

The image features a large, stylized bear sculpture in the foreground, rendered in a low-poly, blue-tinted style. The bear is positioned on the right side, facing left. In the background, a modern, multi-story building with many lit windows is visible against a clear blue sky. The ACUJIA logo is prominently displayed at the top, with the letters in a bold, gold, sans-serif font. A thin, curved gold line arches over the letters. Below the logo, the full name of the organization is written in a smaller, white, sans-serif font.

ACUJIA

Association of Credit Union Internal Auditors

29TH

**ANNUAL CONFERENCE
& ONE DAY SEMINAR**

MESSAGE FROM THE CHAIRMAN



Dear ACUIA Conference Attendee,

On behalf of myself and the entire ACUIA Board, I want to welcome you to the Mile-High City of Denver and the 29th ACUIA Annual Conference. It appears we will again surpass previous year's attendance numbers so there will be an abundance of networking opportunities with your peers.

Our Conference Committee Chairpersons, Dean Swenson and Margaret Chamberlain, have put forth a tremendous effort to bring you a wide-array of relevant session topics presented by subject matter experts. Some of the sessions are designed to entertain while others designed to educate and hopefully provide you with information that you can take back to your respective departments and credit unions.

Beyond the educational sessions and in traditional ACUIA fashion, we will continue to offer you plenty of fun and excitement. Our welcome reception will be held Tuesday evening at which we will again be entertained during our very own 5th annual game show night. A slight change this year to the agenda is that we will be presenting our annual awards for Best Practices, Pat Richey Article of the Year, Randy Manscill Excellence in Service, and Terry McEachern Internal Auditor of the Year during the welcome reception. Please plan to attend and come join the fun!

As you enjoy the conference and the City of Denver during the week please remember that we will again be using the Attendify app where you can find conference information as well as network with other conference attendees. The app is only accessible by conference attendees so don't be shy...share your stories and photos of your adventures with us throughout the week.

As always, please do not hesitate to reach out to myself, other Board members, or the Executive Office with any questions or comments.

Most of all, thank you again for participating in this year's annual conference and for your continued support of ACUIA.


John Gallagher
Chairman, ACUIA

MEETING INFORMATION

REGISTRATION DESK & HOURS

The ACUIA registration and information desk is located in the foyer of the Capitol Ballroom. All meeting attendees must check-in to pick up their conference badge, schedule and welcome gift. Badges must be worn during the conference and to all meal functions.

Monday June 17 th	4:00 – 6:00p
Tuesday June 18 th	7:00 – 10:00a / 4:00 – 6:00p
Wednesday June 19 th	7:00 – 9:00a

Conference materials are available online at the ACUIA website under Conference 2019, click on the resources tab; and through *Attendify*, the ACUIA official conference app for your smart phone. Simply search for 'ATTENDIFY' in the Google Play Store or Apple App Store and follow the directions. >>Note, all presentations are the property of the presenter(s) and cannot be duplicated without prior permission.

HANDOUTS & CONFERENCE MATERIALS



ACUIA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards have the final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to:

National Registry of CPE Sponsors,
150 Fourth Ave.,
North Nashville, TN 37219-2417

NOTE: A link to the online CPE credit request form will be provided at the close of the Annual Conference.

Attire is business casual. Temperature in the meeting rooms may vary. Feel free to bring a jacket or sweater to the meeting. As a courtesy to speakers and fellow attendees, please make sure your cell phone is turned off or placed on vibrate for all conference sessions.

ATTIRE & CELL PHONES

CONFERENCE HOTEL

Hotel checkout: 12:00 pm.
Address: 650 15th St
Denver, CO 80202
Phone: 303.436.1234

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IN CASE OF AN EMERGENCY, IMMEDIATELY NOTIFY THE CONFERENCE DESK OR HOTEL STAFF FOR ASSISTANCE



CONFERENCE EVENTS

MILE HIGH WELCOME RECEPTION GAME SHOW NIGHT & AWARDS CEREMONY

TUESDAY JUNE 18th 6:30 - 8:30p Capitol Ballroom

We're kicking off the conference in a big way! Tuesday evening's Mile High Welcome Reception with our 5th annual opening night game show extravaganza.

The stage will come to life with **ACUIA Game Show Night** where the prizes will be flowing for both contestants and our live studio audience.



Then watch as the winners of the annual award competitions are presented, including the coveted **Auditor of the Year**.

Our exhibitor partners will all be there, so stop by and get to know the organizations that are an integral part of the ACUIA.

ANNUAL BUSINESS MEETING

WEDNESDAY JUNE 19th 12 - 1:30p Capitol Ballroom



The Annual Business Meeting will be conducted during lunch on Wednesday. The 2019 Board of Directors will also be announced at the meeting.

TASTE OF DENVER DINING TOUR

WEDNESDAY JUNE 19th 5:30 - 9p Depart Hyatt Lobby



Eat Your Way Through The Heart Of The Mile High City. Enjoy a culinary walking tour through the most historic neighborhood in Denver—Larimer Square. On this local dining experience you will enjoy signature and seasonal dishes from award-winning chefs and artisans. Dress comfortably, come hungry and wear good walking shoes.

Several special events are planned throughout the conference week. Come join us as we let down our hair...just a bit...to play some games, recognize colleagues for their outstanding work and take in some of the amazing sights, sounds, tastes and drinks of Denver.

DENVER MICRO BREWERY TOUR & DINNER

THURSDAY JUNE 20th
6 - 9p Departure from Hyatt Lobby

With over 100 craft breweries located right in the Mile High City, a Brew Tour is a must-do event while in Denver. During the evening you'll visit three thoughtfully selected breweries and learn about the craft brewing process. The tour includes a catered dinner by a local culinary icon. Door-to-door transportation is provided so you'll be able to indulge for the evening.



5TH ANNUAL ACUIA FAMILY GAME SHOW NIGHT



Are You Ready?!...

We're continuing our conference tradition with *ACUIA Game Show Night*. It is always a great and memorable evening of entertainment, competition and most importantly, Fun! Whether you're on-stage as a contestant or part of the live studio audience, there will be plenty of prizes and opportunities to participate.

This year, we're starting off with winners...award winners that is as we present the Annual Awards including: Best Audit Practice, Best Article, the Chairman's' Excellence in Service Award and the coveted ACUIA Auditor of the Year Award. Could one of the winners be you?!

A graphic for the ACUIA Awards Annual Ceremony. The text "ACUIA" is in a large, gold, serif font with a curved line above it. Below it, "AWARDS" is in a much larger, gold, serif font. At the bottom, "ANNUAL CEREMONY" is in a smaller, gold, serif font. The background is a dark blue, starry space with light trails and a grid pattern.

