

**PROGRAM
UPDATE**

AMERICAN FINANCIAL SERVICES ASSOCIATION

Creating Solutions: Driving Success



**AFSA EDUCATION
FOUNDATION**
Brightening Your Financial Horizon

14th Annual Vehicle Finance Conference & Exposition

*Sponsored by the AFSA Vehicle Finance Division and AFSA Education Foundation
Prior to NADA's 93rd Annual Convention & Exposition*

FEATURED SPEAKERS



**Keynote Address:
A View From
Washington**
Chris Wallace
Host
Fox News Sunday



**A Full Spectrum View
of the Economy and Its
Impact on Credit Markets**
David Wyss
Chief Economist
Standard & Poor's
Financial Services LLC



**Marketing to the
"New Hip Consumer"**
Scott Hess
Vice President, Insights
TRU

February 10-12, 2010 📍 **Walt Disney's Yacht Club Resort** 📍 **Lake Buena Vista, Florida**

**REGISTER TODAY for the FIRST EVENT OF THE YEAR
for the VEHICLE FINANCE INDUSTRY!**

AFSA VEHICLE FINANCE CONFERENCE & EXPOSITION

WHO SHOULD ATTEND?

- 🚗 Auto finance/leasing CEOs and Senior Executives
- ⚖️ Attorneys and Compliance Officers
- 📊 Collections, Data Security, E-Commerce, Fraud Control, Marketing, Operations, Public Policy, Risk Management, State and Federal Government Affairs Executives
- 🔧 Technology and Service Providers and Business Partners focused on improving the Auto Finance Industry
- 🚗 Auto Dealers - \$175 for NADA Dealer Members

Visit the conference Web site for updates at www.vehiclefinanceconference.com

This conference is open to all AFSA Members and Non-Members.

For information about becoming a member, contact **Sheilah Harrison** at (202) 466-8602 or sharrison@afsamail.org

PRELIMINARY SCHEDULE-AT-A-GLANCE

Subject to Enhancements. Check the Web site for continuous updates on speakers and sessions.

🚗 WEDNESDAY, FEBRUARY 10

Noon – 7:00 p.m.

AFSA REGISTRATION DESK

3:00 p.m. – 5:30 p.m.

VEHICLE FINANCE DIVISION ADVISORY BOARD MEETING

By invitation

2010 Financial Services Forecast: Implications for Auto Finance

Speakers:

Peter Turek

Vice President, Automotive TransUnion

Steve Chaouki

Group Vice President, Financial Services TransUnion

5:30 p.m. – 7:30 p.m.

RECEPTION WITH EXHIBITORS

7:30 p.m. – 9:30 p.m.

VEHICLE FINANCE DIVISION ADVISORY BOARD RECEPTION/DINNER

Reception sponsored by TransUnion

Dinner sponsored by Fidelity National Information Services

By invitation

🚗 THURSDAY, FEBRUARY 11

7:30 a.m. – 7:00 p.m.

AFSA REGISTRATION DESK

7:30 a.m. – 8:30 a.m.

BREAKFAST WITH EXHIBITORS

8:30 a.m. – 10:00 a.m.

OPENING GENERAL SESSION



Welcome by AFSA Vehicle Finance Division Chairman **Stephen E. Smith**, Senior Vice President, Financial Services American Honda Finance Corp.



Update on AFSA Initiatives **Chris Stinebert**, President & CEO American Financial Services Association



Keynote Address: A View From Washington **Chris Wallace**, Veteran Journalist and Host of Fox News Sunday

10:00 a.m. – 10:30 a.m.

REFRESHMENT BREAK WITH EXHIBITORS

10:30 a.m. – 11:15 a.m.

A FULL SPECTRUM VIEW OF THE ECONOMY AND ITS IMPACT ON CREDIT MARKETS

Sponsored by RSM McGladrey, Inc.



David Wyss, Chief Economist Standard & Poor's Financial Services LLC

11:15 a.m. – 11:25 a.m.

STRETCH BREAK

11:30 a.m. – 12:15 p.m.

