

7 – 8 AM

8 AM – 12 NOON

CYPRESS

SEQUOIA

REDWOOD A

10 – 10:30 AM

12 NOON – 1 PM

1 – 5 PM

3 – 3:30 PM

6 – 8 PM

5:30 – 8 PM

REGISTRATION / BREAKFAST

Grand Ballroom Foyer / Grand Ballroom East

ONE-DAY SEMINAR (Choose one)

1 Demystifying IT Auditing: How to Plan and Execute Meaningful IT Audits

Learning Level: Intermediate

Field of Study: Auditing

Presenters: Tom Schauer, TrustCC

Credit unions are facing increasingly hostile security challenges including member account takeovers, distributed denial of service attacks, and even state-sponsored hacking. Credit unions also face increasing regulatory scrutiny of IT controls and risk management practices. At every turn, examiners recommend yet another risk assessment. IT exams can feel like a moving target. More than ever, CUs need to know their risks and manage them intentionally. This one-day seminar will demystify IT audit planning and execution and will equip auditors with skills to oversee an effective IT audit program.

2 Audit Report Writing-Optimizing the Effectiveness of Your Audit Reports

Learning Level: Basic / Intermediate

Field of Study: Auditing

Presenter: Danny Goldberg, Sunera

Audit Reports can significantly lose their effect if not written professionally. Writing an audit report is a fine art and, once perfected, can take on more importance than the audit itself. In this 8 hour course, attendees will learn, in depth, about each component of an audit report and how to set the correct tense and clarity to gain the most effectiveness.

3 Credit Impairment Standards and Credit Risk Monitoring

Learning Level: Intermediate / Advanced

Field of Study: Auditing

Presenter: Robin Hoag, Doeren Mayhew

Credit losses continue to be a critical issue for credit unions. Is it time to move from an 'incurred-loss' to a more forward-looking 'expected-loss' model? In this one-day seminar, attendees will learn about the latest credit impairment model research and a new proposed rule that could significantly change loss reserve requirements.

Refreshment Break

LUNCH

Sessions Resume

Refreshment Break

CITY BY THE BAY WELCOME RECEPTION - Ballroom Foyer

Join us to meet up with old friends and make some new ones. Surround yourself with the eclectic feel of San Francisco, at our City by The Bay welcome reception. You'll indulge in the tastes of the locals, at this evening to remember.

VENDOR EXHIBIT AREA OPEN

7 – 8 AM

8 – 8:15 AM

GRAND BALLROOM WEST

8:15 – 9 AM

9 – 9:45 AM

9:45 – 10:30 AM

10:30 – 10:45 AM

10:45 AM – 12 NOON

SEQUOIA

REGISTRATION / BREAKFAST

Grand Ballroom Foyer / Grand Ballroom East

Welcome & Opening Announcements - Dana McCranie, Empower FCU, ACUIA Chairman

Welcome to San Francisco - Peter Hanelt, Member, Board of Directors, Patelco, CU

GENERAL SESSION #1

CFBP Overview

Presenter: Edwin Chow, Western Regional Director CFPB

Learning Level: Basic

Field of Study: Special Knowledge and Application

The CFPB has had more than it's fair share of the political spotlight since inception. We'll hear from one of the key leaders working to shape the direction of the CFPB and gain valuable insight into the inner workings of the agency.

GENERAL SESSION #2

What Will the Regulator Do Next?

Presenter: The Honorable Debbie Matz, Chairman, NCUA

Learning Level: Basic

Field of Study: Special Knowledge and Application

NCUA Chairman Matz will provide an update on a number of crucial issues of interest to credit unions including the stabilization fund, emerging risk issues, capital issues and proposed regulations.

Auditing ERM

Presenter: Tony Ferris, The Rochdale Group

Learning Level: Basic

Field of Study: Auditing

As one of the hottest subject matters, Enterprise Risk Management is an important component of the 21st century credit union. One of the best outside experts will answer the questions of how to best audit this function.

REFRESHMENT BREAK / VENDOR EXHIBITS

Grand Ballroom Foyer

BREAKOUT SESSIONS

#1-A Managing the Internal Audit Function*

Presenter: Mark Colombo, CPA, Firley Moran, Freer & Eassa, CPA, P.C.
James Flynn, CPA, Firley Moran, Freer & Eassa, CPA, P.C.
Sam Capuano, Sunmark, FCU

Learning Level: Basic

Field of Study: Auditing

This presentation, perfect for both auditors and SC members, will address challenges and issues with managing the IA function, along with offering practical ideas for effective oversight.

