

CUPA CONFERENCE 2016

REGISTER BEFORE OCTOBER 16, 2016 TO WIN!

NOVEMBER 16-18, 2016
HILTON TORONTO



CUPA.ON.CA

GROWING FUTURE LEADERS



CREDIT UNION PROFESSIONALS ASSOCIATION



@CREDITUNIONPA



Credit Union
Professionals' Association

WELCOME

Your Credit Union Professionals' Association invites you to join us this November 16 -18th, 2016 at the Hilton Toronto Hotel, downtown Toronto for the 2016 CUPA Conference.

The Credit Union Professionals' Association is continuing to build on a platform that was set in motion a few years ago. Your Board felt strongly that education, communication and leadership would be the building foundation that would create a strong network of credit union, professionals. Our commitment to your Boards, your credit unions and most importantly your members, is to offer workshops that will grow, educate and support a strong network of credit union professionals that will complement and enhance our credit union system.

Your CUPA Team has brought together interesting and relevant workshops and plenary sessions to provide you and your credit union, with another informative and educational conference that supports your professional needs and goals. There are numerous workshops relating to Wealth Management, Retail and Commercial Lending. The expertise you will gain and bring back to your respective credit unions will help strengthen your core work environment and provide you with knowledge to help build stronger relationships with your members.

This year's conference will have the privilege of being addressed by Guy Hubert, Executive Vice President of Deposit Insurance Corporation of Ontario and Ted Tsiakopoulos, Regional Economist of CMHC. Our Keynote speaker is Jessica Holmes, a favourite on CBC TV's Royal Canadian Air Farce, has brought the house down opening for giants such as Ellen DeGeneres, Russell Peters, Jerry Seinfeld, and Oprah Winfrey. Her hilarious and validating take on life's challenges have audiences in stitches, and her unique knack for skewering celebrities (including Nikki Minaj, Liza Minelli and Celine Dion) launched her to the top of Canadian comedy.

Our Board is always looking for ways to improve its relationship with the Credit Unions and Caisse Populaires and at the 2013 AGM it was voted to no longer have a membership fee structure. All individuals employed directly, either on a full time or part time basis by a Credit Union or Caisse Populaire in Canada or a Credit Union Central in Canada will now be considered

members of CUPA. Your Board is passionate about opening opportunities to all Credit Union and Caisse Populaire employees and this is just one example of how we are working for you.

Our Board is excited to bring this conference to you and we look forward to seeing you in November where we can bring you amazing educational workshops and inspiring guest speakers to help build strong professional employees.

**OUR MANDATE IS
"GROWING FUTURE
LEADERS" AND
WE ARE COMMITTED
TO THE EMPLOYEES
OF THE CREDIT
UNION AND CAISSE
POPULAIRES.**

2016 CONFERENCE WORKSHOPS

WEDNESDAY NOVEMBER 16, 2016

1. PLENARY SESSION – THE CONNECTION BETWEEN EMPLOYEE AND MEMBER HAPPINESS

Presenter: Jim Moss

Credit Unions are different because of how we think about our members but how does that translate into how we think about our employees? Join Plasticity Labs Chief happiness Officer for a discussion on the Science of Happiness Amongst Credit Union Employees, and how they ultimately impact the happiness of Credit Union members.

2. PLENARY SESSION – DICO OSV OVERVIEW AND LATEST HOT TOPICS

Presenter: Shivdeep Singh

3. PLENARY SESSION – WOMEN, WEALTH AND WILLS: GENDER IMPLICATIONS OF THE INTERGENERATIONAL WEALTH TRANSFER

Presenter: Pina Melchionna

Let's face it, women lead complicated lives. So they need specialized guidance. Whether they've already gathered their wealth or are still in the process of amassing it, women have unique issues when it comes to protecting their wealth during their lifetime and planning for its eventual transfer. Whether your role is with wealth or lending, you'll find this session stimulating and informative.

4. CREATING OPPORTUNITIES: ESTATE AND TRUST SOLUTIONS

Presenter: Joan McAulay, Concentra

Are you looking to expand your business with millennials, business owners, disabled persons and women? During this interactive session we'll focus on how to set yourself apart as a trusted advisor and attract and retain these clients with estate and trust solutions.