STRAIGHT TALK WITH NADA LEADERSHIP AND DEALERS

Sponsored by MVTRAC

Moderator:



Dennis McCuiston, Host & Executive Producer McCuiston Program PBS Television

Panelists:



Edward C. Tonkin, NADA Incoming Chairman President, Ron Tonkin Dealerships Portland, Oregon



Stephen W. Wade, NADA Incoming Vice Chairman President, Stephen Wade Auto Center St. George, Utah



Forrest McConnell, III, NADA Chairman, Regulatory Committee President, McConnell Honda Montgomery, Alabama



Kevin P. Westfall, Senior Vice President, Sales F&I AutoNation Fort Lauderdale, Florida

12:15 p.m. – 1:15 p.m.

LUNCHEON WITH EXHIBITORS

PRELIMINARY SCHEDULE-AT-A-GLANCE

Subject to Enhancements. Check the Web site for continuous updates on speakers and sessions.

THURS., FEB. 11 (CONT'D)

1:30 p.m. - 2:30 p.m.

LEGISLATIVE AND LEGAL UPDATE: THE IMPACT OF FINANCIAL REFORM ON THE AUTO INDUSTRY

Sponsored by CounselorLibrary.com

This session will focus on current and anticipated changes to the regulatory environment and related implications for the vehicle finance industry. We will examine state-level legislative and regulatory issues, repercussions for your business and how AFSA is working on your behalf. This session will also highlight recent legal developments and related implications for the vehicle finance industry.

Speakers:

Bill Himpler

**Executive Vice President
Federal Government Affairs
American Financial Services Association**

Danielle Fagre Arlowe

**Senior Vice President
State Government Affairs
American Financial Services Association**

Michael Benoit

**Partner
Hudson Cook LLP and
Counsel, AFSA Law Vehicle Finance
Subcommittee**

2:45 p.m. - 4:00 p.m.

ROUNDTABLE SESSIONS

A. Driving Success in Loan Operations: Optimizing Your Workforce to Improve Business Results

During this interactive session, loan operations executives and industry experts will discuss strategies to improve business results and profits. Data from surveys and case studies will be shared. How do you retool, retrain, maximize, and optimize your workforce? Should you centralize operations? Decentralize? Outsource? Offshore? Whether you are a small or large organization, discuss and learn strategies to improve the customer experience and your bottom line.

B. Financial Literacy: The New Imperative

This session will provide awareness, education and motivation regarding the financial literacy crisis in the US and what companies can do to get involved. It's good for business to have

educated customers. Participants will hear directly from companies who have successfully implemented financial literacy programs and how they did it, as well as from the community on the benefit of these programs.

C. Delivering Risk Management Competency

A group of industry practitioners in credit risk assessment, behavioral analysis, business risk management, credit loss management and enterprise risk management assessments will present a "Risk Management Checklist" and discuss the tools available that contribute to healthy enterprise risk management.

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

REFRESHMENT BREAK WITH EXHIBITORS

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

THE FUTURE LANDSCAPE OF THE AUTO FINANCE MARKETPLACE

What will the future of auto financing look like? Hear from experts and your peers about how the economic crisis and evolving market dynamics may alter the opportunities and challenges for auto manufacturers, auto financing companies and banks, dealers and consumers. More importantly, learn how you can embrace the change and position yourself to profit within the new landscape.

6:00 p.m. - 7:30 p.m.

RECEPTION WITH EXHIBITORS

FRIDAY, FEBRUARY 12

7:30 a.m. - noon

AFSA REGISTRATION DESK

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

BREAKFAST WITH EXHIBITORS

Last chance to visit with exhibitors

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

CEO PANEL: DRIVING SUCCESS IN AN UNCERTAIN MARKETPLACE

Sponsored by Balboa Insurance Group

This session will bring together vehicle finance CEOs that confront the economic and political uncertainties affecting the auto finance industry each day. The panel will discuss leadership issues that are most important during the current economic situation and how they keep teams motivated and cohesive.

