

Monday, March 12, 2018

9:00AM - 10:00AM

Auto Finance, Deep Dive Workshop

Bonnet Creek Salon I

Make Every Deal Count

With vehicle sales and originations predicted to be flat or down through 2020 and auto lending tightening across the credit spectrum, you need to know more, faster before you make your lending decisions to ensure every deal counts. Join experts from the Equifax Auto team as they review 3 key steps to help to make every deal count with insights that drive portfolio profitability.

Speaker(s):

Larry Pappalardo, *Vice President, Auto Finance, Equifax*

2:50PM - 3:50PM

Auto Finance

Bonnet Creek Salon I

Auto Revolution: How Disruptive Technology Will Transform an Industry

Technology-driven trends are revolutionizing the auto industry from start to finish. Autonomous vehicles, subscription service and car sharing programs have the potential to disrupt automobile financing, distribution and sales. Join us as industry insiders and modern disrupters foretell how traditional business models will be transformed.

Speaker(s):

Grayson Brulte, *Brulte & Company, Brulte & Company*

Renee Horne, *Vice President, Consumer Lending, USAA*

Charles Sutherland, *Chief Product Officer, Fiserv Lending Solutions*

4:00PM - 5:00PM

Auto Finance

Bonnet Creek Salon I

The Digital Customer Experience

In this session, learn how to best integrate digital utilities within your institution and see how they play out in the real world. We will discuss how digital sales practices affect the consumer and ways to address customer concerns as new technology is rolled out. This session will feature a discussion with industry stakeholders and consumer advocates on how best to serve customers in a digital dimension.

Speaker(s):

Jim Bandy, *Director, Business Development, Western Union*

Al Dominick, *Chief Executive Officer*, DirectorCorps, Inc.
Amanda George, *Vice President, Product & Strategy*, RouteOne
Adam Russell, *Executive Director, Financial Services*, Neustar

Tuesday, March 13, 2018

9:20AM - 10:20AM

Auto Finance

Bonnet Creek Salon I

A Futurist's Take: Trends Shaping Tomorrow's Auto Industry

Buckle up, ladies and gentlemen. A leading industry analyst takes us outside the day-to-day economic data of the auto market to explore emerging trends and the impact Washington policymakers may have on the auto industry. Learn how today's developments could impact the industry down the road.

Participants will be able to:

- Discuss the most recent auto industry trends
- Describe the impact Washington policymakers may have on the auto industry
- Fields of Study: Management Services, Economics

This course is eligible for 1.0 CPE credit

Speaker(s):

Haig Stoddard, *Senior Industry Analyst*, WardsAuto

10:55AM - 11:55AM

Auto Finance

Bonnet Creek Salon I

Racing to Victory in Auto Finance Servicing Compliance

Regulatory scrutiny has increased surrounding servicing in the auto finance market. State and federal regulators are ramping up oversight and enforcement actions around many different aspects of servicing, including third-party vendor oversight, add-on products, repossession and collections, complaint management, and credit reporting.

Participants will be able to:

- Discuss increasing regulatory scrutiny surrounding servicing in the auto finance market
- Describe increases in state and federal auto finance regulatory oversight and enforcement actions
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Cynthia Bennick, *Senior Director, Enterprise Compliance and Regulatory Affairs*, Ally Bank

Michael Benoit, *Chairman*, Hudson Cook LLP

1:45PM - 2:45PM

Auto Finance

Bonnet Creek Salon I

Dealer Trends in the Face of Consolidation

What is the future of indirect auto lending? This session focuses on dealer motivations, e-contracting, employee consolidation, and internal dealer issues. Whether your bank is concerned with fraud, arbitration agreements, or general dealer relations, our panel of experts will share methods to maintain good relations with dealerships for years to come.

Speaker(s):

Ben Atkinson, *Head of Lender Success, AutoFi*

Robert Griffin, *Vice President, Indirect Lending, Commerce Bank*

Stuart Holmes, *Executive Vice President, Business Development, AutoGravity*

Andy Mayers, *Lender Solutions Strategist, Cox Automotive*

3:15PM - 4:15PM

Auto Finance

Bonnet Creek Salon I

A Regulatory Oversight Roadmap for Auto Finance Add-On Products

The CFPB, FTC and state regulators are increasingly asking lenders about ancillary products in their examinations. Flattening new vehicle sales and tighter constraints on “dealer mark-ups” are causing dealers to rely more on the sale of ancillary products to grow finance and insurance revenue and improve dealership profitability. Panelists will discuss the challenge of controlling risk and aligning ancillary product oversight activities over dealers and product providers and give auto lenders the roadmap for developing a balanced, risk-based approach.

Participants will be able to:

- Discuss the regulatory environment relative to auto finance ancillary products
- Provide a roadmap for auto lenders to develop a balanced, risk-based approach to oversight of ancillary products
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Jeff Anderson, *Sr Vice President, Recovery and Risk Management, van Wagenen*

Broderick Coats, *Senior Manager, EY*

Kenneth J. Rojc, *Partner, Nisen & Elliott LLC*

4:25PM - 5:25PM

Auto Finance

Bonnet Creek Salon I

Facing Change in the Auto Market

What would your organization do if Amazon started selling cars? If the Chinese car market doubled? If autonomous cars become more widely available? Get insight into these questions and more from a panel of experts to fully prepare

your organization for a host of potential disruptions to your business, from issues in digital retailing to concerns about electric vehicles, make sure you're equipped with the answers to our industry's toughest questions about the future.

Speaker(s):

Cliff Banks, *President, The Banks Report*

David Hollodick, *Senior Vice President, Business Development, Bank of America*

Andy Koblenz, *Executive Vice President, Legal and Regulatory Affairs, and General Counsel, National Automobile Dealers Association*

Mark O'Neil, *Executive Vice President & Chief Operating Officer, Cox Automotive*