



**Partnering and Leadership Successes
Alternatives to Predatory Financial Practices:
A PALS Workshop for Credit Unions
January 26, 2004
Westin Park Central, Dallas, Texas**



- 7:45 AM *Continental Breakfast/Exhibits/Networking*
- 8:15 AM *Welcoming Remarks*
☉ Debbie Matz, Board Member, National Credit Union Administration
☉ Dick Ensweiler, President, Texas Credit Union League
☉ Diane Furnas, Chairwoman, National Association of Federal Credit Unions
- 8:45 AM ***Lending Innovations to Serve Low-Income Communities***
Facilitator: Dick Ensweiler
☉ Ed Jacob, Manager, North Side Community Federal Credit Union, Chicago, IL
Payday Alternative Loans
☉ Roberta Boyd-Norfleet, Regional Director, Self-Help Credit Union, Durham, NC
Homeownership Financing
☉ Audrey Cerise, CEO, ASI Federal Credit Union, Harahan, LA
Stretch Loans
☉ Bert Beal, CEO, Dallas Telco Federal Credit Union, TX
Risk-Based Lending
- 10:15 AM *Break*
- 10:30 AM ***Deposit Innovations to Serve Low-Income Communities***
Facilitator: Diane Furnas
☉ Joy Cousminer, CEO, Bethex Federal Credit Union, Bronx, NY
RiteCheck Partnership and Balance Financial Fitness
☉ Carla Hedrick, CEO, Denver Community Federal Credit Union, CO
Partnerships with Foundations
☉ Jim Blaine, CEO, State Employees Credit Union, Raleigh, NC – (Invited)
Life Stages Program
☉ Greg Storch, CEO, U.S. Employees Credit Union, The Woodlands, TX
Individual Development Accounts
- Noon **Special Guest Speaker:** *U.S. Rep. Pete Sessions, (R-Texas), House Rules Committee*
- 12:15 PM *Box Lunch*
- 12:30 PM **Luncheon Keynote:** *Dennis Dollar, Chairman, National Credit Union Administration*
- 1:15 PM ***Products to Enhance Member Services***
Facilitator: Brian McDonnell, CEO, Navy Federal Credit Union, Vienna, VA
☉ Harriet May, CEO, Government Employees Credit Union of El Paso, TX
International Remittances
☉ Larry Heitzman, Business Development Mgr., San Antonio City Employees FCU, TX
Financial Literacy Program
☉ Bill Myers, CEO, Alternatives Federal Credit Union, Ithaca, NY
Volunteer Income Tax Assistance and Community Partnership Lending
- 2:30 PM *Break*
- 2:45 PM ***Partnerships to Enhance Member Services***
Facilitator: Elaine Laroa, Executive Director, Texas Credit Union Foundation
☉ Linda Baughman, CEO, University & State Employees Credit Union, San Diego, CA
Neighborworks Partnership
☉ Gary Base, CEO, Community Credit Union, Plano, TX
In-Store Depository Services
☉ Jack Houseknecht, CEO, SSA Baltimore Federal Credit Union, MD
Neighborhood Contact Offices and Mobile Branch
☉ Jeff Farver, CEO, San Antonio Federal Credit Union, TX
San Antonio Alternative Housing Inc.
- 4:15-4:30 PM *Closing Remarks*