



AFSA EDUCATION  
FOUNDATION  
*Brightening Your Financial Horizon*

# 8<sup>TH</sup> AUTO FINANCE CONFERENCE & EXPOSITION

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

***IN THE FAST LANE***  
***AUTO FINANCIAL SERVICES***



**JANUARY 28-30, 2004**

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

**HELD PRIOR TO THE 87<sup>TH</sup> ANNUAL NADA CONVENTION AND EXPOSITION**

# IN THE FAST LANE - AUTO FINANCIAL SERVICES

## AFSA AUTO FINANCE DIVISION ADVISORY BOARD

### CHAIRMAN

**RICHARD J. MOSSBURG**  
Senior Vice President &  
General Counsel  
AmeriCredit Financial Services, Inc.

**GARY L. FLOWERS**  
Senior Vice President  
ACS

**DONALD S. GOTTWALD**  
Managing Director  
Saab Financial Services Corp.

**THOMAS B. HUDSON**  
Senior Partner  
Hudson Cook, LLP

**PAUL E. KNAUSS**  
Vice President, Chrysler Financial  
DaimlerChrysler Services North America

**CAROL J. KNORR**  
Vice President, Marketing &  
Development  
GMAC Financial Services

**STEVEN R. LAMBERT**  
President & CEO  
Nissan Motor Acceptance Corporation

**JAMES M. LANDY**  
President  
Triad Financial Corporation

**GARY LORENZ**  
President, Auto Indirect  
Wells Fargo Financial Acceptance

**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

**The Auto Finance Conference & Exposition** provides an educational and networking opportunity for industry executives and specialists to meet and discuss important business issues. Division members will benefit from the exchange of information and the ability to help define and coordinate AFSA's legal and legislative strategy and special projects to benefit the industry. During the AFSA Auto Finance Expo 2004, exhibitors will showcase their latest products and services — a value added benefit.

*This year's expanded conference will be held in conjunction with the National Automobile Dealers Association's (NADA) 87th Annual Convention & Exposition at the Las Vegas Convention Center. This change reflects the continuing growth and importance of this segment of the association's membership as well as AFSA's joint efforts with NADA.*



**The AFSA Auto Finance Division** was created for active and associate members having a significant interest in the financing and leasing of new and pre-owned vehicles to consumers. Members include: captive auto finance companies; diversified financial services companies providing financing and leasing of all makes and models; finance companies specializing in prime, near prime, and subprime auto finance; and suppliers to the auto industry.



**The AFSA Education Foundation**, an affiliate of the American Financial Services Association was established in February 1990 as a nonprofit 501(c)3 organization to heighten consumers' awareness of personal financial responsibility. AFSAEF's mission is to help consumers realize the benefits of responsible money management, understand the credit process, and seek help if credit problems occur. In 2003, AFSA developed a brochure on *Understanding Vehicle Financing* jointly with NADA and in cooperation with the FTC.



### WHO SHOULD ATTEND?

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

# AFSA AUTO FINANCE CONFERENCE PROGRAM

## 28 WEDNESDAY JANUARY 28, 2004

3:00 p.m. - 7:00 p.m.  
**REGISTRATION**

5:00 p.m. - 6:30 p.m.  
**AUTO FINANCE DIVISION  
ADVISORY BOARD MEETING**  
*(by invitation)*

6:30 p.m. - 8:30 p.m.  
**WELCOMING RECEPTION  
WITH EXHIBITORS**

## 29 THURSDAY JANUARY 29, 2004

7:00 a.m. - 6:30 p.m.  
**REGISTRATION**

8:00 a.m. - 9:00 a.m.  
**CONTINENTAL BREAKFAST  
WITH EXHIBITORS**

9:00 a.m. - 10:00 a.m.  
**OPENING GENERAL SESSION**  
■ **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.*

10:00 a.m. - 10:30 a.m.  
**MID-MORNING COFFEE  
REFRESHMENTS WITH  
EXHIBITORS**

10:45 a.m. - 11:45 a.m.  
**GENERAL SESSION**  
*"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 and how the changing marketplace impacts the relationship between dealers and finance companies.

**MODERATOR:**  
Lin Peacock  
Executive Director  
**National Automobile Dealers  
Association**

**PANELISTS:**  
Charley R. Smith  
2004 NADA Vice Chair  
**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.  
**LUNCHEON WITH EXHIBITORS**

1:15 p.m. - 2:15 p.m.  
**GENERAL SESSION**  
*The Evolution of Indirect Auto  
Lending: Future Business Models,  
Funding Structures and Capital  
Markets*

Representatives from the industry, rating agencies, and the capital markets will give their reactions to current developments. 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 that are being developed to support the move toward an electronic environment from origination to the capital markets. The panelist will take your questions.

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

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

Jack Blackburn  
Managing Director  
**Merrill Lynch**

Jonathan Coblentz  
Vice President  
**Goldman Sachs & Co.**

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

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

2:15 p.m. - 2:45 p.m.  
**REFRESHMENT BREAK  
W/EXHIBITORS**

3:00 p.m. - 3:45 p.m.  
**GENERAL SESSION**  
*Financial Literacy Initiatives  
in Vehicle Financing:  
The Importance to Dealers  
and Consumers*

**SPEAKER:**  
Susie Irvine  
President  
**AFSA Education Foundation**

4:00 p.m. - 4:45 p.m.  
**GENERAL SESSION**  
*Legal and Regulatory Issues That  
Affect Credit Providers, Dealers and  
Customers*

**MODERATOR:**  
Thomas Hudson  
Chairman  
**Hudson Cook LLP**

# AFSA AUTO FINANCE CONFERENCE PROGRAM



## KEY REASONS TO ATTEND

-  **RECEIVE** a wealth of information from industry leaders in only two days.
-  **PARTICIPATE** in engaging discussions with your industry peers on the exact topics that are impacting your business today.
-  **GAIN** valuable knowledge about products and services during the conference exposition that can help you grow and manage your business.
-  **NETWORK** with auto finance industry leaders and automotive dealers in an interactive and education-packed business environment.
-  **LEARN** about the AFSA Education Foundation's financial literacy programs specifically pertaining to vehicle financing.
-  **FIND** out how AFSA is representing the automotive finance industry's interests in the regulatory, federal and state legislative arenas.
-  **SAVE** money on travel expenses to Las Vegas if you plan to attend both the AFSA and NADA conferences.