Moderator:

Dennis McCuiston

Panelists:



Steven R. Lambert
President & CEO
Nissan Motor Acceptance
Corporation



John T. Noone
President, Global
Marketing and Sales
Ford Motor Credit
Company LLC



Thomas A. Wolfe
President & CEO
Wachovia Dealer
Financial Services

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

REFRESHMENT BREAK

10:45 a.m. - 12:15 p.m.

THE FUTURE: EMBRACING THE "NEW HIP CONSUMER"

Sponsored by Scion Solutions

Following a market research presentation by Scott Hess, Vice President, Insights, TRU, Dennis McCuiston will lead a discussion with industry executives and attendees on preparing for and marketing to the new "Hip and Socially Connected Consumer."

Panelists:

Scott Hess

**Vice President, Insights
TRU**

Karen Ideno

**Chief Marketing Officer
Toyota Financial Services**

Michael J. McConnell

**VP Sales, Marketing and Corporate
Planning Office
Nissan Motor Acceptance Corporation**

Rob Mitchell

**Vice President, Consumer Finance
CarMax Finance**

SATURDAY, FEBRUARY 13


93RD ANNUAL NADA CONVENTION BEGINS


IT'S EASY TO REGISTER!

Four easy ways to register!

 **ONLINE** at
www.vehiclefinanceconference.com

 **BY FAX** at (202) 776-7315

 **BY MAIL** to Hope Cummings,
AFSA, 919 18th St. N.W., Suite 300,
Washington, DC 20006-5517

 **QUESTIONS?** Contact Hope Cummings at
(202) 463-7671 or hcummings@afsamail.org

CANCELLATIONS AND REFUNDS

All cancellations and refund request must be submitted in writing by mail, fax, or e-mail to: Hope Cummings, AFSA, 919 18th St. N.W., Suite 300, Washington, DC 20006-5517, Fax: (202) 776-7315, or hcummings@afsamail.org
All refunds are processed after the conference.

UNTIL JANUARY 15, 2010 – Full refund
FROM JANUARY 16-22, 2010 – \$175 penalty
AFTER JANUARY 22, 2010 – No refunds
(substitutions welcome)

AFSA MEMBER	NON- MEMBER	NADA DEALER MEMBER
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1st Registrant from Company \$875	\$1,175	\$175
2nd Registrant from Same Company \$775	\$1,075	\$175
3rd Registrant from Same Company \$675	\$975	\$175
Non-Complimentary Exhibitors \$425	\$525	

* **Complimentary Registrations** - If you qualify for a complimentary registration as an Exhibitor (2 per company) or Sponsor (based on your sponsorship level), please contact Matt Gannon, VP, Marketing, at 202-776-7301 or mgannon@afsamail.org to receive a complimentary registration form. Complimentary registrations cannot be processed online.

HOTEL RESERVATIONS



DISNEY'S YACHT AND BEACH CLUB RESORT

1700 Epcot Resorts Boulevard
Lake Buena Vista, FL 32830
(407) 934-3372

Please contact the hotel directly to receive the AFSA discounted rate of \$249 Single/Double. (A small portion of the room rate is used to offset the conference expenses.)

For information on **AIR AND GROUND TRANSPORTATION** and rental car discounts, go to www.vehiclefinanceconference.com

HOTEL DEADLINE: JANUARY 15, 2010

WHO TO CONTACT

AFSA Membership/ Vehicle Finance Division

Sheilah Harrison
(202) 466-8602
sharrison@afsamail.org

Exhibits/Sponsors

Matt Gannon
(202) 776-7301
mgannon@afsamail.org

Program/Speakers

Tom Morano
(202) 466-8601
tmorano@afsamail.org

AFSA Education Foundation/ Financial Literacy

Susie Irvine
(202) 466-8611
susie@afsamail.org

Hotel Meeting Space/Special Events

Michele Battaline
(202) 776-7302
mbattaline@afsamail.org

Registration

Hope Cummings
(202) 463-7671
hcummings@afsamail.org