CYPRESS

10:45 AM – 12 NOON

REDWOOD A

REDWOOD B

12 NOON – 1:30 PM

GRAND BALLROOM EAST

1:30 – 3:00 PM

SEQUOIA

CYPRESS

#1-B Mobile Banking Risks & Rewards

Presenter: Tom Schauer, TrustCC

Learning Level: Basic

Field of Study: Auditing

Mobile banking applications introduce risk. This session will define the risk assessments and controls that should be implemented to satisfy regulatory guidelines.

#1-C The New Wave of Internal Auditing

Presenter: Doeren Mayhew

Learning Level: Basic

Field of Study: Auditing

Internal Auditing is an ever evolving field and staying ahead of the curve is crucial to remain effective and relevant in the audit process. There's a new world of risks that must be identified, evaluated and monitored.

#1-D Crucial Communications Tools When the Stakes Are High

Presenter: Danny Goldberg, Sunera

Learning Level: Basic / Intermediate

Field of Study: Auditing

Have great technical auditors that could use some help with their communication skills? Auditors who can communicate effectively are exponentially more effective than auditors who cannot. This full day course will give auditors of all levels an outline of how to optimize their communication skills.

LUNCH / ANNUAL BUSINESS MEETING

The Annual Business Meeting will be conducted during lunch on Wednesday, June 26th. Join us as winners of the annual awards are announced, including the coveted **Internal Auditor of the Year** award. The results of the 2013 Board elections will be announced.

BREAKOUT SESSIONS

#2-A Top Ten Audit Findings*

Presenter: Lori Carmichael, Orth Chakler & Murnane & Company, CPAs

Learning Level: Basic

Field of Study: Auditing

Some top 10 lists are not what they're cracked up to be and audit findings certainly top that list! Join Lori in this workshop as she discusses the top 10 audit findings making their way to audit reports these days and see what can be done to avoid that list.

#2-B CAE Roundtable

Presenter: Randy Manscill, America First FCU - Moderator, Randy Partin SECU
Mary Swaney, Erie FCU, Sam Capuano, Sunmark FCU

Learning Level: Basic / Intermediate

Field of Study: Auditing

A lively discussion with, and for Credit Union CAE's, this roundtable discussion will provide a forum for a frank discussion on our changing profession.

* Indicates Supervisory Committee Track Session

REDWOOD A

REDWOOD B

3 – 3:30 PM

3:30 – 5 PM

SEQUOIA

CYPRESS

REDWOOD A

WEDNESDAY JUNE 26TH

ANNUAL CONFERENCE

#2-C 21st Century banking: New Risk Management and Security Challenges

Presenter: Warren Sookdar, First Citizens Financial Group

Learning Level: Basic

Field of Study: Auditing

Securing information and networks. Where does it start? Will it ever stop? Are we prepared? These are the questions that will prompt the movement to ensure that adequate controls exist in any environment. To mitigate evolving threats, ensure data protection, asset management and continued support from your IT team, the deployment of a Security Strategy should exist covering the full business lifecycle.

#2-D Indirect Lending / Leasing Risks

Presenter: Bryan W. Mogensen, CPA, CliftonLarsonAllen

Learning Level: Basic / Intermediate

Field of Study: Auditing

In this session we will: Discuss how indirect lending differs from other forms of lending, provide an overview of indirect lending issues and concerns, discuss how you can identify risks in indirect lending and determine necessary controls, and how credit unions can more effectively monitor their indirect lending program.

REFRESHMENT BREAK / VENDOR EXHIBITS

Grand Ballroom Foyer

BREAKOUT SESSIONS

#3-A IA Role In Member Complaints

Moderator: Lori Gilyeat, NCUA Kyle Hurley, NCUA

Learning Level: Basic

Field of Study: Auditing

What is the internal auditors role when a member complains? What is the most effective manner to handle this situation? This session will provide key tools for Supervisory Committee / Internal Auditors in the member complaint process and resolution at the various levels—credit union or branch, NCUA, State Supervisory Authority and Office of Consumer Protection.

#3-B Understanding Financial Statements*

Moderator: Doug Orth, Orth Chakler & Murnane & Company, CPAs

Learning Level: Basic

Field of Study: Accounting

This session is designed for non-financial volunteers and will focus on a fundamental understanding of the balance sheet, income statement, key ratios and more.

#3-C Innovation & Strategy-Evaluating the Risks

Presenter: Alan White, Vital Insight

Learning Level: Basic

Field of Study: Auditing

In recent years, credit union risk management has become a critical element in strategic planning. This session will provide an overview of the essentials of enterprise risk management, and how to strike a balance between fostering innovation and protecting against risks.