ACUIA
AWARDS
ANNUAL CEREMONY

EVENT SPONSORS

A Special Thank You to Our Conference Event Sponsors

Dinner on the Town

TASTE OF DENVER DINING TOUR

There's nothing like a night on the town, and nothing better than a personally guided tour to some of Denver's best dining. Combine it with a fascinating lesson on the rich history of downtown and it makes for the perfect evening. All in part to our friends at CliftonLarsonAllen. Be sure to give a nod of appreciation to **GREG SCHWARTZ, DEAN ROHNE, RANDY ROMES, GREG SCHLITZ** and **ANA FORET** for co-sponsoring this memorable night out.



Sponsor



Pints All Around...for Everyone!

MICRO BREWERY TOUR & DINNER



In the great American beer landscape, Colorado reigns as the state with the 3rd highest concentration of craft breweries. Be sure to thank **CHRIS VALLEZ, ERIN DOOLITTLE** and all our good friends at **NEARMAN, MAYNARD & VALLEZ** who are gracious co-sponsors for this indulgent evening of brewery hopping some of Denver's trendy micro breweries and dinner catered by an iconic Denver Restaurant.

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Conference Badge Lanyards

What's in a Name...Everything!

Lanyard



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metasource.



With record attendance at this year's conference we also have a record number of first time attendees joining us. Which means lots of fresh faces and new names. What better way to start learning names than a lanyard to keep your badge front and center. We have just that, courtesy of our friends at **METASOURCE**. Be sure to look for **HANK DAVIS, DENI ARCHER** and the entire **METASOURCE** team and say thanks!

CONFERENCE FACULTY

BRAD ATKIN, CPA, CISA, CITP, SOC – Shareholder – IT Advisory and Security Group, Doeren Mayhew has With nearly 15 years of experience, Brad works closely with credit unions to ensure compliance, identify threats and protect critical data. Through the firm’s tiered cybersecurity solution CYBERCLAW™, he performs risk assessments, vulnerability assessments, policy and procedure reviews, phishing exercises and much more to provide a holistic view of credit union’s cyber environments.

MARCIE BOMBERG, Senior Manager, Wipfli LLP has over 25 plus years experience in the financial services industry segment as a former BSA Officer, Chief Risk Officer, as well as a former CEO of a blockchain based technology company, and currently serves as the Chair of Marquette University’s Emerging Technology Lab. As the lead of Wipfli’s strategic advisory services area she advises clients on all aspects of Digital Transformations, from technology, to process, culture, talent, and risk.

CATHERINE BRUDER, CPA, CITP, CISA, CISM, CTGA, SOC serves as an IT Consultant, for Doeren Mayhew. Catherine is a national expert in the design and implementation of information technology (IT) internal controls for financial institutions. With services ranging from IT general controls through vulnerability assessments and cybersecurity, she brings operational knowledge leveraged with more than 29 years of experience working with credit unions. Catherine is a leader in the area of System and Organization Controls (SSAE 18) reporting, an accredited AICPA SOC auditor and providing technical guidance to other CPA’s in the correct performance of the SOC engagement.

KRIS BULLINGER has been with Compliance Services Group since 2014. Before joining CSG, Kris worked for WSECU, Blue Federal Credit Union, and TwinStar Credit Union, primarily in Lending and Branch Operations. She has her Bachelor’s Degree in Accounting from Western Governor’s University, and is a regular speaker at industry events.

DUSTIN BIRASHK, Partner, Moss Adams, LLP has been in public accounting since 1999 and specializes in serving financial institutions and financial services organizations, including credit unions, community banks, thrifts, mutual banks, SEC banks, mortgage banking companies, not-for-profit financial services organizations, and bridge financing companies. He is responsible for financial audits, operational audits, and other consulting engagements.

TRACI BROWN is the author of several books including her Amazon bestseller Persuasion Point and her newest release, How to Detect Lies, Fraud and Identity Theft. She holds a business degree from the University of Colorado and is a certified master practitioner of Neuro Linguistics, Hypnosis and Hawaiian Huna. Traci is a Three Time US Collegiate Cycling Champion and former member of Team USA.

MARIA ADAIR-CHULSKI, AAP a Senior Account Executive at the Federal Reserve Bank Chicago Custom Relation and Support Office started at the Los Angeles Branch of the Federal Reserve Bank of San Francisco over 43 years ago. Her experience spans a broad spectrum within the Fed, including, Check Adjustments, Personnel, Cash, Savings Bonds, Treasury Securities and Business Development. She’s been in Business Development as a Senior Account Executive for the last 22 years, managing one of the largest portfolios in the country. Currently her portfolio consists of Regional Banks and large Credit Unions in Southern California, San Diego, Idaho, Oregon and Arizona.

FRANK DRAKE is a Senior Partner at Smith Debnam and has more than 30 years of legal experience. He concentrates his creditors’ rights practice in the areas of bankruptcy and commercial litigation. Frank represents credit unions, banking and financial institutions, consumer and commercial lenders, and student loan agencies. Frank has taught classes on bankruptcy and commercial law for various Bankers Associations as well as the National Association of State-Chartered Credit Union Supervisors and various states’ Credit Union Leagues.

TONY FERRIS is a leading financial services strategist and CEO of Rochdale Paragon. He has devoted 18-plus years to the financial services industry focused on creating competitive advantage through organizational and strategic development, collaborative partnerships, and internal process competencies. For the past 14 years, Tony has partnered with and guided C-Suite professionals to identify the unseen, implement the difficult, and create sustainable solutions that maximize results.

ANA FORET has 16 years of extensive internal auditing and risk management experience, specializing in operational, compliance and financial reviews for the credit union industry. Prior to joining CLA, she worked as the Chief Internal Audit and Chief Risk Officer for Service Credit Union (SCU), a \$3 billion state chartered, federally insured credit union headquartered in Portsmouth, New Hampshire. She held the positions of Chief Internal Audit for 10 years and Chief Risk Officer for 2 years.

JOHN GALLAGHER, is director of internal audit for State Employees’ Federal Credit Union, a \$2.9 billion credit union in Albany, New York. He has more than 20 years of experience in credit union internal auditing. He has responsibility for the development, oversight, and management of all internal audit functions. He also serves as a member of the credit union’s ERM executive committee. He is the board chair and on the conference planning committee of the Association of Credit Union Internal Auditors (ACUIA), and is a member of the advisory board for CUNA’s Supervisory Committee & Internal Audit Conference.

CHAD M. GARBER, CPA is a Partner and member of BKD National Financial Services Group, Chad serves as the chair and head of the firm’s credit union committee. He has more than 14 years of audit and attestation experience, focusing on providing audit and advisory solutions to financial institutions. Chad has experience analyzing loan loss reserves and assisting with mergers and acquisitions, SEC reporting requirements and integrated audits.

