

FEATURED SPEAKER



STEVE WILLIAMS PRINCIPAL, CORNERSTONE ADVISORS

As a co-founder of Cornerstone Advisors, Steve Williams heads up the firm's industry-leading Strategic Planning and Facilitation practice and is actively involved in many of Cornerstone's Technology Planning and Performance Improvement

engagements. Steve has assisted hundreds of banks and credit unions in their efforts to become highly efficient, top performing financial institutions. An experienced private banker with a formal commercial and consumer credit background, Steve's more than 25 years of experience in the financial services and consulting industries have provided him a deep working knowledge of bank operations and delivery systems, particularly in lending processes. He is an experienced facilitator for management retreats and board planning sessions and is in great demand as a speaker at industry conferences and seminars.

Steve is a contributing author for numerous industry publications, including *GonzoBanker*, *Cornerstone's blog*, *BAI Banking Strategies*, *CU Management*, a CUES magazine; and *The Cornerstone Report*, Cornerstone's series of benchmarking and best practices studies for both mid-size banks and credit unions.

Steve holds a Master of Business Administration Degree in Finance summa cum laude from Arizona State University, and a Bachelor of Science Degree in Business Journalism from Northern Arizona University.

ABOUT RKL'S CREDIT UNION SEMINAR

As part of our commitment to the credit union industry, RKL has been hosting an Annual Credit Union Seminar for over a decade. Our goal has always been to feature expert speakers who provide timely information and lively discussions about the challenges and opportunities facing America's credit unions. Part of this tradition includes the appearance of United States historical figures as added educational entertainment. Because we have credit union clients throughout the Mid-Atlantic region, we host this event at a central location for all who wish to join us to gain valuable insights as well as network with other individuals within the industry.



1330 Broadcasting Road
P.O. Box 7008
Wyomissing, PA 19610
www.RKLcpa.com

REGISTER EARLY!

CREDIT UNION SEMINAR

JOIN US ON NOVEMBER 12, 2014

Discuss challenges and opportunities facing America's credit unions with top professionals from the credit union industry.



Wednesday, November 12, 2014
RiverCrest Golf Club & Preserve

100 Golf Club Drive
Phoenixville, PA 19460

Directions From PA Turnpike:

Take PA Turnpike to Exit #326 Valley Forge. Follow signs for 422 West. Take 422 West to the Collegeville Exit. Make turn onto Route 29 South. Travel over Black Rock Road. RiverCrest main entrance 1/4 mile on right. Follow RiverCrest Drive past pond and make right into clubhouse parking lot.

RKL's 2014 CREDIT UNION SEMINAR



Wednesday, November 12, 2014

RiverCrest Golf Club & Preserve

Phoenixville, PA

Featured Presenters:

STEVE WILLIAMS
Principal, Cornerstone Advisors, Inc.

ANTHONY DEMANGONE
Ex. Vice President & COO, NAFCU

GEOFF RINGSTAD
Managing Director, Financial Strategies Group

Special Appearance by
"Mary Young Pickersgill"



REINSEL KUNTZ LESHER
certified public accountants & consultants

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PRESENTERS



ANTHONY DEMANGONE EXECUTIVE VICE PRESIDENT AND COO, NAFCU

Anthony Demangone, NCCO is Executive Vice President and Chief Operating Officer at NAFCU, where he oversees day-to-day operations and manages the association's education, marketing, membership, human resources, building facilities, finance and information technology functions. He also authors NAFCU's executive blog, *Musings from the CU Suite* and co-authored "*Managing and Leading Well*," a book for credit union leaders, with NAFCU President and CEO Dan Berger.

Before assuming the COO position, Anthony served as NAFCU's Vice President of Regulatory Compliance, where he led a staff of compliance attorneys and managed the day-to-day affairs of NAFCU's compliance assistance program. In that role, he expanded NAFCU's webcast and online training offerings and became well known to credit unions as an expert on compliance issues and the creator of NAFCU's popular *NAFCU Compliance Blog*. He is a NAFCU Certified Compliance Officer (NCCO).

