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The 6th Faith-based Credit Union Conference

Wednesday, June 8, 2005

<i>8:00 AM – 6:30 PM</i>	Registration Open	<i>Windsor</i>
<i>9:00 AM – 4:30 PM</i>	Exhibit Area Open	<i>Mezzanine</i>
<i>9:15 AM</i>	<i>Transportation to Grace Cathedral</i>	<i>Meet in Lobby</i>

<i>10:00 AM – 11:00 AM</i>	OPENING CEREMONIES	<i>Grace Cathedral</i>
	“FAITH-BASED CDCUS – A MISSION OF HOPE & EMPOWERMENT”	

Nestled atop Nob Hill, high above the city of San Francisco is the majestic Grace Cathedral where the Federation’s 6th National Faith-based Credit Union Conference will officially begin. Bishop J. W. Macklin of the Glad Tidings Church of God in Christ will demonstrate how powerful faith-driven ministries can be in spanning the wealth gap.

Facilitator: Sally Edwards — Zion United CU (Denver, Colorado)
Keynote: Bishop J.W. Macklin — Glad Tidings Church of God in Christ (Hayward, CA)

<i>11:00 PM – 12:00 PM</i>	LUNCHEON	<i>Grace Cathedral</i>
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<i>12:10 PM – 12:45 PM</i>	EUCHARIST SERVICE	<i>Grace Cathedral</i>
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<i>1:00 PM – 2:00 PM</i>	GUIDED TOUR OF GRACE CATHEDRAL	<i>Grace Cathedral</i>
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<i>2:00 PM</i>	<i>Transportation to the Sir Francis Drake Hotel</i>	
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<i>2:30 PM – 3:45 PM</i>	PLENARY SESSION	<i>Franciscan</i>
	“CHURCH DYNAMICS: BUILDING SUCCESSFUL CHURCH & CREDIT UNION RELATIONSHIPS”	

Join us for this panel discussion on nurturing church and credit union relationships, defining the specific roles of each, and how maintaining separate identities is vital to a successful partnership. Learn how these two distinct governing bodies can work together to minister to the spiritual and financial needs of all members.

Facilitator: A. Carl Smith — Northwest Baptist FCU (Seattle, WA)
Panelists: 1. Pastor J. Edgar Boyd — Bethel A.M.E Church (San Francisco, CA)
2. John Dupree, Jr. – Shiloh of Alexandria FCU (Alexandria, VA)
3. Daniel Morrisey — Queen of Peace Arlington FCU (Arlington, VA)

<i>5:30 PM</i>	FAITH-BASED NETWORKING DINNER	<i>Empire</i>
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<i>6:30 PM</i>	MID-WEEK PRAYER SERVICE	<i>Meet in Lobby</i>
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Thursday, June 9, 2005

8:30 AM – 6:30 PM

Registration Open

Windsor

8:30 AM – 12:00 PM

Exhibit Area Open

Mezzanine

8:00 AM – 9:00 AM

BREAKFAST BUFFET & INSPIRATIONAL SEMINAR
“LABOR OF LOVE: CONFESSIONS OF A FAITH-BASED CREDIT UNION CEO”

Empire

Fortune 500 companies pay top dollar to attract men and women who are willing to devote 110% of their time to the success of the company. However, faith-based credit unions have a fraction of the budget and can be integrally more challenging to manage and yet are able to attract and retain dedicated and committed individuals that become devoted to their credit unions for years and years. What’s the secret? Several CEOs of faith-based credit unions (and their spouses) will humor and inspire you with their stories of labor and love.

Facilitator: Rosalyn Glenn – Brookland FCU (West Columbia, NC)

Panelist: Lillian Bent – Union Settlement FCU (New York, NY)

Sam Cherrington – Interfaith FCU (East Orange, NJ)

Robert Coleman – Northwest Baptist FCU (Seattle, WA)

Marvin Jensen – Episcopal Community FCU (Los Angeles, CA)

Rosemary Morrissey – Queen of Peace Arlington FCU (Arlington, VA)

Bernard Rogers – NRS Community Development FCU (Birmingham, AL)

Sharon Saulters – Triumph Baptist FCU (Philadelphia, PA)

9:00 AM – 10:15 AM

WORKSHOP SESSION A

WORKSHOP A1: TURNING POTENTIAL MEMBERS INTO ACTIVE MEMBERS:
“THINKING INSIDE AND OUTSIDE THE BOX” Carmel

This workshop will illustrate successful strategies and innovative approaches for attracting new members from within the credit union’s core field of membership. Participants will also discover unique ideas on expanding their charter to serve the community at-large.