MATT GOBLE is a Senior Compliance Specialist for the Temenos Compliance Advisory team. Before coming on board with Temenos, Matt obtained his MBA from Troy University and worked in-bank as a compliance officer for a large financial institution in North Alabama. Currently, he advises over 600 financial institutions in federal regulatory compliance concerns and manages the website and resource production for the compliance advisory service at Temenos.

ROBIN HOAG, CPA, CGMA, CMC, Shareholder–Financial Institutions Group, Doeren Mayhew. Drawing on 40 years of industry experience, Robin has provided insight to more than 300 financial institutions nationwide. A nationally recognized expert and speaker, Robin is called upon by technical and industry associations due to his extensive industry knowledge. Adept in all facets of financial institution operations, Robin focuses on the overall financial and business goals of clients. Throughout his career, he has guided more than 100 merger and valuation transactions, forecasted project feasibility and product profitability, developed policy manuals and provided vision through strategic plans.

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RONALD D. HULSHIZER, CMA®, CGEIT®, CISA® Managing Director BKD has more than 25 years of experience helping companies with IT, security and financial accounting issues. He focuses on providing internal audit IT and IT security services to financial institutions.

EILEEN ILES, CPA, CGMA, CIA, CFSA, CCSA, CRMA, is a Partner in Crowe Horwath LLC's Risk Management Financial Institution Group. Eileen has over 25 years of experience serving financial institutions. She has spent the most recent 17 years with Crowe consulting with clients ranging from community banks to multi-billion dollar institutions throughout the United States. Eileen also served as an Accounting adjunct faculty member at the University of New Mexico for five years. Currently, she develops and instructs banking courses for Crowe and various banking associations.

JOHN KANEKLIDES, CIA is a Consulting Partner and co-founder at The Audit Library Consulting Group. In addition to his consulting work, he was the Audit Senior at Sharonview Federal Credit Union, and brings this first-hand knowledge to benefit his clients. A dedicated advocate for the Internal Audit industry, John served as the Academic Relations Coordinator for the Charlotte, NC Chapter of the IIA for five years. He is also a classically trained singer, and has won international acclaim.

CARRIE KENNEDY, Partner, Moss Adams, LLP has practiced public accounting since 1997. She provides financial auditing, operational auditing, and other consulting services for financial institutions, credit unions, community banks, SEC banks, and other financial services organizations. Her experience includes initial public offerings, SEC reporting, start-up institutions, mergers and acquisitions, HUD reporting, and Sarbanes-Oxley and FDICIA reporting.

MICHAEL KRATEN, PhD, CPA specializes in the development of business strategies that stimulate the generation of long term sustainable value. He maintains areas of expertise in communication techniques, corporate social responsibility, decision analysis, enterprise risk management, entrepreneurship, financial modeling, forensic analysis, sustainability, and valuation. Dr. Kraten began his career in the assurance, advisory, and management consulting practices of Deloitte, one of the "Big Four" global accounting firms. After serving as a Management Consulting Partner in the New York headquarters office of BDO, he co-founded the entrepreneurial consulting practice AQPQ. The acronym refers to the Academic and Practitioner Qualifications of the firm. He is also a senior Professor at Houston Baptist University (HBU).

SUSAN LANDAUER is a Partner in the Forensic Accounting Services Group, LLC which specializes in fraud investigations, prevention and training. She is a CPA with more than 25 years of experience in the accounting and the financial services industry. Susan has conducted numerous fraud investigations for clients in various industries, including banking, manufacturing, construction and others. She has also testified as an expert witness in federal and local courts and is a member of the American Institute of CPAs, the Association of Certified Fraud Examiners and the Capital District chapter of the Association of Certified Fraud Examiners.

ARAN LOFTUS Senior Manager, Moss Adams LLP, has practiced public accounting since 2007. He provides auditing, accounting, regulatory compliance, and SEC reporting services to numerous companies in the financial institutions industry, focusing on credit unions and community banks. Aran devotes the majority of his time to auditing financial institutions, and focuses his remaining time on consulting financial institutions on credit quality, loan documentation reviews, lending operation reviews, and validating allowance for loan and lease loss methodologies.

BARRY LUCAS, CPA, CIA, has served as the internal auditor for Desco Federal Credit Union since 1988. A member of ACUIA from the beginnings of the organization, he has served as a presenter at the annual conference, as the chairman of the Election Committee and on the Board of Directors of ACUIA for nearly nine years. He is currently ABD for his doctorate in accounting from Argosy University in Sarasota, Florida. In addition to working for Desco FCU, Barry also is a fulltime professor of accounting at Shawnee State University in Portsmouth, Ohio.

BOBBY MCKONE has over 13 years of law enforcement experience, having served as a correctional deputy, Patrol Corporal, Field Training Commander, law enforcement instructor, and a police detective specializing in financial crimes, narcotics, and criminal gang investigations. He holds an Advanced Law Enforcement Certificate from the North Carolina Department of Justice and the West Virginia Law Enforcement Professional Standards Division. He is a certified law enforcement instructor through the Federal Bureau of Investigation and he holds a degree in Criminal Justice/Police Science. He recently left the law enforcement profession and is now the Security and Risk Manager for Marine FCU, responsible for overseeing physical security and financial crimes.

KIAN MOSHIRZADEH, Kian Moshirzadeh is a CPA with over 25 years of experience working for banks, regulators and credit unions. Over the past 25 years, he has assisted credit unions almost exclusively not just with audits, but with various other issues such as operational effectiveness and efficiencies. He has been instrumental with assisting credit unions in negotiating with regulators and bond carriers.

TODD NEWTON, a Daytime Emmy Award winning TV personality, is often referred to by industry insiders as "The Host with the Most," Newton's amiable persona on E! Entertainment Television brought viewers in more than thirty countries face to face with Hollywood's elite for over a decade. Todd entered the world of game shows in 1999 on GSN's Hollywood Showdown. Since that time, he has awarded contestants over thirty million dollars in cash and prizes on Whammy, Instant Millionaire, Made in the USA, Monopoly Millionaire's Club and Family Game Night. Todd also serves as host of The Price Is Right Live!-a live stage version of the iconic game show classic currently touring the US.

JEFF OWEN serves a variety of roles providing support to the administrative and capital markets practice of Rochdale. He utilizes his breadth of experience and analytical expertise to lead a variety of credit union, corporate credit union and CUSO engagements, including enterprise risk management implementations and assessments, mergers, core conversions, strategic planning, compliance-related engagements, software implementations, process re-engineering and member and market demographic studies.

DANIEL PANDURO is a Technology Risk Consultant at Crowe LLP's Risk Consulting practice. He has performed reviews of general information system controls and application controls for financial institutions, public sector entities, and manufacturing & distribution firms with a focus on Logical Security, IT Operations, Physical Security, IT Management and Oversight, Business Continuity Planning, Electronic Banking (Wires/ACH), Insurance, Vendor Management, and Item Processing.