Prior to NAFCU, Anthony's practice focused on helping clients comply with federal and state regulations in the areas of occupational safety and health, employment law, environmental law and alcoholic beverage law. He is a member of the Virginia Bar Association. Most importantly, he is a member of Wright Patman Congressional Federal Credit Union, where he spent five years working as part of its member services department.



GEOFFREY RINGSTAD MANAGING DIRECTOR, FINANCIAL STRATEGY GROUP

Geoffrey Ringstad is the Managing Director of the Financial Strategy Group at First Empire Securities. With more than 20 years experience in the capital markets, Geoffrey is a go-to resource for credit unions, banks, insurance companies, money managers and municipalities that are developing strategies for their investment portfolios and asset liability management programs.

Geoffrey works closely with institutional investors of all sizes to illustrate the opportunities and deficiencies that exist in their investment portfolios as they pursue a wide range of investment strategies. He is experienced in all fixed income market sectors, including mortgage pass-throughs, agency collateralized mortgage obligations, agency issues, structured products, corporate bonds, municipal bonds and preferred stocks.

Geoffrey attended Syracuse University where he earned a BA in Economics. He holds Series 7, 63, and 66 licenses from the Financial Industry Regulatory Authority. His diverse professional experience has been an asset for clients – many of whom view Geoffrey as their financial partner.



MARY YOUNG PICKERSGILL AS PORTRAYED BY KIM HANLEY

Kim Hanley, an actor, singer, costumer and dancer, trained and danced from an early age with the School of American Ballet and the Eglevsky Ballet in New York. Kim is also an accomplished costumer whose specialty is historical fashion. She includes among her bigger clients The Philly Phanatic. Kim's academic training includes a BFA in Restoration and History of Applied Arts from the Fashion Institute of Technology, State University of New York. Kim's combined studies of the histories of American culture and domestic life, politics, dance, and music and song have contributed to a balanced perspective and presentation of our heritage and the women who did so much to advance it.

When she moved to Philadelphia in 1997 to pursue an acting career, Kim's plan was that the theatre would serve as only a temporary diversion from her dream of becoming a museum educator. She quickly combined her passions for history and theatre as an historical character in outdoor productions in Philadelphia's historic district, and in Independence National Historical Park. Kim took a further step toward developing her craft later that year, when she met William and Pamela Sommerfield, the founders of The American Historical Theatre. With the Sommerfields and AHT she happily discovered that their work sometimes called "historical character re-enactment" could engage her in the civically worthwhile, intellectually challenging and artistically fulfilling endeavors of an Actor/Historian. Over the past twelve years she has devoted much of her time and care, both as the Associate Producer as well as a First Person Interpreter, to the American Historical Theatre in Philadelphia.

SCHEDULE

8:00 - 9:00 am • REGISTRATION, BREAKFAST & INTRODUCTION

9:00 - 10:40 am • STRATEGY IN THE NEW ERA OF CREDIT UNIONS

STEVE WILLIAMS Drawing on his working insights on financial institution operations and delivery systems, Steve Williams will discuss strategic practices in approaching the new age of credit unions. Join Williams as he shares pragmatic advice on how you can ensure viability, relevance and success in one of the most challenging environments in the credit union industry. This session will present key strategic priorities that financial institutions can adopt to prepare for their future.

10:40 - 11:00 am • BREAK

11:00 am - 12:00 pm • MARY YOUNG PICKERSGILL

In 1813 Mary Pickersgill made the Star-Spangled Banner, the flag that flew over Fort McHenry in the War of 1812 and what Francis Scott Key saw in the "dawn's early light," inspiring him to write the words that would become the United States' National Anthem. That very same Flag remains one of our Nation's most important and beloved artifacts, viewed by millions of visitors every year at the Smithsonian Institution's National Museum of American History.

12:00 - 1:00 pm • LUNCHEON

1:00 - 2:15 pm • TODAY AND TOMORROW

ANTHONY DEMANGONE Amidst a constantly changing regulatory environment, Demangone will take a look at our industry today, with an eye toward the future. He will present on current and upcoming issues including our industry's dynamics, challenges and opportunities. From Capitol Hill to Gen Y, he will give you a strategic look at where we are and where we're going.

