



AFSA EDUCATION
FOUNDATION
Brightening Your Financial Horizon



8TH AUTO FINANCE CONFERENCE & EXPOSITION

IN THE FAST LANE
AUTO FINANCIAL SERVICES



FINAL PROGRAM

JANUARY 28-30, 2004

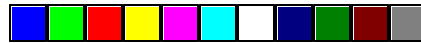
**THE RITZ-CARLTON HOTEL
LAKE LAS VEGAS • HENDERSON, NEVADA**

***SPONSORED BY THE
AFSA AUTO FINANCE
DIVISION AND THE
AFSA EDUCATION
FOUNDATION***

***PROGRAM PROVIDED
COMPLIMENTS OF***



TransUnion



AFSA 2004 AUTO FINANCE DIVISION
ADVISORY BOARD

AFSA would like to thank this year's Auto Finance Division Advisory Board for their assistance and support of the Auto Finance Conference.

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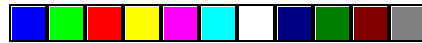
Gary Lorenz
*President, Auto Indirect
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Stephen W. Prough
*President & CEO
Long Beach Acceptance
Corp.*

Greg C. Smith
*Chairman & CEO
Ford Motor Credit Company*

Marguerite Watanabe
*Senior Vice President,
Business Development
Bar None*





GENERAL INFORMATION

HOTEL

The Ritz-Carlton Hotel ~ Lake Las Vegas
1610 Lake Las Vegas Parkway
Henderson, Nevada 89011
(702) 567-4700/FAX: (702) 567-4777

ATTIRE

Attire for all activities is resort casual.

REGISTRATION CENTER

Ballroom Foyer

Wednesday, January 28

3:00 p.m. - 8:00 p.m.

Thursday, January 29

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

Friday, January 30

7:30 a.m. - noon

EXPOSITION HOURS

Ballroom Salon I/II

Wednesday, January 28

6:30 p.m. - 8:30 p.m.

Thursday, January 29

8:00 a.m. - 9:30 a.m.

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

noon - 1:00 p.m.

2:15 p.m. - 2:45 p.m.

6:00 p.m. - 7:00 p.m.

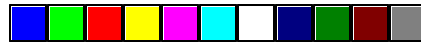
BADGES/TICKETS

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

BUSINESS CENTER

Located on the Lobby Level near the Salon Ballroom, the Business Center offers typing, copying, facsimile, computer rental, and office supplies. Hours are 8:00 a.m. - 4:00 p.m. every day.





GENERAL INFORMATION

GOLF TOURNAMENT

Please pick up information and pairing sheets for the golf tournament on Friday from Tom Thomas at the AFSAPAC booth.

SPECIAL ACCOMMODATIONS

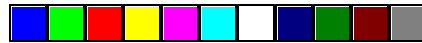
If special accommodations are needed, including final banquet food restrictions, please bring this to the attention of the AFSA registration staff. AFSA is committed to ensuring access to all events and meeting special needs.

THANK YOU CONFERENCE SPONSORS

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

ACS	<i>Thursday Reception</i>
ADP Dealer Services	<i>Welcoming Reception with Exhibitors</i>
BarNone	<i>Opening General Session</i>
CounselorLibrary.com Hudson Cook, LLP	<i>Breakfast with Exhibitors</i>
Experian	<i>Refreshments with Exhibitors</i>
Fastrac 24/7	<i>Coffee Break (Friday)</i>
Magnum	<i>Keynote Address by Allan Gilmour</i>
RouteOne	<i>Thursday Luncheon</i>
RSM McGladrey, Inc.	<i>Refreshments with Exhibitors</i>
TaxWise (UTS, Inc.)	<i>Breakfast (Friday)</i>
TransUnion	<i>Final Conference Program</i>





PROGRAM SCHEDULE

*All events are held at The Ritz-Carlton Hotel ~
Lake Las Vegas*

WEDNESDAY, JANUARY 28

3:00 p.m. - 8:00 p.m. BALLROOM FOYER
AFSA REGISTRATION DESK

5:00 p.m. - 6:30 p.m. MONTE LAGO II
Auto Finance Division Advisory Board Meeting
(by invitation)

6:30 p.m. - 8:30 p.m. BALLROOM SALON I/II
WELCOMING RECEPTION WITH EXHIBITORS
Sponsored by ADP Dealer Services

THURSDAY, JANUARY 29

7:30 a.m. - 6:30 p.m. BALLROOM FOYER
AFSA REGISTRATION DESK

8:00 a.m. - 9:00 a.m. BALLROOM SALON I/II
Continental Breakfast with Exhibitors
**Sponsored by CounselorLibrary.com/
Hudson Cook, LLP**