5. WEALTH MANAGEMENT AND INSURANCE SOLUTIONS

**Presenters: Shailesh Godse, Credential
Colin Harris, Cumis**

Credential and CUMIS, in partnership, will provide a wealth management and insurance solutions workshop for our credit union partners to help them increase their market share, profitability, and provide them with a competitive advantage against other financial service providers.

6. THE NEXT GENERATION OF COMMERCIAL LENDING

Presenter: Greg Hornung, Concentra

This session will discuss opportunities for your CU to enhance and rapidly grow your Commercial Lending offerings. From identifying syndication opportunities, loan participations to rapidly increasing and maximizing your CU's revenue potential, this session will lead you through the commercial syndication process towards continued future growth and profitability!

THURSDAY NOVEMBER 17, 2016

7. PLENARY SESSION – BUSINESS BUILDING OPPORTUNITIES

Presenter: CMHC

"Join CMHC as they present an exciting overview of how to identify opportunities, create increased Member value and grow your Credit Union's business by utilizing their newest programs and comprehensive insights into mortgage financing, consumer behavior and market trends!"

8. PLANNING FOR INCOME TO LAST A LIFETIME

Presenter: Shawn Crocket

Strategies to help your members generate a tax efficient income as they transition into retirement. Should we withdraw from TFSA or RSP first?

Strategies to reduce OAS claw back. When should you take CPP? Workshop will cover strategies to maximize retirement income.

2016 CONFERENCE WORKSHOPS CONT.

9. TURNING BANKING DATA INTO GOLD – HOW MEMBER INSIGHTS DRIVE GROWTH

Presenter: *Ian Margerison, Devina Sharma*

Customer service and growing your member's portfolio of products and services can go hand in hand. Learn how to use existing banking data to target members in an innovative way, while creating a member-centric environment to grow branch loyalty and revenue. The big banks are turning customer data into gold and you can too.

10. UNDERSTANDING THE COMPONENTS OF A COMMERCIAL APPRAISAL

Presenter: *David deVries*

As leading commercial lenders, you are all familiar with a commercial appraisal report. The purpose of this presentation is to assist you in your capacity, as leading lenders, to better understand the various elements of the appraisals you see. The presentation will go over the requirements for each and every commercial appraisal as well as provide the tools you need for identifying the attributes of a quality appraisal. The Antec Appraisal Group is a leader in real estate valuation and consulting with offices in Burlington, Hamilton, Toronto, Waterloo and Durham.

11. FOUNDATIONAL LEADERSHIP

Speaker: *Rhonda Taylor*

Participants should be prepared to play an active part of this hands on course that will enhance attendees competency and knowledge of the foundations of leadership. Through participation and reflection, we will explore this; followership, leaders vs. managers, the power of the rookie and the impact of team management and collaboration within their organization.

12. EMPOWERING CANADIAN SENIORS

Presenter: *Angela Lattuca / Sue Pimento*

Join the experts from HomeEquity bank as they explain the growing reverse mortgage market in Canada, outline the product features and benefits, the costs and why your aging membership may benefit from this option, which allows them to remain in their homes longer, when they no longer qualify for traditional lending products.

13. TOPIC 1: COMMERCIAL MARKET COMMENTARY TOPIC 2: BEST PRACTICES – COMMERCIAL LENDING, MONITORING AND RECOVERY

TOPIC 1: COMMERCIAL MARKET COMMENTARY

Presenter: *Kristian Medri / Suzanne Fisher*

Summary: The commercial lending market is constantly changing. This workshop will provide Central 1's perspective on market trends for interest rates, terms, conditions and covenants. The focus will be on residential construction, retirement home, self-storage facilities and commercial office/retail space markets segments.

TOPIC 2: BEST PRACTICES

Presenters: *Gary Abrahamson, Partner, Fuller Landau LLP and Suzanne Fisher, Regional Manager, Central 1 Credit Union*

Summary: We will explore the underwriting due diligence and loan structure, together with on-going monitoring that will assist lenders in minimizing the risk of a borrower's insolvency and/or enabling early detection of financial performance issues with a view to implementing of a course of action to resolve any issues. If the borrower's action plan is not successful, we will discuss options available to lenders to maximize recovery in an insolvency.