Facilitator: Marvin Jensen – Episcopal Community FCU (Los Angeles, CA)

Panelists: 1. Robert Jackson — First Delta FCU (Marks, MS)

2. Ann Williams — Church Koinonia FCU (Chattanooga, TN)

WORKSHOP A2: “ASSET ACCUMULATION & FUNDING SOURCES
FOR FAITH-BASED CREDIT UNIONS” Cypress

This workshop will explore the successful strategies and the unique challenges of increasing assets. Hear how one faith-based credit union’s determination and sheer will paid off in huge dividends and member satisfaction. Learn more about The National Credit Union Administration’s Technical Assistance Grants (TAG), Revolving Loan Fund and other programs available to small credit unions.

Facilitator: Sam Cherrington — Interfaith FCU (East Orange, NJ)

Panelists: 1. Lucía Moreno-Linares — Family FCU (Wilmington, CA)

2. John Dock – National Credit Union Administration (Alexandria, VA)

SITE VISITS WILL BE CONDUCTED TO:

Mission Area FCU –Mission Area FCU (MAFCU) seeks to enhance the lives of its members and the Mission Area community by fostering a spirit of cooperation, self-empowerment, and individual financial responsibility. MAFCU was federally-chartered in 1971 and is a community development credit union serving low- and moderate-income people in San Francisco’s Mission District. Since inception the credit union has reinvested millions of dollars in loans within the community.

Northeast Community FCU – The Northeast Community Federal Credit Union (Northeast for short) is a non-profit, member-owned, federally insured, community development credit union (CDCU) formed in 1981. Serving the Chinatown and the Tenderloin neighborhoods in San Francisco, the credit union promotes grass-roots community development through financial stability, economic literacy, small business development, and home ownership.

People’s Community Partnership FCU – The People's Community Partnership Federal Credit Union promotes economic empowerment in Oakland's low-income neighborhoods by increasing the community's use of, access to, and control over financial services. The credit union seeks to achieve these goals by providing quality, affordable services that respond to the needs of our members; maintaining minimum balances and fees that are accessible to all in the community; reaching out to the unbanked through strong community ties and education in personal finance; and building a community-owned financial institution where all community members, regardless of income, are treated with dignity.

4:00 PM – 5:00 PM

***PROGRESSIVE LINKAGES:
CDCUs, SOCIAL JUSTICE, & FOUNDATIONS***

Location TBA

Can community development credit unions build closer ties with other local organizations working to achieve social justice, such as labor, environmental, and civil rights groups? For example, might a CDCU promote and administer a fund through which their depositors could make small, regular, tax-exempt contributions? Could foundations, in turn, encourage grantees to deposit their funds in CDCUs? Colin Greer, Executive Director of the New World Foundation, which supports community-based social justice organizing, will explore these questions and more, in a dialogue session with CDCUs.

*****PLEASE NOTE: TO MAXIMIZE INTERACTION, THIS SESSION WILL BE LIMITED TO 20 ATTENDEES.
PRE-REGISTRATION IS REQUIRED***

31st Annual Meeting

Thursday, June 9, 2005

5:30 PM – 6:30 PM

WELCOMING REMARKS

Franciscan

Mrs. Rita L. Haynes, Chair, Federation Board of Directors

Mrs. Eunice J. Rogers, Chair, 31st Annual Meeting Committee

Presentation:

Mrs. Deborah Matz, Board Member, NCUA

Mr. Art García, Director of the U.S. Treasury Department's CDFI Fund

Mr. Larry Blanchard, Senior VP, CUNA Mutual Group

In this special welcoming session, conference participants will have the opportunity to hear about special programs for CDCUs from NCUA Board member Debbie Matz and CDFI Fund Director Art Garcia. Larry Blanchard, Senior Vice President for Corporate and Legislative Affairs at CUNA Mutual will also be making remarks. In addition, local Bay-Area dignitaries will join us as we kick-off our conference.

6:30 PM – 8:30 PM

WELCOMING RECEPTION

Starlight Lounge

Immediately following Ms. Matz's & Mr. Garcia's addresses, Federation guests are invited to join us for informal networking at a reception at the Sir Francis Drake's rooftop Starlight Lounge.