DAVID C. RABB, CPA is a Director and member of BKD National Financial Services Group, David has more than 10 years of experience working with public and closely held financial institutions ranging in size from \$40 million to \$9.5 billion in total assets. He has experience in the analysis of loan loss reserves, SEC

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reporting requirements and integrated audits under Sarbanes-Oxley Section 404. David also serves as the East Region liaison on the firm's internal control over financial reporting committee.

DEAN ROHNE, CPA, CIA is a principal with CliftonLarsonAllen specializing in credit unions. With over 20 years of experience providing audit, internal audit and consulting services to credit union and credit union related organizations, he has provided consulting services in the areas of business lending, enterprise risk management, bond claim preparation, product costing and profitability, and asset/liability management. He also has experience related to credit union 990 tax issues as well as unrelated business income tax issues.

RANDY ROMES has twenty years of experience in performing and leading cybersecurity risk assessments and penetration testing, assisting clients in responding to intrusions and breaches, and advising clients on mitigating cybersecurity risks and improving IT operations. Areas of expertise include: Cyber Security, Penetration Testing and Vulnerability Assessments, Cyber Fraud Incident Response, PCI Credit Card Security Compliance, HIPAA Security Compliance.

R. TODD SHERPY is a founding partner in the law firm of Sherpy & Jones, P.A. with offices in South Carolina and Georgia. The firm is dedicated to serving all legal needs of Credit Unions; and provides day-to-day compliance, compliance auditing, training and consulting services to Credit Unions throughout the United States. Todd dedicates a large portion of his time to teaching credit unions, having made presentations in 46 states and has been a participating as an instructor through CUNA & Affiliates Regulatory Compliance, Collections and Credit Counseling, Marketing, Consumer Loan Officer and Economics and Investments Schools and Conferences.

RYAN STUCKY, Senior Manager, Moss Adams, LLP has practiced public accounting since 2000. He provides audit services to financial institutions, rural telecommunications companies, and manufacturing companies, and he is well versed in employee benefit plans. His experience includes audits, reviews, compilations, trust examinations, and director examinations.

RANDY THOMPSON, PhD. is the CEO and founder of TCT Risk Solutions LLC a CUSO. He has consulted with Credit Unions, for the past 30 years. A frequent speaker at League and Association meetings, he has authored papers and articles for Credit Union trade journals and for the New Jersey Credit Union League, CA/NV Credit Union League, CU Times and CU Business trade magazines. Dr. Thompson was awarded the Kim Bannon Eternal Flame Award for service to credit unions in 2013.

CHELSEA TREBONIAK is the president of Critical Ops. She launched the company in 2012 after serving as a Captain in the United States Army with the 82nd Airborne. Her passion for teamwork and group dynamics led to the development of programs to identify, analyze, and reduce an organization's risk. Since then, she has grown the one-person enterprise to six core employees supporting multiple contractors and a network of dozens more associates across the country. Chelsea graduated from The United States Military Academy at West Point with a B.S. in Management. She completed the Goldman Sachs 10,000 Small Business Program with awards in presentation effectiveness.

KEVIN TUININGA is the Associate General Counsel for Administrative Law. Kevin moved to the United States from Alberta, Canada, in 1997 and now lives in Burke, Virginia. He joined the NCUA in 2009 after graduating from Creighton University School of Law.

CHRIS VALLEZ, CPA has been associated with Nearman, Maynard, Vallez, CPAs since 1991, during which time he has advanced to the position of Partner. Chris has been involved with hundreds of credit union audits. In addition to being a Partner of the firm, Chris is a member of the firm's Accounting and Auditing Standards Committee. Chris is a volunteer on the AICPA's Depository Institutions Expert Panel (DIEP). Since 2005, Chris has served on the Steering Committee for the AICPA National Conference on Credit Unions and from 2007 - 2015 served as the Committee Chairman.

FRANK WEIDNER brings over 30 years industry experience to his talk, with his current role being CEO of Wings Financial Credit Union. His career has spanned many roles and organizations but is always guided by his motto of "numbers in my head but members in my heart".

OLIVIA WHIPPLE, CIA is a Consulting Partner and co-founder at The Audit Library Consulting Group, and the creator of The Audit Library, an online subscription service for Internal Auditors. Olivia has over 15 years of financial institution and audit industry experience, and served as the Chief Audit Executive at Sharonview Federal Credit Union before becoming an entrepreneur. A lifelong writer, Olivia is the author of The Audit Library Blog, an online publication about auditing theory, practice, and the unique challenges and opportunities auditors experience.

ALAN WHITE founded CU Accelerator and serves as its President. He oversees all aspects of the business and is responsible for developing service offerings and developing client relationships. Alan is active in the field serving clients as well. His client work includes performing risk assessments, conducting training for Executives, Boards, and Supervisory Committees, and designing and implementing risk management practices, project plans, and program measurements. He has worked with over 60 credit unions ranging in size from \$170 million to over \$8 billion in assets.

ROBERT WILLIAMS, Product Development Director Federal Reserve Bank of Chicago, an innovator at the Federal Reserve, Rob works with legacy payment services to identify new ways to service financial institutions like Credit Unions. In his 20 years with the Federal Reserve, he has been principal to a number of initiatives including relocating a currency vault, developing a US Treasury ACH settlement system, and bringing to market multiple FedACH products used by thousands of banks and credit unions.

AMANDA SCHLAGER WICK is a Trial Attorney with the Money Laundering and Asset Recovery Section of the Department of Justice. She specializes in cases prosecuting third party money launderers, unregistered money servicing businesses, and cases involving virtual currency. Prior to working at MLARS, she was an Assistant U.S. Attorney in the Eastern District of Missouri, the Northern District of Alabama, and the Northern District of Georgia.

RICK WOODS is a Founder and Director of Sales and Marketing at Security Compliance Associates, LLC (SCA). Mr. Woods' responsibilities include managing and growing SCA's sales force and marketing operations. The Pittsburgh Steelers drafted him out of Boise State University, where he majored in history. After a six year NFL career, he involved himself in financial institution sales. He has over twenty years experience in financial institution sales and marketing, including credit card processing, EDI, and Internet Banking solutions.

PAMELA YU is Special Counsel to the General Counsel at the NCUA. Born and raised in Ontario, Canada, she received her law degree from George Mason University in Arlington, Virginia in 2004. Pamela joined the NCUA in 2008 and now lives in Denver, Colorado.