FRIDAY NOVEMBER 18, 2016

13. PLENARY SESSION

Presenter: *Ted Tsiakopoulos, CMHC*

Ted Tsiakopoulos is CMHC's Ontario regional economist and is part of a team of national economists responsible for the provincial and Canadian housing outlook. He will give us an overview.

15. PLENARY SESSION

Presenter: *Guy Hubert, DICO*

Guy will deliver an update from DICO and discuss hot topics relating to our Credit Unions.

KEYNOTE SPEAKER

JESSICA HOLMES

Celebrated Comedian and Author

The 60 Minute Perspective Makeover: Proven Tips to Living an Awesome Life!

The secrets of success are the same no matter what business you're in; and success begins with getting motivated. Inspiration and comedy unite in this 60 minute transformation from "I shoulda..." to "I will!". Energizing and funny, this call to action combines Jessica's humor and savvy to deliver motivational insights into:

finding greater meaning in your work using positive psychology to be happier day to day setting and reaching your goals learning to laugh at life's shortcomings

Jessica gives quick, achievable 'how to's about these topics and more, in a laugh-out-loud hour of fun. The audience receives great takeaways & follow up resources to guarantee that Jessica's presentation makes a meaningful impact.

THE 60 MINUTE PERSPECTIVE MAKEOVER:

PROVEN TIPS TO LIVING
AN AWESOME LIFE!



GUEST SPEAKERS

REGIONAL ECONOMIST (CMHC)

Ted Tsiakopoulos is CMHC's Ontario regional economist and is part of a team of national economists responsible for the provincial and Canadian housing outlook. He provides analytical guidance to a team of analysts responsible for forecasting and analyzing local housing market conditions across the province. Over the past thirteen years, Ted's commentary has been featured on CBC, CTV Newsnet and BNN.

TED TSIAKOPOULOS



GUY HUBERT



EXECUTIVE VICE PRESIDENT, CREDIT UNION REGULATIONS (DICO)

In his capacity as Executive Vice President, Credit Union Regulation, Guy is responsible for managing DICO's risk management program which includes risk assessment, examinations, relationship management and the watchlist and supervision programs. His responsibilities for regulatory affairs include all aspects of institutional compliance, variations, applications, decisions, orders and appeals, administrative penalties and interpretations of the Act and regulation. Guy also oversees DICO's Policy and Research activities. Prior to joining the Corporation in 2010, Guy spent over 20 years in the Canadian banking industry, in the areas of cash management services, investment products sales, small business lending, special loans management, commercial lending and loan syndications. Guy holds a BA from Concordia University (Montreal) and an MBA from Dalhousie University (Halifax).

CONFERENCE SCHEDULE 2016

WEDNESDAY, NOVEMBER 16, 2016

8:00 am - 6:00 pm Registration

8:00 am - 8:45 amContinental Breakfast

8:45 am - 9:00 am Opening Remarks

9:00 am - 10:15amGroup Session

The Connection Between Employee and Member Happiness By Plasticity, Jim Moss

10:15 am - 10:30 amBreak

10:30 am - 12:00 pmGroup Session

DICO, Shivdeep Singh

12:00 pm - 1:15 pmLunch Break *(Not Served)*

1:15 pm - 2:45 pmPlenary Session

Women, Wealth and Wills

Speaker: Pina Melchionna

2:45 pm - 3:00 amThemed Break

3:00 pm - 4:30 pmWorkshops

1. Creating Opportunities: Estate and Trust Solutions
Joan McAulay

2. Wealth Management and Insurance Solutions..... Colin/Shelish

3. The Next Generation of Commercial Lending
Greg Hourng

4:30 - 6:00 pm Sponsors Welcome Reception

Join us for an excellent networking opportunity!

