Jr.**

*Vice President*

Tele: 800-544-3895 / Fax: 423-75-1226

E-mail: [jimdilljr@continentalcarclub.com](mailto:jimdilljr@continentalcarclub.com)

Continental Car Club has been the leader in offering motor club membership to the lending industry since 1972. Our benefits such as towing, roadside assistance and many others provide your customers great protection and value while allowing your company to increase its bottom line. Our service and personal care will give you and your staff the confidence to know you are offering a quality product. Give us a call and find out why C.C.C. is the most beneficial motor club for lenders to market.

# EXHIBITORS

**CounselorLibrary.com, LLC/  
Hudson Cook LLP**

**#310**

Hanover, MD

**Contact: Thomas Hudson**


*Chairman*

Telephone: 410-865-5420 / Fax: 410-684-2001

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

Website: [www.hudco.com](http://www.hudco.com)

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# EXHIBITORS

**CSC**

**#210**

Austin, TX

**Contact: Julie Camarillo**

*Event Coordinator*

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E-mail: [jcamarillo2@csc.com](mailto:jcamarillo2@csc.com)

Website: [www.csc.com](http://www.csc.com)

With 30 years of proven experience in delivering effective, cost-efficient portfolio management, CSC provides end-to-end third-party consumer loan servicing and insurance tracking. CSC is uniquely positioned with the technology, implementation and outsourcing solution that leverages our systems, business processes and consumer lending expertise to help meet your strategic goals. Additional services include technology consulting, credit services, warranty processing and debt protection. More information online at [www.csc.com/bankingbpo](http://www.csc.com/bankingbpo). CSC is a leading global consulting, system integration and outsourcing company with 90,000 employees in 80 countries worldwide. Fiscal year ending March 28, 2008, Revenue was \$16.5 billion.

**Decisioning Solutions**

**#209**

Toronto, Ontario

**Contact: Jeremy Verbrugghe**

*Account Manager*

Tele: 416-840-1470 ext. 242 / Fax: 416-840-2433

E-mail: [jeremyverbrugghe@decisioningsolutions.com](mailto:jeremyverbrugghe@decisioningsolutions.com)

Website: [www.decisioningsolutions.com](http://www.decisioningsolutions.com)

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**DIVDAT**

**#102**

Ferndale, MI

**Contact: Carlyn Altheide**

*Director of Business Development*

Tele: 949-722-1684 / Fax: 866-786-3215

E-mail: [caltheide@divdat.com](mailto:caltheide@divdat.com)

Website: [www.DIVDAT.com](http://www.DIVDAT.com)

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# EXHIBITORS

**DRN**

**#307**

Fort Worth, TX

**Contact: Bruce Cummings**

*Vice President*

Tele: 817-877-0077 / Fax: 817-810-0499

E-mail: [bruce@lrrp.us.com](mailto:bruce@lrrp.us.com)

Website: [www.lrrp.us.com](http://www.lrrp.us.com)

**FDI Collateral Management**

**#111**

Sacramento, CA

**Contact: James Pierce**

*Senior Vice President - Sales and Marketing*

Tele: 916-368-5300 / Fax: 916-921-4395

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

Website: [www.fdielt.com](http://www.fdielt.com)

Leader in Vehicle Title Administration, managing in both paper and electronic vehicle titles. FDI's services include Business Process Outsource solutions, ELT solutions and more.

**Fidelity National Information Services**

**#203**

Little Rock, AK

**Contact: Kim Snider/Scarlett Smith**

*Sales, Auto Finance Division*

Tele: 501-220-5650 / Fax: 501-220-6344

E-mail: [Scarlett.smith@fnis.com](mailto:Scarlett.smith@fnis.com)

Website: [www.fidelityinfoservices.com](http://www.fidelityinfoservices.com)

Fidelity National Information Services (FIS) offers a full spectrum of highly parameterized software solutions for the global automotive finance industry, supported through service-oriented architecture (SOA). Products include origination, dealer floor plan/wholesale, loan and lease accounting, document services/e-presentment, e-payment and default management.