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ANNUAL AWARDS

Terry McEachern Internal Auditor of the Year Award

The Terry McEachern Internal Auditor of the Year Award was established in 1995 by Royal Credit Union to recognize Terry McEachern as the founder and first president of the Association of Credit Union Internal Auditors. In 1989, as RCU's internal auditor, McEachern organized a group of auditors in her area to meet and share ideas about internal auditing. She served as the association's first president and served on the ACUIA Board of Directors for more than 10 years. This award is presented to an internal auditor who has made a significant contribution to the internal audit profession and to the credit union industry. The award recipient has demonstrated personal and professional leadership in serving the industry, profession and community.

AUDITOR OF THE YEAR AWARD WINNERS

Year	Winner	Year	Winner
2018	Bobby Nichols	2007	Elizabeth Dary
2017	Julie Wilson	2006	Tabitha Ernst Chadwick
2016	Jill Meznarich	2005	Pat Richey
2015	Patrick McCullough	2004	Robin C. Fitchett
2014	John Gallagher	2003	Vicki L. Adams
2013	Beverly McMahan	2002	Betty Cramer
2012	Jack Lynch	2001	Valerie Weimer
2011	Kara Giano	2000	Jennifer Parker
2010	Barbara Franco	1999	C. Joseph Marschall
2009	Barry Lucas	1998	John Mason
2008	Linda Goff	1997	Randy Manscill



Bobby Nichols
2018 Auditor
of the Year

Pat Richey Article of the Year Award

Each year the article is selected by the magazine's editor, as the best published article from the quarterly magazine, *The Audit Report*, and from articles published on the ACUIA website. All articles from these two sources are automatically considered for this annual award.

Year	Winner	Article
2018	Shauna Woody-Coussens	Business Email Compromise
2017	Todd Sheryp	Definitely Sweat the Small Stuff
2016	Barry Lucas	Tale of the Dinosaur—How One Veteran IA Keeps his Edge
2015	Doug Wright	Some Thoughts About Leverging Your Audit Coverage
2014	Tom Schauer	Advanced Persistent Threats

Randy Manscill Excellence in Service Award

The Excellence in Service Award is an award given each year to an ACUIA volunteer who exemplifies the spirit and dedication of volunteer service in going above and beyond the call of duty. The recipient of this award is selected by the ACUIA Chairman.

EXCELLENCE IN SERVICE AWARD WINNERS

Year	Award Winner	Year	Award Winner
2018	Nathan Cunningham	2010	Beverly McMahon
2017	Tabitha Ernst-Chadwick	2009	Barry Lucas
2016	Doug Wright	2008	Jennifer Pratt
2015	Amy Schaefer	2007	Samuel Capuano
2014	Dean Rohne	2006	John Gallagher
2013	Linda Goff	2005	Cathy Smoyer
2012	Ellen Simpson	2004	Ronald Kampwerth
2011	Dana McCranie	2003	Randy Manscill

The Best Internal Audit Practice Award

A Best Audit Practice is any auditing routine/procedure/audit program step/or audit technique that you have developed that contributes to an effective audit or covers an administrative function for an IA department.

BEST PRACTICE AWARD WINNERS

Year	First Place	Second Place	Third Place
2018	Coastal FCU	Michigan State FCU	Royal CU
2017	BayPort CU	First Community CU	Royal CU
2016	Wings Financial CU	BayPort CU	Royal CU
2015	Fairwinds CU	BayPort CU	Wings Financial CU
2014	BayPort CU (3 way tie 1st)	Coastal CU	Financial Center CU
2013	Wings Financial CU	Royal CU	Public Service CU
2012	Golden 1 CU	Wings Financial CU	Golden 1 CU
2011	Royal CU	US New Mexico CU	Golden 1 CU
2010	Royal CU	Royal CU	Golden 1 CU
2009	Royal CU	none	none
2008	Golden 1 CU, Sacramento	none	none
2007	Beverly McMahon, Century FCU	none	none
2006	Nathan Cunningham, Deseret First FCU	Sam Han, Andrews FCU	Beverly McMahon Century FCU
2005	Nathan Cunningham, Deseret First FCU	Andrea Fairbanks WEOKIE CU	Laura Rea, University FCU
2004	No Entries		
2003	Joe Rivera New Mexico Educators FCU	Tirso Morales Tropical Financial CU	Michell Huber Financial Partners CU

TUE

WED

THU

FRI

7 - 8A

CAPITOL 1

CAPITOL 2

AGATE C

CAPITOL 3

10 - 10:30A

12 - 1P

REGISTRATION / BREAKFAST

Capitol Ballroom Foyer | 4

Seminar - 1 Auditing 101

Learning Level: BA

Field of Study: Auditing

Presenters: John Gallagher, Barry Lucas, Ana Foret

Auditing 101 is geared towards those new to internal auditing or new to credit unions and will provide best practices for seasoned auditors as well. The session will include: Roles, Responsibilities and Relationships Communications and Follow-up Planning and Performance of Audit Work Internal Auditor Tools.

Seminar - 2 Enterprise Risk Management - Pt. 1

Learning Level: BA / IM

Field of Study: Management Services

Presenters: Todd Sherpy | Frank Drake | Michael Kraten | Alan White
Randy Thompson | Jeff Owen | Bobby McKone

This day-long session is all about ERM. Whether you are experienced or new to the field, sessions will delve into the challenges and issues involving various aspects of risk. The day will be broken into five integrated sessions with ample time built in for questions and discussion. Session topics range from legal and compliance to navigating and understanding the key risk factors, using gaming theory to identify and mitigate risk, and criminal gangs in the banking system.

Seminar - 3 Supervisory Committee (SC) by and for SC Professionals Pt. 1

Learning Level: BA

Field of Study: Auditing

Presenter: Chelsea Treboniak

The Supervisory Committee (SC) serves as the cornerstone of internal controls for the CU members. Committee members are expected to understand the three-part CU governance model, regulations, and components of fiduciary duty. In a majority of situations, volunteers assemble to populate the committee thereby creating a collection of dynamic backgrounds and varying levels of experience with specific responsibilities of a committee member. This workshop will allow SC members to share their experiences, communicate with complete transparency, and establish a network of trusted associates dedicated to their volunteer position. The opportunity will encourage the attendees to consider existing employment, personal testimonials, and geographical situations to serve as a more valuable Supervisory Committee member and contributor to the larger CU community.

Seminar - 4 Sharpening Your Audit Skills and The Governance Audit Pt 1

Learning Level: IM

Field of Study: Auditing

Presenter: Sue Landauer

Join us for the day that counts towards the Certified Credit Union Internal Auditor (CCUIA) recertification. The session will include review and updates on materials from the original training program. Then address the governance audit, one of the most challenging to conduct yet should be on everyone's audit calendar. We will walk attendees through the steps to successfully complete this essential audit. Not certified yet, come preview the full CCUIA program course. **Note: this session is open to all attendees.**

Refreshment Break

Capitol Ballroom Foyer

LUNCH

Capitol Ballroom 4

Seminar - 5 Auditing 202

Learning Level: IM

Field of Study: Auditing

Presenters: John Gallagher, Barry Lucas, Ana Foret

Now that the preliminaries are done, the graduate students will move on to the second level of learning in this advanced class. Taught by some of the best instructors, Auditing 202 will build upon the lessons and ideas of the first session.