THURSDAY, NOVEMBER 17, 2016

7:30 am - 6:30 pm Registration

7:30 am - 8:30 amContinental Breakfast

8:30 am -10:00 amPlenary Session

Business Building Opportunities By CMHC

10:00 am - 10:30 amBreak

10:30 am - 12:00 pm Workshops

4. Planning for Income to Last a Lifetime

.....*Shawn Crocket*

5. Turning Banking Data into Gold

.....*Ian/Devina*

6. Understanding the Components of a

Commercial Appraisal *David DeVries*

12:00 pm - 12:30 pmAGM

12:30 pm - 1:30 pmSponsored Luncheon

1:30 pm - 3:00 pmWorkshops

7. Foundational Leadership

.....*Rhonda Taylor*

8. Empowering Canadian Seniors

.....*Angela Lattuca/Sue Pimento*

9. 1) Commercial Market Commentary

.....*Kristian Medri/Suzanne Fisher*

2) Best Practices - Commercial Lending, Monitoring and Recovery

3:00 pm - 3:15 pmBreak

3:15 pm - 5:00 pmPlenary Session

2016 Keynote Speaker: Jessica Holmes

6:30 pm - 12:00 am Sponsor Reception and Banquet

FRIDAY, NOVEMBER 18, 2016

8:30 am - 9:30 am Registration and Information

8:30 am - 9:30 amBuffet Breakfast

9:30 am - 10:30 amPlenary Session

Ontario Economic/Housing Update

.....*Speaker: Ted Tsiakopoulos, CMHC*

10:30 am - 10:45 amBreak

10:45 am - 11:45 amPlenary Session

Credit Union System Update

.....*Speaker: Guy Hubert, DICO*

Presentations and workshops topics subject to change due to possible unavailability of presenters.

PROFESSIONAL OF THE YEAR NOMINATION

'FINAL CALL FOR NOMINATIONS'

DEADLINE MONDAY OCTOBER 24, 2016

'PROFESSIONAL OF THE YEAR AWARD 2016'

CO-SPONSORED BY:  

WHAT IS IT?

Credit Union Professionals' Association (CUPA) and CUMIS have partnered to create the Credit Union Professional of the Year award. The award is designed to recognize Credit Union Professionals who exemplify the high standards of leadership and service to Credit Unions, their owners, and to the communities they serve.

The recipient of the award will receive:

- An individual award of recognition to proudly display in their office
- A \$500 cash prize
- A matching \$500 donation made on their behalf to the Credit Union Charitable Foundation
- A letter of recognition for their achievement

WHO QUALIFIES?

Any full time or part-time employee of a credit union, caisse populaire or affiliated association, in a professional capacity.

WHAT QUALITIES SHOULD THE IDEAL CANDIDATE DEMONSTRATE?

The ideal candidate for the Professional of the Year award will demonstrate high standards of leadership within their credit union, the credit union system, and/or their community. The successful candidate will be selected, keeping in mind the CUPA mission statement and the contributions of the individual to better those around them. If you know someone that you feel deserves this recognition submit their name on the attached nomination form.

NOMINATION PROCEDURES

1. Identify a professional who you feel is deserving of this prestigious award
2. Submit their name along with a description of what makes this nominee a candidate on the attached nomination form. Please provide any supporting documentation that will help the selection committee with their decision. Documentation could include a letter from a member acknowledging superior service, community involvement information, peer or staff input, or any other information you feel is important.
3. The selection committee, made up of CUPA board members and representatives of CUMIS, will then review all nominations, seek additional information if required and then select the successful recipient
4. The winner will be presented with the award by the President of CUPA, and a representative of CUMIS at the annual CUPA conference banquet.

CUPA MISSION STATEMENT

Building a network of credit union professionals through the promotion of:

- **EDUCATION** to provide leading edge lending and financial planning information
- **COMMUNICATION** through the co-operative exchange of ideas and information.
- High **ETHICAL** standards.
- **LEADERSHIP** to actively work with related co-operative organizations and government agencies within the credit union system.

CREDIT UNION PROFESSIONAL OF THE YEAR AWARD 2016

NOMINATION FORM

I / We nominate:

Name: _____

Position: _____

Credit Union: _____

Description of why the nominee is an ideal candidate should be attached.

Submitted by:
(Two signatures required)

Name: _____ Phone: _____

Signature: _____

Name: _____ Phone: _____

Signature: _____

Please send completed submissions to:
Credit Union Professionals' Association, Selection Committee
c/o PenFinancial Credit Union,
robert.taylor@penfinancial.com
Attention: Robert Taylor