9:00 a.m. - 10:00 a.m. BALLROOM SALON III
OPENING GENERAL SESSION
Sponsored by BarNone

***Report on AFSA Initiatives for the Auto Finance
Division***



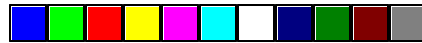
Richard Mossburg
*Chairman, AFSA Auto Finance Division
and Senior Vice President & General Counsel
AmeriCredit Financial Services, Inc.*



GUEST SPEAKER:
Mike Jackson
*Chairman & CEO
AutoNation, Inc.*

Mr. Jackson will share his views on what finance companies are doing successfully in working with dealers and what needs improvement. Learn how AutoNation is training F&I and sales staff in fair lending practices and the outlook for dealer business in 2004.





THURSDAY, JANUARY 29 (CONT'D)

10:00 a.m. - 10:30 a.m. BALLROOM SALON I/II
MID-MORNING COFFEE REFRESHMENTS
WITH EXHIBITORS

Sponsored by RSM McGladrey, Inc.

10:45 a.m. - 11:45 a.m. BALLROOM SALON III
“Straight Talk” From Auto Dealers to Lenders
Led by NADA

Dealers will discuss the current state of financing for both new and pre-owned motor vehicles. How is a more informed consumer changing the way they market services to potential customers. How has the changing marketplace impacted the relationship between the dealer and the finance company?



MODERATOR:
Lin Peacock
Executive Director
National Automobile Dealers Association

PANELISTS:
Charley R. Smith
NADA Vice Chair (Chair for 2004)
Watson Truck & Supply, Inc.

Wesley L. Lutz
NADA Industry Relations Chair
Extreme Dodge-Dodge Truck, Inc.

William Bradshaw
NADA Industry Relations - GM Chair
Bradshaw Automotive Group

noon - 1:00 p.m. BALLROOM SALON I/II
LUNCHEON WITH EXHIBITORS
Sponsored by RouteOne

1:15 p.m. - 2:15 p.m. BALLROOM SALON III
The Evolution of Indirect Auto Lending: Future Business Models, Funding Structures and Capital Markets

Various scenarios for the future of auto lending through dealers will be discussed. Business models that address the organization and processes for those who originate and service the loans, as well as the changes that are taking place in the funding sources and structures will be presented. This includes an update on the standards for electronic contracting.





THURSDAY, JANUARY 29 (CONT'D)

MODERATOR:

George Halloran
*Vice President,
Strategic Planning Office
Ford Financial*

SPEAKERS:

John F. "Jack" Blackburn
*Managing Director
Merrill Lynch*

Brant Brooks
*Senior Managing Director
Bear, Stearns & Co., Inc.*

Ted Burbage
*Managing Director, Structured Finance Ratings
Standard & Poor's*

Jonathan Coblentz
*Vice President
Goldman Sachs & Co.*

John Freeman
*Vice President, E-Standards
American Financial Services Association*



2:15 p.m. - 2:45 p.m. BALLROOM SALON I/II
REFRESHMENTS WITH EXHIBITORS
Sponsored by Experian

3:00 p.m. - 3:45 p.m.. BALLROOM SALON III
***Legal and Regulatory Issues That Affect Credit
Providers, Dealers and Customers***

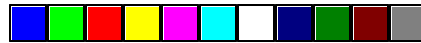
This session will address issues arising from the dealers' F&I operations and their relationships with the banks and sales finance companies that buy their retail installment contracts. Arbitration developments, the status of the race/gender/national origin discrimination class actions, other dealer pricing attacks, the new FRB proposals on "conspicuousness," and the Public Citizen report will also be covered.



PRESIDING:

Robert E. McKew
*Senior Vice President & General Counsel
American Financial Services Association*





THURSDAY, JANUARY 29 (CONT'D)

SPEAKERS:

Thomas B. Hudson

*Senior Partner
Hudson Cook, LLP*

Paul Metrey

*Director, Regulatory Affairs
National Automobile Dealers Association*

Will Stern, Esq.

*Attorney at Law
Severson & Werson*

4:00 p.m. - 4:45 p.m.

BALLROOM SALON III

***Financial Literacy Initiatives in Vehicle Financing
The Importance to Dealers and Consumers***



SPEAKERS:

Susie Irvine

*President & CEO
AFSA Education Foundation*

Kenneth H. Abbe

*Staff Attorney
Federal Trade Commission*

Carl Ragsdale

*COO, Dealer Services
National Automobile Dealers Association*

5:00 p.m. - 6:00 p.m.