Seminar - 6 Enterprise Risk Management - Pt. 2

Learning Level: BA / IM

Field of Study: Management Services

Presenter: Todd Sherpy | Frank Drake | Michael Kraten | Alan White
Randy Thompson | Jeff Owen | Bobby McCone

Continued from morning session...This day-long session is all about ERM. Whether you are experienced or new to the field, sessions will delve into the challenges and issues involving various aspects of risk. The day will be broken into five integrated sessions with ample time built in for questions and discussion. Session topics range from legal and compliance to navigating and understanding the key risk factors, using gaming theory to identify and mitigate risk, and criminal gangs in the banking system.

Seminar - 7 Supervisory Committee (SC) by and for SC Professionals Pt. 2

Learning Level: BA

Field of Study: Auditing

Presenter: Chelsea Treboniak

Continued from the morning session...The Supervisory Committee (SC) serves as the cornerstone of internal controls for the CU members. Committee members are expected to understand the three-part CU governance model, regulations, and components of fiduciary duty. In a majority of situations, volunteers assemble to populate the committee thereby creating a collection of dynamic backgrounds and varying levels of experience with specific responsibilities of a committee member. This workshop will allow SC members to share their experiences, communicate with complete transparency, and establish a network of trusted associates dedicated to their volunteer position. The opportunity will encourage the attendees to consider existing employment, personal testimonials, and geographical situations to serve as a more valuable SC member and contributor to the larger CU community.

Seminar - 8 Ripped from the Headlines Pt. 2

Learning Level: IM

Field of Study: Auditing

Presenter: Sue Landauer

Continued from the morning session...the afternoon session continues the 2nd half of the CCUIA re-cert program. We will delve into the latest schemes, tactics and ultimately failed fraud attacks, using the latest headline stories as examples. This fascinating seminar will open your eyes to the never ending schemes from within credit unions across the country.

Capitol Ballroom Foyer

AFTERNOON REFRESHMENT BREAK

3:00 - 3:30P

Capitol Ballroom

MILE HIGH WELCOME RECEPTION & GAME SHOW NIGHT

6:30 - 8:30P

We're kicking off the conference with some fun and games at the Mile High Welcome Reception. We kick-off the conference with the 5th edition of ACUIA Game Show Night. Then for the first time we're recognizing our annual award winners during the festive evening as we convene the 29th annual conference. Catch-up with colleagues and meet some new ones as we acclimate to the altitude in Denver.

Capitol Ballroom Foyer

EXHIBITOR GRAND OPENING

6:30 - 8:30P

CAPITOL 1

CAPITOL 2

AGATE C

CAPITOL 3

TUE

WED

THU

FRI

7 - 8A

8 - 8:45A

8:45 - 9:30A

9:30 - 10:45A

10:45 - 11A

11A - 12:15P

CAPITOL 1

CAPITOL 2

CAPITOL 1

CAPITOL 3

CAPITOL 3

CAPITOL 5

12:15 - 1:30P

REGISTRATION | BREAKFAST

Capitol Ballroom Foyer | 4

Welcome & Opening Announcements John Gallagher - SEFCU, Chairman ACUIA
Todd Newton - Emmy Award Winning Entertainer

>> ALL GENERAL SESSIONS LOCATED IN CAPITOL BALLROOM 5 -7 <<

Gen Ses 1 - Reading Body Language

Learning Level: BA

Field of Study: Specialized Knowledge

Presenter: Traci Brown

Are you winning the game of Two Truths and a Lie? You play every day and don't even know it. Let Body Language Expert Traci Brown Show You How to Win the game to dramatically improve your bottom line...and detect fraud before it happens. You'll learn how to separate the lies from the truth in today's headlines...and in your own life so you're never deceived again.

Gen Ses 2 - The Journey from CIA to CEO

Learning Level: BA

Field of Study: Auditing

Presenter: Frank Weidner

Frank shares the learnings gleaned over his life journey including the road from Certified Internal Auditor and a founding member of ACUIA to his current role as CEO of Wings Financial Credit Union. With over 30 years of industry experience in a multitude of roles, Frank has some life observations that will prove valuable wherever your professional aspirations take you.

Refreshment Break | Exhibits Open

Capitol Ballroom Foyer

Gen Ses 3 - Roundtable Discussions by Region

Roundtable discussions offer an outstanding opportunity to efficiently cover broad variety of current topics and issues. Grouped by Regions, take this final opportunity to connect with colleagues from your area for these roundtable discussion sessions.

Learning Level: BA

Field of Study: Auditing

Region 1 Roundtable Hot Topic Discussion | Moderator Julie Wilson

Region 2 Roundtable Hot Topic Discussion | Moderator Andrea Munoz

Region 3 Roundtable Hot Topic Discussion | Moderator Tom Cosby

Region 4 Roundtable Hot Topic Discussion | Moderator Georgetta Carvin

Region 5 Roundtable Hot Topic Discussion | Moderator Michael Moreau

Region 6 Roundtable Hot Topic Discussion | Moderator Jason Alexander

LUNCH - ANNUAL MEETING & CCUIA PINNING CEREMONY

Capitol Ballroom 4

LEARNING LEVELS

BA=BASIC

IM=INTERMEDIATE

ADV=ADVANCED

TUE

WED

THU

FRI

Brk-Out 1-A - Outsourcing – Co-Sourcing and Maintaining an Independent Department

Learning Level: BA

Field of Study: Auditing

Presenter: Dean Rohne

A risk for credit union internal audit departments is when the entire department is outsourced. This session will review success co-sourcing arrangements as well as best practices in maintaining an independent department.

Brk-Out 1-B - Ready to Sign a Contact...NOT SO FAST!

Learning Level: BA

Field of Study: Auditing

Presenter: Frank Drake | Todd Sheryp

Contracts mean commitment...that too often only an attorney can undo. Before you put ink on the paper it's imperative to dot your (I's) cross your (T's) and be absolutely certain the everything is in order.

Brk-Out 1-C - Simple Solutions to CECL

Learning Level: BA

Field of Study: Auditing

Presenter: Chris Vallez

Recently the NCUA and FASB have given a green light to a simplistic solution for the coming change in the allowance for loan losses calculation due in 2022. The simplistic solution to CECL is the WARM method. Please join me for a look at the calculation and who might this solution be right for.