# EXHIBITORS

## GE Capital Solutions Fleet Services

#106

Schaumburg, IL

**Contact: Sherri Ruesink**

*Marketing Communications Manager*

Tele: 952-828-2875 / Fax: 503-344-5001

E-mail: [sherri.ruesink@ge.com](mailto:sherri.ruesink@ge.com)

Website: [www.ge.com](http://www.ge.com)

Remarketing by GE is a fully managed professional remarketing service for repossessed and lease-return collateral, delivering higher-net sale prices in fewer days to sale.

## Knight Management Insurance Services, LLC

#308

Los Angeles, CA

**Contact: Susanna Olid**

*Director*

Tele: 323-900-3265 / Fax: 323-954-5551

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

Website: [www.knightinsurancegroup.com](http://www.knightinsurancegroup.com)

We offer insurance coverage on collateral used to secure loans in a lender's portfolio. Products include Single/Dual Interest Collateral Protection Programs, GAP insurance, and Captive Management Programs.

## Moody's Economy.com

#304

West Chester, PA

**Contact: Rob Stewart**

*Solutions Specialist*

Tele: 610-235-5150 / Fax: 610-235-5302

E-mail: [rstewart@economy.com](mailto:rstewart@economy.com)

Website: [www.economy.com](http://www.economy.com)

Moody's CreditCycle is the next generation consumer credit risk forecasting and stress testing solution that uniquely incorporates amcro and regional economic conditions and forecasts.

# EXHIBITORS

## National Creditors Connection, Inc. (NCCI)

#104

Lake Forest, IL

**Contact: Michele Connell**

*Director, Business Development*

Tele: 949-461-7550 / Fax: 800-711-6346

E-mail: [mconnell@nationalcreditors.com](mailto:mconnell@nationalcreditors.com)

Website: [www.nationalcreditors.com](http://www.nationalcreditors.com)

Nation's premier field contact service provider (door knocks) in all 50 states and Puerto Rico.

## Nomis Solutions

#114

San Bruno, CA

**Contact: Jakki Geiger**

*Director of Marketing*

Tele: 680-588-9800 / Fax: 680-588-2305

E-mail : [jakki.geiger@nomissolutions.com](mailto:jakki.geiger@nomissolutions.com)

Website: [www.nomissolutions.com](http://www.nomissolutions.com)

Nomis Solutions is the recognized leader in Profit-based Pricing for banking and finance. Powered by price optimization technology, Profit-based Pricing is an innovative approach that enables executives to strategically use pricing to achieve improved financial results, gain insight into customer preferences, and support compliance. The award-winning Nomis Price Optimizer™ Suite is a set of business solutions that combines pricing analytics, optimization, and execution into a comprehensive pricing strategy and process.

## ODE

#105

Schaumburg, IL

**Contact: Paul Rindone**

*Vice President, Financial Solutions*

Tele: 847-485-4507

# EXHIBITORS

## PassTime

#302

Littleton, CO

**Contact: Melissa Obermoller**

*Director of Strategic Relationships*

Tele: 303-623-5339 / Fax: 303-225-8343

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

Website: [www.PasstimeUSA.com](http://www.PasstimeUSA.com)

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## Peak5

#301

Centennial, CO

**Contact: Rashad Miller**

*Director of Business Development*

Tele: 303-391-1444

E-mail: [rmiller@peak5.com](mailto:rmiller@peak5.com)

Website: [www.peak5.com](http://www.peak5.com)

Peak5, a privately held loan servicing provider, specializes in assisting finance companies enhance loan servicing and their bottom line. We provide behavioral score cards, flexible reporting frequency, customizable reports, and the ability to segment services for a tailored solution. Peak5 also offers a proprietary benchmark program, Test Drive, that allows organizations to explore benefits of the new servicing strategies, validate existing ones, and discover new techniques to make a strong impact on organizational efforts.

## PTS Financial Services

#202

Calhoun, GA

**Contact: Brad Haines**

*National Sales Director*

Tele: 706-307-9797 / Fax: 706-602-3445

E-mail: [bradh@ptstax.com](mailto:bradh@ptstax.com)

Website: [www.ptstax.com](http://www.ptstax.com)

PTS Financial Services provides a turnkey model for tax preparation and other ancillary products utilized by the consumer finance industry throughout the country.