BALLROOM SALON III

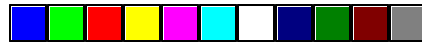
***Effectiveness of Marketing Programs Being Offered
by Auto Finance Companies and Dealers***

Finance has played a much greater role in the sales of vehicles over the last ten years. Lead generation, Internet leads, CRM integration . . . auto financing related automotive marketing programs as part of a total sales strategy can prove to be effective when correctly implemented and tracked. How can dealers and auto finance companies work together to make sure this happens? Which marketing programs are really working?

MODERATOR:

Marguerite Watanabe

*Senior Vice President, Business Development
BarNone*



THURSDAY, JANUARY 29 (CONT'D)

SPEAKERS:

Peter Brandow

*President
The Brandow Group*

Lisa Wheeler

*Vice President, Project Management
World Omni Financial Corp.*

6:00 p.m. - 7:00 p.m. BALLROOM SALON I/II
RECEPTION WITH EXHIBITORS

Sponsored by ACS

This is your last chance to visit the exhibitors!

FRIDAY, JANUARY 30

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

8:00 a.m. - 9:30 a.m. BALLROOM SALON II
BREAKFAST DISCUSSION GROUPS

Sponsored by TaxWise (UTS, Inc.)

Meet informally in roundtable discussion groups on a variety of topics while enjoying a full breakfast buffet.

9:45 a.m. - 10:30 a.m. BALLROOM SALON III
KEYNOTE SESSION

Sponsored by Magnum



PRESIDING:

Randy Lively

*President & CEO
American Financial Services Association*

INTRODUCTION:

Carl Eikhoff

*Founder & CEO
Magnum Communications, Limited*



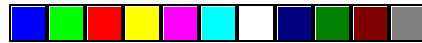
KEYNOTE SESSION

Allan D. Gilmour

*Vice Chairman
Ford Motor Company*

Prior to his current position, Mr. Gilmour served a variety of roles during his 34-year career with Ford including President of the Ford Automotive Group, Executive Vice President of International Automotive Operations and Vice President of External and Personnel Affairs.





FRIDAY, JANUARY 30 (CONT'D)

10:30 a.m. - 10:45 a.m. BALLROOM FOYER
COFFEE BREAK
Sponsored by Fastrac 24/7

10:45 a.m. - 11:45 a.m. BALLROOM SALON III
GENERAL SESSION
Combating Identity Theft: Information for Credit Providers & Dealers

Rampant identity theft is causing losses in the billions. Learn from two experts on how to avoid being a victim.

SPEAKERS:

Donald Obritsch
*U.S. Postal Inspector
United States Postal Services*

Paul Mastro
*Senior Special Agent
United States Secret Service*

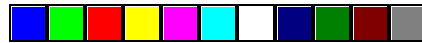
11:45 a.m. - noon BALLROOM SALON III
CLOSING REMARKS BY DIVISION CHAIRMAN

12:30 p.m. - 5:00 p.m. THE FALLS COURSE AT LAKE LAS VEGAS
POST-CONFERENCE GOLF TOURNAMENT
Shuttle buses will begin at 11:45 a.m. from the front of the hotel.



RSM McGladrey
1/4 pg b/w
new





EXHIBITORS

AFSA EDUCATION FOUNDATION

Washington, DC

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

Tele: 202-466-8611

E-mail: susie@afsamail.org



AFSAEF's programs and initiatives identify AFSA members as responsible and concerned for their customer's financial well being. Stop by to get a copy of *Understanding Vehicle Financing* and learn about MoneySKILL, an online personal finance course.

AFSA MEMBERSHIP SERVICES

Washington, DC

Contact: **Sheilah J. Harrison**,
Vice President, Member Services

Tele: 202-466-8602

E-mail: sharrison@afsamail.org



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

AFSAPAC

Washington, DC

Contact: **Tom Thomas**,
Marketing Consultant

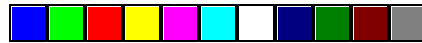
Tele: 202-466-8612

E-mail: tthomas@afsamail.org



Stop by the AFSAPAC booth and purchase tickets for the AFSAPAC fundraising raffle with a grand prize of a Caribbean Cruise for Two (11 days/10 nights) on the new Queen Mary 2 (and other valuable prizes). The drawing will be held during the 2004 AFSA Independents Conference/Expo in March. *Contributors do not have to be present to win.*





EXHIBITORS

ACS

Dallas, TX

Contact: **Gary Flowers,**

Senior Vice President

Tele: 214-841-8398

E-mail: gary.flowers@acs-inc.com



ACS is the premier provider of diversified business process outsourcing and information technology outsourcing solutions to commercial and government clients worldwide. ACS Consumer Finance Solutions provides customized automated loan processing tools-applications, systems and services.

