



**04/01/2019 9:30AM - 10:30AM**

Auto Finance

National Harbor 10

**Carvana Keynote: Ernie Garcia**

Carvana has led the charge in revolutionizing how vehicles are purchased. From online-only sales to car vending machines (yes, car vending machines), Carvana has changed how consumers buy their cars forever. Hear from Carvana CEO Ernie Garcia on how this company has made it where it is today.

In this session you will learn:

- How customer purchasing habits are changing;
- How dealerships are adjusting to consumer needs; and
- What your institution can do to capture the new needs of consumers.

**Speaker(s):**

**Ernie Garcia**, *Chief Executive Officer, Carvana*

**Jerry Bowen**, *Executive Vice President, Commercial Executive, Wells Fargo*

**Moderator:**

**Jerry Bowen**, *Executive Vice President, Commercial Executive, Wells Fargo*

**04/01/2019 12:15PM - 1:30PM**

Auto Finance

National Harbor 10

**Digital Retailing Evolution: What's NOW & What's Next**

Consumer preferences are demanding easy and simple processes across consumer banking and digital transformation has been a key mechanism to deliver. The vehicle purchase experience has seen a number of new models form in recent years that link together dealers, solution providers and lenders in new ways to deliver an easier and better experience.

In this session, you will learn:

- What is digital retailing, where does it stand and how is it evolving?
- Who are these customers and what are their preferences?
- What's working well and what are some of the key challenges?

**Speaker(s):**

**Cheryl Miller**, *Vice President of Dealertrack F&I Solutions, Cox Automotive*

**James Houston**, *Senior Director, Automotive Finance, J.D. Power*

**Ben Atkinson**, *Head of Lender Success, AutoFi*

**Renee McKeon**, *Vice President, Head of Design, Capital One*

**Craig Lamp**, *Executive Vice President, President, Citizens One Auto Finance, Citizens Bank*

**Moderator:**

**Craig Lamp**, *Executive Vice President, President, Citizens One Auto Finance, Citizens Financial*

**04/01/2019 1:40PM - 2:40PM**

Auto Finance

National Harbor 10

### **LOS Speed-Dating**

Hear from a host of innovative and pragmatic companies specializing in loan origination systems, and find products and services best tailored to your institution. Multiple CBA Associate Members will be in attendance to help deliver the products you need.

In this session, you will learn:

- The latest trends in LOS products;
- What LOS products best fit your institution; and
- Best practices in LOS maintenance.

#### **Speaker(s):**

**Stephanie Alsbrooks**, *Chief Executive Officer, defi SOLUTIONS*

**Scott Zucco**, *National Sales Executive, Sagent Lending Technologies*

**Kristen Novitski**, *Client Solutions Consultant, Sagent Lending Technologies*

**Stephen Congdon**, *Regulatory Counsel, Consumer Bankers Association*

**Paul Forrest**, *Vice President, Sales Engineer, MeridianLink*

#### **Moderator:**

**Stephen Congdon**, *Regulatory Counsel, Consumer Bankers Association*

**04/02/2019 9:20AM - 10:20AM**

Auto Finance

National Harbor 10

### **Automotive Industry Outlook: Navigating the Peaks & Valleys in a Dynamic Market Environment**

Join us for a high-level economic review and outlook for global sales, as well as a deep-dive discussion of IHS Markit's light-vehicle US sales outlook.

In this session, you will learn:

- Issues facing the automotive lending industry as a whole;
- How your institution can stay ahead of the curve on new and developing problems; and
- Trends in powertrain, technology, and mobility.

#### **Speaker(s):**

**Mike Wall**, *Executive Director, Automotive Analysis, IHS Markit*

**04/02/2019 10:55AM - 11:55AM**

Auto Finance

National Harbor 10

### **Trends in Fraud, & How to Avoid It**

Fraud concerns are ever-rising at financial institutions, as bad actors develop new and harmful ways to deceive customers. Learning how to stay ahead of

fraudsters is an important part of maintaining your customer's trust, and developing new and innovative products.

In this session, you will learn:

- The types of fraud most prevalent in the financial institution space;
- How to combat fraud across many different mediums; and
- How to best work with federal and state actors to keep your customers safe.

**Speaker(s):**

**Parker Still**, *Supervisory Special Agent, Money Laundering, Federal Bureau of Investigations*

**Bobbie Paul**, *Director of Consulting, Identity and Fraud Practice, Experian*

**Stacey Nash**, *Head of Enterprise Fraud/Financial Crime, USAA*

**Rebecca Kuehn**, *Partner, Hudson Cook, LLP*

**Moderator:**

**Stacey Nash**, *Head of Enterprise Fraud/Financial Crime, USAA*

**04/02/2019 1:45PM - 2:45PM**

Auto Finance

National Harbor 10

**Challenges Facing Automotive Manufacturers, & How they Affect You**

Customer needs are constantly changing, and automotive manufacturers have to change with them. Understanding how these changing customer needs effect every element of the car buying process is a vital element to success for any institution.

In this session, you will learn:

- How manufactures adapt to continuing changes in customer preferences;
- How these changes effect the entire car buying process; and
- How your institution will be effected by changes manufacturers adopt.

**Speaker(s):**

**Pete Delongchamps**, *Senior Vice President of Manufacturer Relations, Group 1 Automotive*

**04/02/2019 3:15PM - 4:15PM**

Auto Finance

National Harbor 10

**Subscribe Now! Trends in Subscription Services**

Subscription services are taking up a larger share of the market year after year.

These services challenge how financial institutions interact with dealers, manufacturers, and most importantly, customers. Experts will discuss their subscription models, and the impacts it will have for your institution.

In this session, you will learn:

- Trends in subscription services;
- Effects subscription service models have on the customer; and
- How your institution can adapt to deal with subscription services today.

**Speaker(s):**

**John Phelps**, *Vice President, Strategy & Business Development*, Clutch Technologies  
**David Gemperle**, *Partner*, Nisen & Elliot, LLC  
**Rob Watson**, *Senior Vice President*, Bank of America  
**Alex Perdikis**, *President & Owner*, Koons of Silver Spring, Inc.

**Moderator:**

**Rob Watson**, *Senior Vice President*, Bank of America

**04/02/2019 4:25PM - 5:25PM**

Auto Finance

National Harbor 10

**Raise Your Hand if this Sounds like You: The Headache of Voluntary Protection Products**

It's been one of the most highly contested and publicized issues for regulators, both on a national and state level, over the past few years. Hear why VPP has been such a debated issue, and how your institution can best comply with new and developing regulations in the space.

In this session, you will learn:

- New and developing laws and regulations dealing with VPP,
- Issues facing the financial services industry as they attempt to navigate these new rules; and
- Best practices in VPP management.

**Speaker(s):**

**Paul Metrey**, *Vice President, Regulatory Affairs*, National Automobile Dealers Association

**Peter Kidd**, *Senior Vice President, Consumer Auto Business*, Fifth Third Bancorp

**Timothy Meenan**, *Managing Partner*, Meenan P.A.

**Rhett Ricart**, *President & CEO*, Ricart Automotive Group

**Moderator:**

**Peter Kidd**, *Senior Vice President, Consumer Auto Business*, Fifth Third Bancorp