# EXHIBITORS

## Systems & Services Technologies

#107

Horsham, PA

**Contact: Kristen Pollag**

*Marketing Project Manager*

Tele: 215-441-2138

E-mail: [Kristen.Pollag@ncogroup.com](mailto:Kristen.Pollag@ncogroup.com)

Website: [www.sst-mo.com](http://www.sst-mo.com)

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800-927-4490 or [sales@megasys-inc.com](mailto:sales@megasys-inc.com)**

# EXHIBITORS

## Triad Financial

#205

North Richland Hills, TX

**Contact: Brandie Beard**

*Director of Business Development*

Tele: 888-577-8532 / Fax: 877-244-7804

E-mail: [bbeaird@triadfinancial.com](mailto:bbeaird@triadfinancial.com)

Website: [www.triadfinancial.com](http://www.triadfinancial.com)

Founded in 1989, Triad Financial Corporation's focus is on superior vehicle loan servicing through customer care, collections, asset remarketing, loss recovery and more.

## United Motor Club

#211

Paducah, KY

**Contact: Ric Webster**

*President & CEO*

Tele: 270-442-5533 / Fax: 270-443-5556

E-mail: [ricumc@paducah.com](mailto:ricumc@paducah.com)

Website: [www.unitedmotorclub.com](http://www.unitedmotorclub.com)

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## van Wagonen Financial Services

#103

Eden Prairie, MN

**Contact: Scott Zucco**

*Vice President, Sales*

Tele: 952-833-9100 / Fax: 800-276-8091

E-mail: [szucco@vanwagenen.com](mailto:szucco@vanwagenen.com)

Website: [www.vanwagenen.com](http://www.vanwagenen.com)

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# EXHIBITORS

## VantageILM

#201

Altadena, CA

**Contact: Kyle Murphy**

*Executive Vice President - Sales*

Tele: 626-737-6880 / Fax: 626-270-4155

E-mail: [kmurpy@vantageilm.com](mailto:kmurpy@vantageilm.com)

Website: [www.vantageilm.com](http://www.vantageilm.com)

VantageILM is the leading next generation on-demand integrated loan management system that places best practice origination, servicing, collections, asset and document management, analytics and accounting in one platform.

## Venture Encoding

#207

Fort Worth, TX

**Contact: Jim Linker**

*Marketing Administrator*

Tele: 817-868-5436 / Fax: 817-868-1729

E-mail: [JLinker@venture-encoding.com](mailto:JLinker@venture-encoding.com)

Website: [www.venture-encoding.com](http://www.venture-encoding.com)

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# EXHIBITORS

## Veritas National Field Service

#206

Flower Mound, TX

**Contact: Brett Wise**

*Sales Director*

Tele: 972-691-9000 / Fax: 972-691-0900

E-mail: [sales@veritasnational.com](mailto:sales@veritasnational.com)

Website: [www.veritasnational.com](http://www.veritasnational.com)

Veritas National Field Service provides both vehicle inspection services and a variety of field contact programs to reduce delinquency and losses.

## Visi/One

#112

Newark, NJ

**Contact: Jorg Arras**

*Sales Manager, North America*

Tele: 973-622-8184 / Fax: 973-622-3423

E-mail: [j.arras@visi-one.com](mailto:j.arras@visi-one.com)

Website: [www.visi-one.com](http://www.visi-one.com)

