Yvonne Charles	Urban Unviersity
Louisa Quittman	US Treasury
Dubis Correal	US Treasury - Office of Financial Education
Gwyndolin Holm	Ventura County Credit Union
Tech Tran	Vietnamese Youth Development Center
Andrea Ronzani	Wachovia Bank
Amy Rapp	WesCorp
Tom Foley	World Institue on Disabilities

Federation

Credit Unions United to Serve the Underserved

6th Annual

Financial Literacy Day: Best Practices Forum

October 29th, 2007

Sponsors

COMMUNITY TRUST CREDIT UNION

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California Credit Union League

Special Thanks

Federal Reserve Bank of San Francisco
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Organizing Committee

California and Nevada Credit Union Leagues, Community Trust CU, Mission Area Community Assistance, US Treasury Dept. Office of Financial Literacy, Bank on San Francisco

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Maria Velasquez	Mendo Lake Credit Union
Cindy Poindexter	Mendo Lake Credit Union
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Margarita Zamora	Se Habla Inc.
Steven A. Zuckerman	Self Help Credit Union
Ellie Carothers Kelly	Self-Help California
Heidi Goh	SF Works
Sasha Hammad	Shih Yu-Lang Central YMCA
Judith Baker	South of Market Family Resource Center
Rosie O'Brian	St. John's Educational Threshold Center
Dennis Lockett	Support for Families
Corrin Buchanan	The Women's Building - El Edificio de Mujeres
Megan McTiernan	Thomson Family Foundation
Marlene Myer	Travis CU
Noreen Diaz	Travis CU
José Cisneros	Treasurer, City of San Francisco

Participants

Wing Yee Chung	APA Family Support Services
Michael Chan	ASIAN, Inc.
Cecilia Allen-Heredia	Atchison Village CU
Joanne Budde	BALANCE / CCCS of SF
Leigh Phillips	Bank on San Francisco
Angelica Reyes	Bay FCU
Anna Gragg	California Organized Investment Network (COIN)
Delores McKinnon	California Organized Investment Network (COIN)
Tom Kost	CASH Oregon
Pablo Bravo	Catholic Healthcare West
Kristine Dixon	Charles Schwab & Co. Inc.
Irma Hernandez	Children's Council of San Francisco
Charlie Allen	Christian Community Credit Union
Judy Myers	Coast-Tel FCU
Pat Duncan	Community First CU
Sandell McLaughlin	Community Trust CU
Joe Duran	Community Trust CU
Maria Montesano	Compass Community Services
Jenefer Duane	Elder Financial Protection Network
Thelma Hendrix	Faith Based FCU
Alicia Acevedo	Faith Based FCU
Linda Ortega	FDIC
Joannie Lyman	FDIC
Charlene Clemens	Family Service Agency of San Francisco
Kimberly Ho	Federal Reserve Bank of SF
Lena Robinson	Federal Reserve Bank of SF
Dan Apfel	Federation
Pam Owens	Federation
Cliff Rosenthal	Federation
Marianella Castro	FSA/VAPP
Rosalind Padilla	Golden 1 FCU
Michael Lee	Golden 1 FCU
Diana Albright	Golden 1 FCU
David Hake	Hake & Associates
Ralph Ramirez	High Desert FCU
Hilary Byrde	Jones Methodist Church CU
Doris Tseng	Juma Ventures

Dear Best Practices Forum Participants:

Today, many American families are in financial trouble; savings are at an all time low; indebtedness is climbing, and the payday lending industry has doubled its profits since the year 2000. One of the main reasons for this is the lack of basic skills needed to manage income and debt successfully. This disturbing trend is evident across the nation regardless of age, ethnicity, culture, or level of education.

We, as non-profit organizations and financial institutions concerned about the economic health of our communities, can intervene to reverse this destructive spiral. The 2007 Financial Literacy Forum will highlight best practices in financial education that are meaningful to a variety of groups, *and* it will identify the reasons why they work. It is hoped, that with this information, we can expand our efforts to bring economic stability to our communities.

Thank you for joining us,

Sandell McLaughlin

Community Development Director, Community Trust CU
Chair, Education & Training Committee, Federation
Board of Directors

Agenda

9:00 am **Registration & Breakfast**

9:30 am **Welcome**
• Lena Robinson, Regional Manager, Northern California Community Development, Federal Reserve Bank of SF

Opening Remarks
• The Honorable José Cisneros, Treasurer for the City and County of San Francisco
• Linda Ortega, Community Affairs Officer, FDIC
• Dianne Tello, Youth Representative, Mission Area YCUP

10:00 am **Special Remarks**
• JoAnn Johnson, Board Chairman, NCUA

10:15 am **Financial Literacy From the 20th to 21st Century**
• Sandell McLaughlin, Community Development Director, Community Trust CU
• Clifford N. Rosenthal, Executive Director, Federation

10:30 **Financial Literacy Partnerships**
• Joanne Budde, President, BALANCE & CCCS of SF

10:45 am **Break Out Sessions**
I.*"Y" Save: Creating a Financially Literate Generation*
• Sharon Tallon, Member Education Specialist, Patelco CU
• Hilary Byrde, Board President, Jones Methodist Church CU

II. Entering the Financial Mainstream: Immigrants and the Underbanked
• Sandell McLaughlin, Community Trust CU
• Michael Chan, President, ASIAN Inc.

III. Protecting Vulnerable Populations: Financial Education for People with Disabilites and the Elderly
• Jenefer Duane, CEO and Founder, Elder Financial Protection Network
• Kathy Martinez. Executive Director, and Thomas Foley, Program Manager, World Institute on Disability

12:00 pm **Buffet Lunch**
West Coast Video Premier: ***Credit Unions Partnership: Building Bridges to the Underserved***

12:45 pm **Synthesizing Breakout Sessions: Turning Practice into Progress**
• Leigh Phillips, Program Manager, Bank on San Francisco

1:30 pm **BizKid$ & Financial LIteracy**
• Tena Lozano, Executive Director, RMJ Foundation

1:50 pm **Award Presentation- Mission Area FCU YCUP 10 Year Anniversary**

2:00 pm **Closing Remarks**
• Clifford N. Rosenthal, Federation