Friday, June 10, 2005

7:30 AM – 8:45 AM

Breakfast Meeting of the Community

Renaissance

Development Partners Advisory Council

(by invitation only)

8:30 AM – 2:00 PM

Registration Open

Windsor

8:30 AM – 2:00 PM

Exhibition Room Open

Mezzanine

9:00 AM – 10:00 AM

OPENING PLENARY

Franciscan

THE STATE OF THE FEDERATION

Clifford N. Rosenthal, Executive Director, will discuss the Federation's accomplishments in 2004-2005, highlighting initiatives like our APPLE Grant program to develop alternatives to payday lending and our Bridge Grants program to promote innovation and partnerships between "mainstream" credit unions & CDCUs. How will the accelerating trend toward credit union mergers affect CDCUs? What are the prospects for the CDFI Fund? How will the Federation's new CDCU Mortgage Center™ help your credit unions grow? This multi-media presentation will be followed by open discussion, to be continued later in the day at our Regional Caucuses and on Saturday at the Membership Business Meeting.

10:00 PM – 10:45 PM

**“CDCU MORTGAGE CENTER™ PARTNERS
INFORMATIONAL SESSION”**

Franciscan

Credit Unions East of the Mississippi:

Would you like to help your members realize the American Dream of Home Ownership? Do you believe your credit union is too small? Is your current mortgage program incomplete? This workshop will show you that you can be a part of the most important transaction of your member's lives without the risk and expense of creating or enhancing your own mortgage program. It will also teach you how to improve the services of your current program to increase your profitability, membership base and strengthen your member loyalty. Join Ed Patane, Account Executive at PHH Mortgage, for this special session.

Credit Unions West of the Mississippi:

George Shipman, Vice President of CU Partners, will present an educational session on how to effectively “Bridge the Wealth Gap with Homeownership”. His presentation will highlight the benefits a mortgage program offers credit unions and their members and present solutions to the unique problems that Federation credit union members face. Issues discussed include financial literacy, viable credit solutions for all members, and “no-hassle” mortgage program implementation for your credit union.

10:45 AM – 12:00 PM

WORKSHOP SESSION C

WORKSHOP C1:

“PARTNERSHIP & AFFILIATE MODELS”

Carmel

The mission of CDCUs often goes far beyond that of other financial institutions. Some CDCUs find that they need additional resources and financial tools to serve the needs of low-income communities. Whether for fundraising, financial education, commercial lending, or other activities, CDCUs have developed nonprofit affiliates to do what they can't easily or cost-effectively do themselves. Bill Bynum and Randy Chambers represent two of the most innovative, ambitious CDCU/nonprofit organizations in the country.

Facilitator: Clifford Rosenthal — Federation Executive Director

Presenters: 1. Bill Bynum — Hope Community CU & Enterprise Corporation of the Delta (Jackson, MS)
2. Randy Chambers — Self-Help CU & Latino Community CU (Durham, NC)

WORKSHOP C2:

“BRIDGING THE WEALTH GAP”

Cypress

CDCUs promote economic opportunity for low-income and underserved communities across the country, but immediate challenges can sometimes hamper the pursuit of long-term goals. Come and discuss creative strategies to promote economic justice with two of our partners, Strategic Actions for a Just Economy (SAJE) and the World Institute on Disability (WID).

Facilitator: Gustavia Cole — St. John Dallas FCU (Dallas, TX)

Presenters: 1. Gilda Haas — Strategic Actions for a Just Economy (Los Angeles, CA)
2. Megan O’Neil — World Institute on Disabilities (Oakland, CA)

WORKSHOP C3:

**“A CDCU BILL OF RIGHTS?
NCUA’S ‘CDCU WHITE PAPER’ & REGULATIONS”**

Monterey

Early this year NCUA released a new guidance “white paper” to help examiners understand the particular characteristics and structural differences encountered when examining CDCUs. In this session you’ll learn how this paper was developed and how this guidance might affect your credit union. Will this new guidance be thoroughly implemented? Does this mark a new era in relations between CDCUs and NCUA?