Brk-Out 1-D - Cloud Cybersecurity

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Randy Romes

Cloud Cybersecurity Governance, Oversight & Risk Mgt. Continued migration of CU business applications, data processing and management, and IT operations to cloud service providers presents a new set of challenges. This session will explore those challenges and equip CU internal auditors to better understand:

- > Risks associated with services outsourced to cloud service providers
- > Control frameworks and risk mgt tools to govern and oversee cloud service providers

Refreshment Break | Exhibits Open

Capitol Ballroom Foyer

Brk-Out 2-A - Documenting Observations Outside of Audit Scope

Learning Level: BA

Field of Study: Auditing

Presenter: Chad Garber | David Rabb

Learn what steps internal auditors should take when they identify concerns that are outside the scope of the audit being worked on or when outside of the work environment. We'll also cover how to add value outside of the planned audit and trends to be on the lookout for.

Brk-Out 2-B - Designing a BSA/AML Framework for Virtual Currency

Learning Level: IM/AV

Field of Study: Auditing

Presenter: Marcie Bomberg

The "301 Level" of virtual currency and the underlying technology that makes it work, Blockchain. If your Credit Union is considering jumping in the Virtual Currency pool, how to assess the risks and design a BSA/AML program for this high risk industry.

Brk-Out 2-C - Interaction Between Key Risk Factors

Learning Level: BA

Field of Study: Auditing

Presenter: Randy Thompson

Credit Unions must manage all risk areas to ensure they maintain a healthy institution. This session will discuss the interactions between these four key risk factors: Credit Risk, Interest Rate Risk, Liquidity Risk, and Compliance Risk and discuss ways to create targeted actions that follow the strategic direction of the CU, identify all risks that may accrue from each action, and employ risk management tools to assess and mitigate each risk.

Brk-Out 2-D - PCI Compliance

Learning Level: BA

Field of Study: Specialized Knowledge

Presenter: Randy Romes

PCI compliance for Credit Unions is complicated by the fact that CUs function as both Merchants and Service Providers. This session will describe the latest updates to the compliance standard, present solutions to common challenges adhering to the standard, and provide internal auditors with clear strategies for how they can support the Credit Unions risk management and compliance needs.

DEPARTURES FOR TASTE OF DENVER DINING TOUR

Hyatt Hotel Lobby

CAPITOL 1

BRK-OUT #1

1:30 - 3p

CAPITOL 2

CAPITOL 3

CAPITOL 5

3:00 - 3:15p

CAPITOL 1

Brk-Out #2

3:15 - 4:45p

CAPITOL 2

CAPITOL 5

CAPITOL 3

5:30P

TUE

WED

THU

FRI

8:00A

8 - 8:45A

8:45 - 9:30A

9:30 - 10:15A

10:15 -10:45A

CAPITOL 1

CAPITOL 5

BRK-OUT # 3

10:45A-12:15P

CAPITOL 2

CAPITOL 3

12:15 - 1:15P

7 - 8A BREAKFAST

Opening Announcements

Capitol Ballroom 4

Todd Newton

Gen Ses 4 - Get Your Game On - Managing Risk In a Digital World

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Michael Kraten | Alan White

Organizations of all types and sizes have struggled to deliver meaningful and memorable Risk Management and Compliance training to their teams. In this session, Professor Michael Kraten of Providence College presents a look at one emerging technique for tackling this problem: experiential gaming. He will discuss the psychology behind gaming, why it helps adult learners absorb material more effectively, and preview risk management and audit games he has used at Fortune 500 companies, not-for-profit enterprises, and small businesses.

Gen Ses 5 - Federal Reserve Payment Risk Update

Learning Level: BA

Field of Study: Auditing

Presenter: Maria Adair-Chulski | Robert Williams

In this session Maria Adair-Chulski and Robert Williams present results from a broad U.S. payment system fraud survey conducted by the Federal Reserve, provide an important prompt about key payment risks, and review resources available to Credit Unions from the Federal Reserve.

Gen Ses 6 - NCUA Hot Topics

Learning Level: BA

Field of Study: Auditing

Presenter: Pamela Yu | Kevin Tuininga

Wondering what's on the minds...and priority list at the NCUA? This session offers an overview of recent issues and activities at the NCUA, including regulatory, litigation, and other developments.

Refreshment Break | Exhibits Open

Capitol Ballroom Foyer

Brk-Out 3-A - Auditing E-Services

Learning Level: BA

Field of Study: Auditing

Presenter: Daniel Panduro

Electronic banking can pose significant risk to the CU if the risk is not managed or mitigated well. Though these risks may be technology and operational risks, they could also lead to member, financial, regulatory, and even reputation risks. This session will discuss the aspects of auditing e-banking services of ACH, Wires, Mobile Banking, and Remote Deposit Capture and the controls to mitigate such risks.

Brk-Out 3-B - Internal Fraud Stories and Lessons Learned

Learning Level: BA

Field of Study: Auditing

Presenter: Aran Loftus | Ryan Stucky

Bad behavior can happen in any part of the economic cycle. We will discuss some of the significant financial institution fraud schemes that have occurred recently, as well as more common themes, occurring in both good times and bad.

Brk-Out 3-C - Compliance Hot Topics

Learning Level: BA

Field of Study: Auditing

Presenter: Kris Bullinger

In this regulatory compliance hot-topics session, we'll update you on key consumer protection regulations and give tips on how to help your Credit Union be compliant.

Brk-Out 3-D - Integrating Machine Learning Into AML

Learning Level: BA

Field of Study: Auditing

Presenter: Nice Actimize

How can you use Artificial Intelligence (AI) to leverage your audit capability for your AML and BSA audits. Regulators continue to focus on these two areas.

LUNCH | EXHIBITS OPEN

Capitol Ballroom 4 | Foyer

TUE

WED

THU

FRI

Brk-Out 4-A - Where Does ERM Stop and Internal Audit Begin

Learning Level: BA

Field of Study: Auditing

Presenter: Eileen Iles

There are seemingly many similarities between Enterprise Risk Management(ERM) and Internal Audit(IA). Many often think of IA as participating with all of the Credit Union's functions and needing to drive ERM. We will explore the misnomer of these perceptions and how each of these activities may be strengthened.

Brk-Out 4-B - Internal Audit: The TRID Files

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Matt Goble

From application to post-closing, this presentation will cover the key regulatory disclosure requirements you should consider when performing an internal audit of an originated consumer purpose mortgage loan, otherwise known as a TRID file.

Brk-Out 4-C - Tools of the Trade

Learning Level: BA

Field of Study: Auditing

Presenter: John Kaneklidis | Olivia Whipple

What are the top seven tools every Internal Audit department should have in place? Learn what your department needs, what makes these tools invaluable, and how to implement them quickly and effectively. We will show you how to meet the required Standards in a way that will raise the profile and visibility of your department and your Credit Union. After this session, you will have the tools and be empowered to use them.