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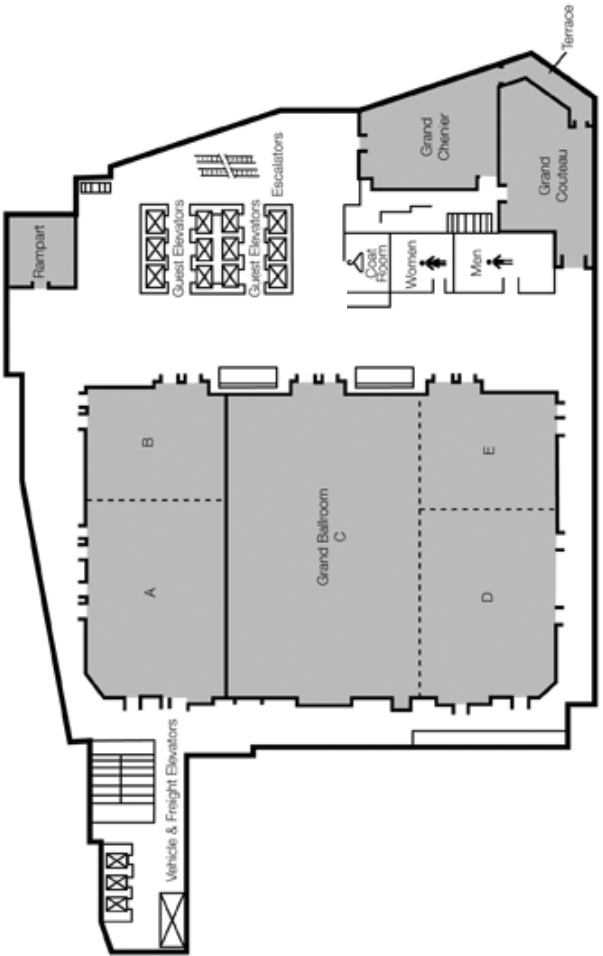


The logo features a stylized graphic on the left consisting of several curved, parallel lines that resemble a signal or a stylized 'G'. To the right of this graphic, the word "GOLDPoint" is written in a large, serif font, with "GOLD" in all caps and "Point" in title case. Below "GOLDPoint", the word "SYSTEMS" is written in a smaller, all-caps, sans-serif font.

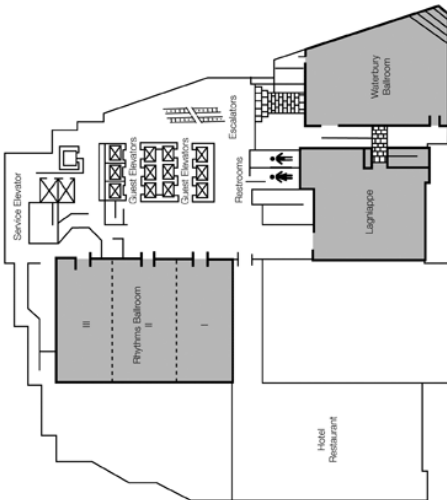
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# HOTEL MAP

## FIFTH FLOOR



## SECOND FLOOR





## MARK YOUR CALENDAR FOR AFSA EVENTS

### 14<sup>TH</sup> ANNUAL VEHICLE FINANCE CONFERENCE (PRIOR TO NADA CONVENTION)

February 10-12, 2010

Walt Disney's Yacht Club Resort ☆ Lake Buena Vista, Florida

### 26<sup>TH</sup> INDEPENDENTS CONFERENCE & EXPOSITION

March 18-21, 2009

Bellagio Resort & Casino

Las Vegas, Nevada

### 9<sup>TH</sup> FINANCE INDUSTRY CONFERENCE FOR INTERNATIONAL FIXED INCOME INVESTORS

April 21-23, 2009

Hilton Arc de Triomphe

Paris, France

### 19<sup>TH</sup> FINANCE INDUSTRY CONFERENCE FOR FIXED INCOME INVESTORS

May 19-21, 2009

Marriott Chicago Downtown

Chicago, Illinois

### NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT FOR BRANCH MANAGERS

June 7-12, 2009

Marquette University

Milwaukee, Wisconsin

### LEADERSHIP DEVELOPMENT PROGRAM FOR MIDDLE MANAGERS

July 8-15, 2009

University of North Carolina

Chapel Hill, North Carolina

### 12<sup>TH</sup> STATE GOVERNMENT AFFAIRS FORUM / NACCA ANNUAL MEETING

September 23-25, 2009

Miami Beach Resort & Spa

Miami, Florida

### 93<sup>RD</sup> ANNUAL BUSINESS MEETING & LEADERSHIP CONFERENCE

October 24-27, 2009

The Ritz-Carlton Hotel

Washington, D.C.

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**Profitability Management and Operational Effectiveness in 2009**  
*moderated by Dr. Robert Phillips, Author of the book Pricing and Revenue Optimization*

**Thursday, January 22nd, 2:30 pm**

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