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

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):
Join Phelps, Vice President, Strategy & Business Development, Clutch Technologies, David Gemperle, Partner, Nisen & Elliot, LLC, Rob Watson, Senior Vice President, Bank of America, and Alex Perdikis, President & Owner, Koons of Silver Spring, Inc., as they discuss Voluntary Protection Products.

Moderator:
Rob Watson, Senior Vice President, Bank of America

Date: 04/02/2019 4:25PM - 5:25PM
Location: 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