CUPA REGISTRATION FORM

General Information and Registration Categories

- Full Conference Registration Fees includes all Sessions, Keynotes and Meals.
- Single Day Registration for Wednesday includes Wednesday Workshop, Guest Speakers, Refreshment Break Sponsor Welcome Reception and Evening Hospitality Suite.
- Single Day Registration for Thursday Includes your choice of 2 Workshops, Plenary session, Keynote Spreaker and Refreshments Breaks. Banquet Tickets are not included and should be purchased separately.
- AMP Credits - the credits relating to this conference will be disclosed at the conference.
- **PLEASE CONTACT THERESA BELL DIRECTLY FOR ANY SPECIAL NEEDS AND/OR ALLERGY OR DIETARY CONCERNS RELATING TO YOUR STAY OR BANQUET MEAL.**

Sponsors please select

1. Which workshops will you be attending Wednesday?
Choose ONE: 3:00 pm - 4:30 pm
 - 1. Creating opportunities: Estate and Trust Solutions
 - 2. Wealth Management and Insurance Solutions
 - 3. The Next Generation of Commercial Lending

2. Will you be attending the Thursday Night Banquet? Yes No

3. Which workshop will you be attending Thursday?
Choose ONE: 10:30 am - 12:00 pm
 - 4. Planning for income to last a lifetime
 - 5. Turning Banking Data into Gold
 - 6. Understanding the Components of a Commercial appraisal

4. Which workshop will you be attending Thursday?
Choose ONE: 1:30 pm - 3:00 pm
 - 7. Foundational Leadership
 - 8. Empowering Canadian Seniors
 - 9. 1-Commercial Market Commentary. Speakers: Kristian Medri, Suzanne Fisher
 - 2-Best Practices - Commercial Lending, Monetary and Recovery

Registration Fee	Early Bird (In effect until October 31, 2016)	Conference Fee (After October 31, 2016)
Full Conference	\$850.00 + HST = \$960.50	\$900.00 + HST = \$1017.00
Full Day -Wednesday or Thursday	\$650.00 + HST = \$734.50	\$700.00 + HST = \$791.00
Banquet Only - Thursday, November 17th	\$250.00 + HST = \$282.50	\$250.00 + HST = \$282.50

Attendee Special: for every 4 registered send 1 free

This is our credit unions 5th attendee = FREE

Method of Payment

Cheque enclosed
Important: Please make Cheques payable to Credit Union Professional Association

TO REGISTER: Please return your registration form to:
Attn: Theresa Bell
C/o Creative Arts Savings and Credit Union
625 Church Street, Suite 102
Toronto, Ontario, M4Y 2G1
Fax: 416-640-3517
Cell: 647-296-2769
E-mail: bell2769@rogers.com
or REGISTER ONLINE @ www.cupa.on.ca

Hotel Reservations

There are three ways to make reservations with the Hilton Toronto Hotel:

1. Using the attached Fax Form
2. By Telephone 1-800-267-2281
3. Via the Internet - <https://resweb.passkey.com/go/CUPANov2015>

In each case please identify yourself as a CUPA Registrant to obtain the proper room charge. A block of rooms has been set aside for the conference. The deadline for assured accommodation is October 26, 2016.

Cancellation Policy

Cancellations received in writing prior to October 26, 2016 will be refunded. Any cancellations received in writing after October 26, 2016, will be non refundable. Delegate substitutions are permitted.

Full name for badge (please print)

Title

Email

Credit Union

Address

City

Province

Postal Code

- In registering to attend the conference I acknowledge that CUPA may use my photograph in any marketing material.
- I do not authorize CUPA to use my photograph in any internal or external marketing material.



Privacy Practice for CUPA Event Registration

CUPA collects personal information from you when you register for CUPA's conference. By registering for this event you consent to your personal information being used and disclosed by CUPA in the following situations: to administer CUPA and any events held by or in relation to CUPA; to contact you to provide you with information about CUPA and industry events and sponsorship opportunities for CUPA events; to publish an attendee list for events with your contact information to distribute to all attendees of the event. The attendee list may also be used by sponsors to contact attendees about

the sponsor's organizations or events; to publish contact business information including email addresses for members on the CUPA website. You have the option to refuse the collection of personal information and subject to certain legal or contractual restriction and reasonable notice, to withdraw your consent to the continued use and disclosure by CUPA of information previously collected. You may withdraw your consent by writing to the Privacy officer at the address of CUPA. Please note that such refusal or withdraw may render CUPA unable to provide you with membership or participation in certain events or with certain events or with certain CUPA services.



 CREDIT UNION PROFESSIONALS ASSOCIATION

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