Brk-Out 4-D - Ethics Overview for Internal Audit Professionals

Learning Level: BA

Field of Study: Behavioral Ethics

Presenter: Aran Loftus

In a group setting, we will highlight trends in business ethics as they apply to internal audit professionals and engage in robust conversations about common ethical dilemmas.

Refreshment Break | Exhibits Open

Capitol Ballroom Foyer

Brk-Out 5-A - Leadership Speaking and Executive Presence Bootcamp

Learning Level: BA

Field of Study: Communications & Marketing

Presenter: Dustin Birashk | Carrie Kennedy

Learn what it means to have executive presence and why it's important. Learn techniques for projecting confidence in public speaking. Identify what you can start doing today to build your executive presence and public speaking skills.

Brk-Out 5-B - What's In a Relationship – Audit and SC In Perfect Harmony

Learning Level: BA

Field of Study: Auditing

Presenter: Sue Landauer

It's all about relationships, the unique dynamic presents potential relationship challenges. This session will examine the relationship between IA and SC and will offer ways to maintain and strengthen the relationship.

Brk-Out 5-C - Cybersecurity Update

Learning Level: BA

Field of Study: Auditing

Presenter: Ron Hulshizer

Ron will provide an update on new and emerging threats and risks and extra steps Credit Unions can take in addition to their current arsenal of weapons to combat the 'dark side'. He will review the advanced methods the bad guys are deploying, and will have a couple of "small group" exercises to help generate additional discussion.

Brk-Out 5-D - What's New In Fraud Trends

Learning Level: BA

Field of Study: Auditing

Presenter: Robin Hoag

Explore the top fraud schemes targeting credit union and those likely lurking around the corner. Walk away from this session with different, straight-forward concepts to deter and detect these risks, as well as how to remediate them after the fact.

CAPITOL 5

CAPITOL 1

BRK-OUT # 4

1:15 - 2p

CAPITOL 2

CAPITOL 3

2 - 2:15P

CAPITOL 1

BRK-OUT # 5

2:15 - 3:45p

CAPITOL 5

CAPITOL 2

CAPITOL 3

TUE

WED

THU

FRI

3:45 – 4P

CAPITOL 2

BRK-OUT # 6

4:00 - 4:45P

CAPITOL 3

CAPITOL 5

CAPITOL 1

5:30P

Refreshment Break | Exhibits Open

Capitol Ballroom Foyer

Brk-Out 6-A - IT Auditing for the non-IT Auditor

Learning Level: BA

Field of Study: Auditing

Presenter: Brad Atkin

In today's economy, all auditors must become multi-faceted. Regardless of background, internal auditors must have the basic knowledge of IT auditing to understand the general concepts, understand IT terminology and how IT auditing is integral to general auditing. This course is designed to give non-IT auditors an overview of the various considerations and basics related to this audit area and how it fits into the overall risk management process.

Brk-Out 6-B - ACET Review - ACET vs. FFIEC CAT

Learning Level: BA

Field of Study: Auditing

Presenter: Rick Woods

How internal auditors can leverage the tool to compliment and streamline their information security oversight.

Brk-Out 6-C - Auditing Indirect Lending

Learning Level: BA

Field of Study: Auditing

Presenter: Kian Moshirzadeh

Things to look for and consider when evaluating or auditing the indirect lending program at your credit union.

Brk-Out 6-D - Agile Auditing: How Internal Audit Teams Can Keep Pace with Change

Learning Level: BA

Field of Study: Auditing

Presenter: Abby Hakim

Internal auditors today are challenged to provide more effective assurance with less time and resources than ever before. Adopting an agile approach to auditing has emerged as a solution to drive timely insights and reduce wasted effort. Attend this session to discover actionable tips to help you prepare your people, processes, and technology for agile auditing.

DEPARTURES FOR MICRO BREWERY TOUR & DINNER*

Main Hotel Lobby



* Motor Coaches depart hotel promptly at scheduled time

TUE

WED

THU

FRI

Breakfast

Capitol Ballroom 4

7:15 - 8:15A

MORNING ANNOUNCEMENTS | DOOR PRIZES

8:15 - 8:45A

Gen Ses 7 - The Intersection Between BSA/AML and Law Enforcement

Learning Level: BA

Field of Study: Auditing

Presenter: Amanda Wick

8:45 - 10A

In this presentation, Trial Attorney Amanda Wick will discuss law enforcement’s use of BSA filings and how important they are to discovering, investigating, and prosecuting financial crime. She will discuss hot topics and trends in financial crime, including current fraud schemes and the use of virtual currency. This will be an interactive presentation, so feel free to bring your questions!

Gen Ses 8 - Risk Management is Everywhere and Yet...We’re Still Missing the Mark

Learning Level: BA

Field of Study: Auditing

Presenter: Tony Ferris

10 - 10:45A

Risk management has become a word attributed to everything from compliance to strategy. Every financial institution is required to effectively manage risk commiserate with the size and complexity of their organization. The problem isn’t that credit unions aren’t doing risk management. The problem is that risk management has not properly been organized to effectively be leveraged. Whether you are responsible for risk management or are part of internal audit, your consultation and unique vantage point can drive significant organizational performance.

The objective of this talk is to alter your thinking about how risk management can be optimized in your credit union. Without the appropriate view and a redesigned process, risk management will never be more than a collection of numerous and loosely coupled actions. While meeting specific regulatory requirements, organizations will never effectively leverage risk management for improved performance, missing the point of a true enterprise risk management framework. Explore how you can drive organizational value and lead your organization to improved performance at every level.

Gen Ses 9 - What’s New In Compliance, Audit and Financial Services.

Learning Level: BA

Field of Study: Auditing

Presenter: Catherine Bruder

10:45 - 11:30A

Come hear one of ACUIA’s most highly rated speakers as she addresses the important and pressing topics in fraud, audit and risk management. Her wealth of experience and breadth of knowledge is certain give fresh insight and perspective to all in attendance.

CLOSING ANNOUNCEMENTS | CONFERENCE ADJOURNMENT

**Geoff Bacino
Executive Director ACUIA**

11:30 - 11:45A

As we bid farewell once again, we thank you for being a part of ACUIA’s 29th Annual Conference and part of this record setting event. Safe travels as you journey home , taking with you new knowledge and fresh memories of a week in the Mile High City. On behalf of everyone at ACUIA, thank you for being an important part of our dynamic and growing association. We look forward to seeing you again next June 2nd - 5th in Washington D.C.



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TCT Risk Solutions, is an Enterprise Risk Management company specializing in Risk-Based Loan and Deposit Pricing, Interest Rate Risk Management, Portfolio Management and Compliance. Our tools are primarily delivered on-line, for ease of access. www.tctrisk.com

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