ACADEMY COLLECTION SERVICE

Philadelphia, PA

Contact: **Robert J. Piccone,**

Senior Vice President

Tele: 215-281-7500

E-mail: robertpiccone@aol.com



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ASSURANT GROUP

Atlanta, GA

Contact: **Gerry White,**

Regional Vice President

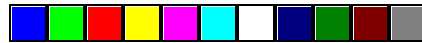
Tele: 770-763-1587

E-mail: gerald_white@assurant.com



Title administration services and insurance products and services including vehicle service contracts for automobile and recreational vehicles and training programs.





EXHIBITORS

CSC-FINANCIAL SERVICES GROUP

Dallas, TX

Contact: **Marilyn Murphy**,
Regional Vice President

Tele: 469-499-8397

E-mail: mmurphy22@csc.com



A \$13 billion company, CSC provides third party consumer loan servicing from origination through liquidation, with ancillary services of tracking, warranty processing and debt protection.

CARLETON, INC.

Dayton, TN

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

Tele: 574-243-6040

E-mail: dhickey@carletoninc.com



Carleton is the country's leading provider 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.

CONTINENTAL CAR CLUB

Dayton, TN

Contact: **Jim Dill, Jr.**,
Vice President

Tele: 1-800-544-3895

E-mail: Club@volstate.net



Continental Car Club offers motor club memberships as an ancillary product. C.C.C. provides great benefits and protection for members and a better bottom line for finance companies.

COUNSELORLIBRARY.COM/ HUDSON COOK, LLP

Linthicum, MD

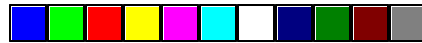
Contact: **Tom Hudson**, *Senior Partner*

Tele: 410-865-5400

E-mail: t HUDSON@HUDCO.COM



CounselorLibrary.com® is a collection of legal resource tools covering all aspects of consumer credit finance. www.counselorlibrary.com



EXHIBITORS

FDI COLLATERAL MANAGEMENT

Sacramento, CA

Contact: **James Pierce,**

Senior Vice President-Sales/Marketing

Tele: 916-921-4390, ext. 105

E-mail: jamesp@fdielt.com



FDI is a wholly dedicated paper and electronic Vehicle Title Administration company with a commitment to world-class customer satisfaction. We securely store millions of vehicle titles and efficiently handle hundreds of thousands of paper and electronic transactions every month. Over 650 organizations nationwide are aggressively reducing costs, freeing up critical resources and better satisfying their customers with FDI's solutions and services.

FIRST AMERICAN CMSI

Annapolis Junction, MD

Contact: **Nancy Weil,**

Senior Vice President-Marketing

Tele: 301-362-6000

E-mail: Nlweil@cmsinc.com



End-to-end credit automation solutions for consumer lending, including indirect auto, home equity, second mortgage, revolving credit line and installment loans.

GC SERVICES

Schaumburg, IL

Contact: **Doug Arfmann,**

Director of Marketing

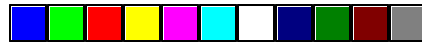
Tele: 847-605-9520

E-mail: doug.arfmann@gcserv.com



GC Services provides collection outsource services to the financial services marketplace which includes captive auto finance companies and banking institutions. We have 31 facilities and over 11,000 employees.





EXHIBITORS

GLOBAL FAX

Warren, MI
Contact: **Paul Kennedy**, *President*
Tele: 586-757-0001
E-mail: paulk@fax-to-data.com



Global Fax has launched its ECP (Express Contract Processing) Service. ECP automates funding preparation through outsourcing: improving funding time, document management, dealer service, and transaction costs without capital outlay.

LAZENBY & ASSOCIATES

Las Vegas, NV
Contact: **Bobby Lazenby**, *President*
Tele: 702-240-6362
E-mail: BobbyLazenby@aol.com



Lazenby & Associates is a nationally recognized leader in providing private label due diligence, risk management and related litigation support services to the automobile finance industry.

MONETRICS, INC.

Beverly, MA
Contact: **Jack Kaiser**, *Vice President*
Tele: 978-921-4500
E-mail: jkaiser@monetrics.com



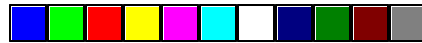
Monetrics is a risk decisioning software and services company that provides proven solutions for loan automation and portfolio management.