2:15 - 3:30 pm • NON-MATURITY DEPOSIT ASSUMPTIONS & NET ECONOMIC VALUE SENSITIVITY ANALYSIS

GEOFF RINGSTAD Proper asset liability management is all about accurately measuring, monitoring and ultimately managing each attribute of the balance sheet. With interest rate risk a focus of both credit union stewards and the regulatory environment, Geoff will share a methodology recommended by interagency guidance to effectively determine the duration of non-maturity deposits for the purpose of managing interest rate risk. We will review sensitivity analysis; employing a probability variation of these duration assumptions and the ensuing impact on net economic value volatility for thorough measuring and monitoring of interest rate risk.

focused on... CREDIT UNIONS

RKL is a leading accounting, tax and consulting firm in Pennsylvania with four offices located in Reading, Lancaster, York and Harrisburg. Our growth and success is based on our commitment to quality and timely service, our range of services and our depth of experience. Our team of knowledgeable and experienced professionals provides our clients with fresh thinking and solid solutions.

At RKL, we take great pride in our service and commitment to the credit union industry. Our credit union services group actively participates in industry-related organizations, such as CUNA and CUES. We make it a priority to be aware of industry trends and concerns so we can offer you the best services and solutions.

RKL's accounting services include much more than certification of your financial statements. Our services include a management letter, which addresses timely and pertinent issues facing your credit union. Other services include:

- BSA compliance reviews
- ACH compliance reviews
- Quarterly supervisory committee assistance
- IT reviews
- Regulatory compliance reviews
- Business valuations - mergers

JAMES W. PRUZINSKY, CPA

Jim is a partner in RKL's Audit Services Group. He has over 30 years of public accounting experience and specializes in credit union, construction and manufacturing industries.

STEVEN C. WEIDNER, CPA

Steve is a partner in RKL's Audit Services Group. He has over 30 years of public accounting experience and specializes in accounting and consulting services for the firm's credit union and manufacturing practices.

FRANCIS J. DONNELLY, CPA

Frank is a partner in RKL's Audit Services Group. He specializes in accounting and consulting for the credit union industry and employee benefit plans.



REINSEL KUNTZ LESHER
certified public accountants & consultants

RKL's CREDIT UNION SEMINAR

RiverCrest Golf Club & Preserve
100 Golf Club Drive, Phoenixville, PA 19460

REGISTRATION FORM

Register by November 3rd. Seating is limited. Dress is business casual. This group-live seminar qualifies for five specialized knowledge CPE credits.

Discounts are available for multiple registrants from the same credit union; for every three paid attendees, get one admission free!

- one attendee: \$150
- two attendees: \$300
- three attendees: \$450
- four attendees: \$450
- five attendees: \$600
- six attendees: \$750
- seven attendees: \$900
- eight attendees: \$900
- nine attendees: \$1,050
- ten attendees: \$1,200

| Registrant's Name | Title |
|-------------------|-------|
| 1. _____ | _____ |
| 2. _____ | _____ |
| 3. _____ | _____ |
| 4. _____ | _____ |
| 5. _____ | _____ |
| 6. _____ | _____ |
| 7. _____ | _____ |

\$ _____ x _____ = \$ _____
Registration Fee Total Registrants TOTAL ENCLOSED

Make checks payable to: Reinsel Kuntz Leshner LLP

Check # _____ Enclosed (Pre-payment is required to secure your reservation.)

Credit Union Name _____

Address _____

City _____ State _____ Zip _____

Phone () _____ Fax () _____

E-mail: _____

Please provide your email address for registration confirmation.

Mail this form with payment by November 3rd to:
Reinsel Kuntz Leshner LLP • 1330 Broadcasting Road • P.O. Box 7008 • Wyomissing, PA 19610
Any questions may be directed to:
James W. Pruzinsky, 610.376.1595 or e-mail: jpruzinsky@RKLcpa.com