Facilitator: Helen Godfrey-Smith — Shreveport FCU (Shreveport, LA)
Presenters: 1. Melinda Love — Director, NCUA Region V (Tempe, AZ)
2. Melissa Marquez — Genesee Co-op FCU (Rochester, NY)

12:00 PM – 12:45 PM

YCUP PRESENTATION TO ANNUAL MEETING

Franciscan

Why is establishing a youth program the last priority for many managers? Will taking a backseat to youth development harm the future of our communities? Should CDCUs consider providing a YCUP as a member benefit? Come voice your opinion if you believe that it is critical for CDCUs to reach out to young people to sustain the CDCU movement, to build community capacity, and to provide research-based developmental and leadership opportunities for young people.

1:00 PM – 2:45 PM

Empire Ballroom

13th Annual Annie Vamper “Helping Hands” Awards

The Annie Vamper Awards Luncheon has been made possible thanks to a generous contribution from U.S. Central Credit Union.

Please join us for our awards luncheon as we honor this year’s Annie Vamper Award winners: **Lillian Bent** of Union Settlement Federal Credit Union (New York, NY) and **Daisy White** of 1st Delta Federal Credit Union (Marks, MS). Larry Blanchard, Senior Vice-President for Corporate & Legislative Affairs at CUNA Mutual will offer opening remarks.

3:00 PM – 4:15 PM

WORKSHOP SESSION D

WORKSHOP D1: “MAXIMIZING YOUR POTENTIAL FIELD OF MEMBERSHIP” *Carmel*

Looking to increase the outreach and impact of your credit union? This workshop will feature presentations from two CDCUs of different sizes that have successfully expanded their field of membership (FOM). The workshop will also explore NCUA’s regulator perspective on FOM expansion. Presentations will discuss effective strategies for expanding your FOM and how to fulfill your credit union’s community development mission while adhering to NCUA regulations.

Facilitator: Robert Coleman — Northwest Baptist FCU (Seattle, WA)
 Presenters: 1. Robert Jackson — 1st Delta FCU (Marks, MS)
 2. Sandell McLaughlin — Food Processors CU (Modesto, CA)
 3. John Dock — NCUA Economic Development Specialist

WORKSHOP D2: “CAPITAL FOR MORTGAGE LENDING” Cypress

The capital markets for home mortgage loans are among the largest the world has ever known, yet CDCU mortgage lenders often find capital in scarce supply. Is this about to change? Come listen to Cliff Rosenthal describe the new secondary markets initiative of the Federation’s CDCU Mortgage Center™ and find out about special programs of the Federal Home Loan Bank.

Facilitator: Alice Greenwald — Federation Staff
 Presenters: 1. Susan Broadnax — Federal Home Loan Bank of San Francisco
 2. Tom Merfeld – CUNA Mutual Group (Madison, WI)
 3. Clifford Rosenthal — Federation Executive Director

WORKSHOP D3: “COMMUNITY DEVELOPMENT PARTNERSHIPS” Monterey

What could be more natural than for cooperatives to cooperate? Come and find out how effective partnerships can benefit both large “mainstream” credit unions and smaller CDCUs and how the Federation’s Community Development Partners program is enlarging the CDCU movement.

Facilitator: Terry Ratigan — Federation Consultant
 Presenters: 1. Sherry Alexander — People’s Community Partnership FCU (Oakland, CA)
 2. Michael Chan — Northeast Community FCU (San Francisco, CA)
 3. Derrick Fortier — Valley FCU (Oakland, CA)
 4. Anita Macías — Patelco CU (San Francisco, CA)

4:30 PM – 6:00 PM REGIONAL CAUCUSES

Regional Caucuses allow our members to break-up into regional groups for discussion of Federation program strategies. Of particular importance this year, members are encouraged to discuss proposed changes to the structure and make-up of our Board of Directors. Members will elect their Regional of Directors and consider by-laws, dues, and other pressing issues here.

Region 1 - <i>Carmel</i>	Region 2 - <i>Cypress</i>	Region 3 - <i>Tudor A</i>
Region 4 - <i>Chart</i>	Region 5 - <i>Tudor B</i>	Region 6 - <i>Monterey</i>

7:00 PM CHINESE CULTURE & HERITAGE BANQUET Far East Rest.
(Separate ticket required, purchase at Registration Desk)

Join us at the Far East Restaurant in nearby Chinatown for a banquet to celebrate Chinese culture and heritage in San Francisco. Dinner will consist of an eight-course family-style meal, in an authentic setting. There is an additional \$25 fee for this banquet; transportation will be provided to and from the restaurant.