N.A.D.A. OFFICIAL USED CAR GUIDE® CO.

McLean, VA
Contact: **Dan Barson**,
Sales Manager
Tele: 800-544-6232
E-mail: dbarson@nada.org



The N.A.D.A. Official Used Car Guide® Co., offers a full line of appraisal guides, as well as electronic valuation software, developer's tools and consumer and business Web sites (nadaguides.com and nada.com/b2b).



EXHIBITORS

NATIONAL CREDITORS CONNECTION, INC.

Lake Forest, CA

Contact: **Tony Hipp**,
Director, Business Development

Tele: 800-300-0743

E-mail: thipp@nationalcreditors.com



11 years as a Professional Field Contact Service
Company covering 95% of the Nation-Hawaii-
Puerto Rico.

SGS AUTOMOTIVE SERVICES

Huntersville, NC

Contact: **Charlie Simmons**,
Senior Account Representative

Tele: 704-997-1092

E-mail: Charlie_Simmons@sgs.com



SGS is the largest independent vehicle inspection company in the U.S. using all employee inspector force and cutting edge technology. We also provide a full array of title services ranging from title orientation to full title administration.

TAXWISE (UTS, INC.)

Rome, GA

Contact: **Ben Armour**,
Marketing Supervisor

Tele: 706-624-4245, ext. 1028

E-mail: barmour@taxwise.com



TaxWise® provides tax technology solutions that could enable you to add a substantial revenue stream and increase customer retention for your current financial products/services.

UNIVERSAL TRAINING

Northbrook, IL

Contact: **Mary Carolan-Doyle**,
Senior Vice President

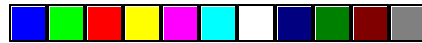
Tele: 847-498-7466

E-mail: mcarolan@universaltraining.com



Providers of custom training in collections and operations, sales, and management.





EXHIBITORS

VAN WAGENEN FINANCIAL SERVICES, INC.

Minneapolis, MN

Contact: **Jan Alto**,

Marketing Administration Manager

Tele: 952-833-9100

E-mail: sales@vanwagenen.com



van Wagenen Financial Services, Inc. is focused on providing the industry's most efficient, reliable and cost-effective insurance tracking programs and related insurance products available today.

As a provider of Collateral Protection, Lender-Placed Property Insurance and numerous other insurance programs, we have built our national reputation for success on a proven performance record with a strong commitment to our customer.

We have been serving financial institutions for nearly 75 years in the insurance industry with many program options available to suit your needs.



VENTURE ENCODING

Fort Worth, TX

Contact: **Jim Linker**,

Marketing Administrator

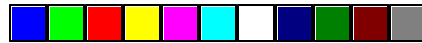
Tele: 817-283-9500

E-mail: Jlinker@venture-encoding.com



Venture Encoding provides innovative billing document solutions to auto lenders. Mail Tracking, EBPP, Internet-based customer care tools and statement-marketing compliment Venture's print and mail services.





Mark your calendar for AFSA 2004 Events...

8TH ANNUAL MARKETING FORUM

March 24, 2004

Renaissance Esmeralda Resort
Indian Wells, California



21ST INDEPENDENTS CONFERENCE & EXPOSITION

March 24-27, 2004

Renaissance Esmeralda Resort
Indian Wells, California

4TH FINANCE INDUSTRY CONFERENCE FOR EUROPEAN FIXED INCOME INVESTORS

April 28-29, 2004

Hilton Amsterdam
The Netherlands

14TH FINANCE INDUSTRY CONFERENCE FOR FIXED INCOME INVESTORS

May 11-13, 2004

Grand Hyatt Washington
Washington, DC

NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT FOR BRANCH MANAGERS

June 6-11, 2004

Marquette University
Milwaukee, Wisconsin

MANAGEMENT DEVELOPMENT PROGRAM FOR MIDDLE MANAGERS

July 6-17, 2004

University of North Carolina
Chapel Hill, North Carolina

STATE GOVERNMENT RELATIONS FORUM / NACCA ANNUAL MEETING

September 29 – October 1, 2004

Trump International Sonesta Beach Resort
Sunny Isles, Florida

88TH ANNUAL BUSINESS MEETING & LEADERSHIP CONFERENCE

October 23-26, 2004

The Palace Hotel
San Francisco, California

American Financial Services Association

919 18th Street, NW, Suite 300 Washington, DC 20006

(202) 296-5544 FAX: (202) 223-0321 www.afsaonline.org

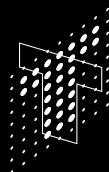




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