

(Brochure Sell Copy)

TO YOUR CREDIT...

In today's fast-changing and often hostile financial marketplace, the best defense for credit union volunteers is knowledge. The best way to meet the changes facing credit unions now is to be informed and prepared. With this in mind, the conference provides the latest investment outlook, economic projections, tactics and strategies you need to serve your credit union well. Whether you are a new volunteer, a seasoned credit union director, supervisory or credit committee member, the conference is designed to address your ongoing education and keep you "creditworthy."

What You'll Learn at the Conference

Benefit from general and peer sessions planned to keep you informed and competitive in today's dynamic and volatile financial environment.

For new volunteers:

- Get the "big picture" of the credit union community and how you can contribute to it.
- Learn how volunteers' roles differ from those of management.
- Gain a better understanding of financial reports and key ratios.
- Meet and network with fellow volunteers, credit union management, and the experts.

For experienced volunteers:

- Increase your expertise of portfolio analysis, including financial reports and mortgage-backed securities.
- Learn the latest on computer aided "virtual" lending and financial data security on the Internet.
- Hear updates on the ramifications of 701.12 and 701.13 and the recent refinements on the regulations overseeing the audit function.
- Discover the latest bankruptcy reforms, trends, and preemptive techniques.
- Gain a better understanding of the differences between fraud audit and the financial audit.

For all delegates:

- Attend peer sessions that focus on today's financial services market.
- Learn the best defenses against the bankers' war on credit unions and what you can do in your Congressional district.
- Be informed at general sessions about current financial trends, the forecast for loans and savings, and where credit unions are positioned in the system.
- Find out about changes in the Equal Credit Opportunity Act and fair credit reporting.

Tough Times Demand Tough Measures.

The conference sessions are geared to help you operate from a position of strength. Learn a counter strategy for dealing with the banks' aggressive tactics in the financial services marketplace. Gain a better understanding of today's investment complexities and audit guideline shifts. Improve your leadership skills and make the most of your institution's uniqueness as a member-driven nonprofit cooperative.

Take advantage of the opportunity the program offers all credit union experience levels by attending one of two tracks. Newly elected volunteers will benefit from the orientation program that highlights the basics of serving as a credit union volunteer as well as regulatory updates. Learn to read and interpret investment reports and to understand how the numbers affect the credit union's bottom line.

Directors and committee members are provided a refresher course on the economic outlook, so when shifts occur, you can adjust your tactics and policies accordingly. Back by popular demand, a product, services, and policy idea exchange is planned on the second day to offer attendees an opportunity to swap ideas on services and policies. The last day will focus on the credit union's niche in the current and predicted regulatory climate.

New This Year!

Doral Golf Tournament & Spa Orientation

Preregister along with your spouse or guest for the optional 9-hole golf outing or spa tour.

Tour Miami Beach's Attractions

See South Beach's historic Art Deco district and its colorful restaurants, shops, and hotels. Visit Vizcaya Museum and Gardens, a 1916 Italian Renaissance villa with 10 acres of formal gardens.

Explore Coconut Grove's boutiques, designer shops and quaint landmarks: the Path of the Barefoot Mailman, Coconut Grove Dinner Theater, Dinner Key Marina, and the Old Pan Am building.

Cruise down the river in a private open-air taxi and see exclusive Hibiscus Island and Star Island, secret hideaways of the stars. End the historic tour with an authentic Cuban/Spanish lunch in South Beach.

(Location Copy)

You're invited to enjoy the luxurious accommodations and award-winning services of Florida's renowned Doral Golf Resort and Spa. In a tropical setting of palm trees, fountains, and tranquil gardens, the 650-acre resort offers exceptional facilities that cater to your senses. You can play golf on four championship courses, practice on a par 3 course, or take a class at the golf clinic. If tennis is your game, there are fifteen clay tennis courts for improving your backhand. Afterwards, refresh yourself at any of the three sparkling pools. Or just pamper yourself with a therapeutic massage at the European spa. For sumptuous or light dining, satisfy your palate at any of the five restaurants and bars.

Take in the sights of South Florida. Tour Coconut Grove, Miami's "Greenwich Village" filled with small boutiques, designer shops, restaurants, and architecture ranging from Italian Renaissance to Bahamian gingerbread. On the guided tour, visit the splendid 70-room mansion, Villa Vizcaya, described as the "most beautiful private home ever built in America" on ten acres of formal gardens nestled along Biscayne Bay.

Go native down the Miami River and follow the path of the Calusa Indians as recounted by a noted local historian. In a private open-air water taxi, take in the sights of the world's busiest cruise ship terminal, Al Capone's former home, and exclusive Hibiscus Island and Star Island. View the secret hideaways of Gloria Estefan, Sylvester Stallone, Elizabeth Taylor, and Julio Iglesias. Next disembark at fascinating South Beach's Art Deco District. Lunch at a Cuban/Spanish restaurant and stroll the historic and trendy areas of South Beach.

(Spouse Copy)

Spouse/Guest Program

Bring your spouse or a guest. Relax together and enjoy the pleasures of one of southern Florida's finest resorts. Register him/her for the spouse/guest program!

Spouses and guests joining conference delegates in Miami may register for a full slate of activities. The following activities are for individuals registered in the spouse/guest program only. No on site registrations can be accommodated for the spouse/guest program. However, individual tickets may be purchased on site for the Thursday evening reception at \$35.00 each. Further details about the program and a tour selection form will be sent with the delegate's confirmation packet.

All program events listed in the delegate program are for the delegates only, with the exception of the reception, which is included in the spouse/guest program package. Neither the delegate program nor the spouse/guest program are sold on a daily or individual basis, except the reception. Spouses and guests not registered for the spouse/guest program may purchase tickets for the evening reception. Tickets and badges will be issued to all delegates and spouse/guest program registrants, and will be required for admission to all program events, including the evening reception. Children are not permitted at any of the delegate or Spouse/Guest program events. However, children 16 and over may register for the Spouse/Guest program. For information on sitter services, check with the resort concierge desk.