**FRIDAY, JANUARY 30, 2004  
(CONT'D)**

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

### GENERAL SESSION

*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  
**Bar None**

#### PANELIST:

Peter Brandow  
President  
**The Brandow Group**

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

### RECEPTION WITH EXHIBITORS

*(Last chance to visit exhibitors)*

### FREE EVENING

**30 FRIDAY  
JANUARY 30, 2004**

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

### BREAKFAST DISCUSSION GROUPS

9:30 a.m. - 9:45 a.m.

### BREAK

9:45 a.m. - 10:30 a.m.

### KEYNOTE ADDRESS



**Allan D. Gilmour**  
Vice Chairman  
Ford Motor Company

10:30 a.m. - 10:45 a.m.

### COFFEE BREAK

10:45 a.m. - 11:45 a.m.

### GENERAL SESSION

*Combating Identity Theft: Information for Credit Providers & Dealers*

11:45 a.m. - noon

### CLOSING REMARKS

1:00 p.m. - 5:00 p.m.

### POST CONFERENCE GOLF TOURNAMENT

*The Falls Course at Lake Las Vegas Resort*

## ★ BONUS ★

*Register three from your company and the 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> registrants are complimentary!*

## REGISTRATION DEADLINE IS JANUARY 5<sup>TH</sup>!

- **JANUARY 5<sup>th</sup>:** AFSA's cut-off date at The Ritz-Carlton. Rooms will be available after this date on a space available basis ONLY. After January 5th you must call the hotel directly at (702) 567-4700 to make reservations.
- **JANUARY 14<sup>th</sup>:** Last day to be listed in the registration directory.



## 8<sup>TH</sup> AUTO FINANCE CONFERENCE & EXPOSITION

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

HELD PRIOR TO THE  
87<sup>TH</sup> ANNUAL NADA  
CONVENTION AND EXPOSITION

JANUARY 28-30, 2004  
THE RITZ-CARLTON HOTEL  
LAKE LAS VEGAS  
HENDERSON, NEVADA



## EASY TO REGISTER



Complete the on-line registration form on [www.afsaonline.org](http://www.afsaonline.org) click on the Auto Finance Conference Registration Now icon.



Fax completed form with credit card information to Travel Technology Group (TTG) at (312) 329-9972.



Mail enclosed registration form and payment to Travel Technology Group, 110 West Hubbard Street, Chicago, IL 60610. Make checks payable to: AFSA/TTG or provide credit card information. You may include more than one registration in the same check.

Questions call TTG at (800) 944-9928 or e-mail [AFSA@ttgonline.com](mailto:AFSA@ttgonline.com) or call AFSA at (202) 296-5544.

Questions? Call Tom Morano, Director, Meetings & Conferences at (202) 466-8601 or e-mail [tmorano@afsamail.org](mailto:tmorano@afsamail.org)

## AIRLINE DISCOUNTS

### SAVE MONEY ON AIRFARE!

American Airlines and Delta Airlines are offering 10% off unrestricted coach fares or 5% off the lowest applicable fare. Purchase your ticket more than 30 days in advance and receive an additional 5% discount. Call the airline directly or make reservations with Travel Technology Group or your travel agent.



Delta Air Lines: (800) 241-6760  
Refer to **File Number #201024A**



American Airlines: (800) 433-1790  
Refer to **Star File Number #16885**

## HOTEL ACCOMMODATIONS - DEADLINE JANUARY 5, 2004

Reservations can ONLY be made through Travel Technology Group until January 5, 2004. After this date, rooms will be on a space-available basis only. Discounted AFSA conference rates are \$197 single/ double plus tax. A one-night deposit is required by check or credit card. Check-in is 3:00 p.m.; checkout at noon.

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

## CANCELLATIONS & REFUNDS

**Until January 9** — Full refund

**From January 10** — **January 14**

*\$175 service fee retained for delegates and \$100 for spouses*

**After January 14** — No refunds (substitutions welcome)

*All registration refunds will be processed after the conference\*\**

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

### PROGRAM/SPEAKERS

Tom Morano [tmorano@afsamail.org](mailto:tmorano@afsamail.org)

### HOTEL MEETING SPACE/SUITES

Nancy Kasbeck [nkasbeck@afsamail.org](mailto:nkasbeck@afsamail.org)

### RESERVE EXHIBIT SPACE OR BECOME A SPONSOR

Tom Thomas [tthomas@afsamail.org](mailto:tthomas@afsamail.org)

### REGISTRATION/

### HOTEL ACCOMMODATIONS PROCESSING

Claretha Davis, Travel Technology Group  
(800) 944-9928  
[cdavis@ttgonline.com](mailto:cdavis@ttgonline.com)

### AFSA MEMBERSHIP/

### AUTO FINANCE DIVISION INFORMATION

Sheilah Harrison [afsamail.org](mailto:afsamail.org)