Saturday, June 11, 2005

8:00 AM – 12:00 PM

Registration Open

Windsor

8:30 AM – 12:00 PM

Exhibition Room Open

Mezzanine

8:00 AM – 8:45 AM

MEMBERS' BREAKFAST

Empire

Sponsored by Water & Power Community CU (Los Angeles, CA)

9:00 AM – 10:15 AM

MEMBERSHIP BUSINESS MEETING

Empire

The Federation Board of Directors will report on the work of the Board and its committees. Federation Board of Directors will report on issues confronting the CDCU movement. All members are strongly encouraged to attend!

10:30 AM – 11:45 AM

PLENARY SESSION

Empire

“ACHIEVING ECONOMIC SECURITY: PROGRESS & PROSPECTS”

How far have we come with asset-building over the last decade? What strategies are promising for the period ahead? How do they fit into the broad policy environment? Panelist Bob Friedman, founder and board chair of CFED (formerly, the Corporation for Enterprise Development), is a pioneer in Individual Development Accounts (IDA) and asset-building programs and policies. Luis Granados, Executive Director of the Mission Area Development Association, is a leading practitioner of community asset-building at the local level, experienced in community economic development projects, fund development, advocacy, urban planning, and project management.

Facilitator: James Head – San Francisco Foundation (San Francisco, CA)

Panelists: Bob Friedman – CFED (San Francisco, CA)

Luis Granados – Mission Economic Development Association (San Francisco, CA)

11:45 AM – 12:45 PM

KEYNOTE: DANNY GLOVER

Empire

Renowned actor, director, and producer Danny Glover, a San Francisco native, has devoted much of his life to philanthropy and community activism. Come learn about Mr. Glover's involvement with a local Bay-area CDCU, Mission Area FCU, and find out how credit unions have impacted his community development work.

12:45 PM – 1:00 PM

CLOSING CEREMONIES

Empire

Mrs. Rita L. Haynes — Chair, Board of Directors of the Federation

Mrs. Eunice J. Rogers — Chair, 31st Annual Meeting Committee

Mr. Clifford N. Rosenthal — Executive Director of the Federation

Start at the San Francisco Youth Commission to Mission Area's Youth Credit Union. Buses from hotel to San Francisco Youth Commission, then Youth Commission to Mission Area FCU, and to Centro del Pueblo, center of local community organizations,

5:00 PM

Bus transportation back to the Sir Francis Drake

6:00 PM – 9:00 PM

“EVENING AT THE ARCADE”

Fisherman's Wharf

Riptide Arcade, the largest games arcade in San Francisco, is an action-packed family entertainment center that features more than 100 of the latest cutting-edge video games, virtual reality units, popular novelty games and traditional favorites such as an old-west style shooting gallery. Pizza will be provided for all participants.

Saturday, June 11, 2005

9:00 AM – 10:00 AM

“DEVELOPING A YOUTH BUSINESS PLAN”

Tudor B

This workshop will teach participants how to develop a business plan for a youth-run business. Discussions will focus on the importance of identifying your market, how to finance your project, and studying your geographic area to help determine the products and services you will offer. Workshop will also look at business structure and book-keeping.

Facilitator: TBD, Citibank (West)

10:15 AM – 11:30 AM

“YOUTH SHOW & TELL”

Tudor B

Come watch a tour de force “show and tell” demonstration where YCUP youth leaders will display and discuss how they run their credit union programs. This session will contrast the different approaches CDCUs use for youth financial education and development. Come listen to the best and the brightest as they proudly describe their group activities.

11:30 AM – 11:45 AM

PLANNING MEETING FOR YOUTH ADVISORY BOARD

Tudor B

Youth and coordinators are asked to participate in preliminary discussions to structure a Youth Advisory Board for the Federation. This meeting will gather information from YCUPS and designate youth representatives interested in further developing this initiative.

11:45 AM – 12:45 PM

KEYNOTE: DANNY GLOVER

Empire

Renowned actor, director, and producer Danny Glover, a San Francisco native, has devoted much of his life to philanthropy and community activism. Come learn about Mr. Glover's involvement with a local Bay-area CDCU, Mission Area FCU, and find out how credit unions have impacted his community development work.

1:00 PM – 4:00 PM

“ON-YOUR-OWN AFTERNOON ACTIVITIES”