* Indicates Supervisory Committee Track Session

REDWOOD A

HOTEL LOBBY

7 – 8 AM

8 – 8:15 AM

8:15 – 9:15 AM

9:15 – 10 AM

10 – 10:30 AM

10:30 AM – 12 NOON

CAPITAL BALLROOM

WEDNESDAY JUNE 26TH

ANNUAL CONFERENCE

#3-D Using Excel for Advanced Analytics

Presenter: Nathan Cunningham, Mountain America CU
Learning Level: Intermediate / Advanced
Field of Study: Auditing

Are you looking for a low cost solution to enhance your audit analytics? Then this is the course for you! Join us as we unlock some of the more advanced analysis features of Excel to help increase your audit efficiencies and focus your audit work on the highest risk areas in your credit union.

Optional Events Departure for:

- **Shuttles will leave promptly at scheduled time -**

AT&T Ballpark Tour (5:30PM)
Grub Crawl (6:00PM)
Sunset Bay Cruise (6:30PM)

THURSDAY JUNE 27TH

ANNUAL CONFERENCE

EXHIBITS / BREAKFAST - Seating by Regions

Grand Ballroom: Foyer / East

MORNING ANNOUNCEMENTS

Dana McCranie

Grand Ballroom West

GENERAL SESSION

What is Past is Definitely Prologue

Presenter: Bob Fenner, Former General Counsel, NCUA
Learning Level: Basic
Field of Study: Special Knowledge and Application

As the former General Counsel at NCUA, Mr. Fenner was at the center of every relevant credit union issue and regulation. For over a quarter of a century, he rendered legal opinions that affected credit unions nationwide. He will detail the important issues and their relevance to the audit profession.

U.S. Central - A Post Mortem

Presenter: Francois Henriquez, Shutts & Bowen
Learning Level: Basic
Field of Study: Auditing

Mr. Henriquez was the last CEO at US Central and had a birds-eye view of the corporate crisis. His views on what went wrong (and right) are imperative to understanding how to avoid future problems.

REFRESHMENT BREAK / VENDOR EXHIBITS

Grand Ballroom Foyer

Vender Management Best Practices

Presenter: Catherine Bruder, Doeren Mayhew
Learning Level: Basic / Intermediate
Field of Study: Auditing

Managing and mitigating vendor risk is no longer optional – it's increasing coming under regulator scrutiny and grabbing more headlines. How does your credit union effectively manage the risk, cost and complexity of vendor relationships? This session will discuss best practices and implementation for vendor management.

* Indicates Supervisory Committee Track Session

12 NOON – 1 PM

1 – 2:30 PM

SEQUOIA

CYPRESS

REDWOOD A

REDWOOD B

2:30 – 3 PM



THURSDAY JUNE 27TH

ANNUAL CONFERENCE

LUNCH / Grand Ballroom East

Exhibits Open / Grand Ballroom Foyer

BREAKOUT SESSIONS

#4-A Supervisory Committee's Role in Information Security Program *

Presenter: Randy Romes, CliftonLarsonAllen

Learning Level: Basic / Intermediate

Field of Study: Auditing

Information security is a fundamental process requiring ongoing management to create the proper organizational culture. This session will provide attendees with up-to-the-minute trends in fraud, social engineering, cloud computing, and mobile banking and device management, along with practical advice to improve oversight within the information security function at the credit union.

#4-B ALLL Best Practices

Presenter: Katherine Hart, Aran Loftus, Moss Adams

Learning Level: Basic / Intermediate

Field of Study: Auditing

This session will help answer the question, what is ALLL, defining the allowance and it's components. The session will also cover basic auditing and review of the ALLL calculation, reporting considerations—both internal and external; along with offering examples of ALLL methodologies/calculations and common pitfalls.

#4-C Social Media Risks

Presenter: Rick Woods, SCA

Learning Level: Basic

Field of Study: Auditing

We'll explore the latest trends and practices that assist credit unions with managing the risk associated with Social Media. Learn how credit unions offer varied philosophies in dealing with the phenomena surrounding the powerful reach of the internet. The ability to harness and effectively manage your social media policy is necessary for taking advantage of mass media opportunities. If you can't beat 'em, join 'em!

#4-D Audit Basics - Building an IA Function from the Ground Up

Presenter: Barry Lucas - Desco FCU, John Gallagher - SEFCU,
Sam Capuano - Sunmark FCU

Learning Level: Basic / Intermediate

Field of Study: Auditing

The presenters, John Gallagher, Barry Lucas and Sam Capuano together have over 60 years experience in credit union internal auditing. These three veteran internal auditors will present information and best practice solutions for those new to internal auditing or to credit unions in general which will assist them in establishing an effective and independent internal audit function.

REFRESHMENT BREAK / VENDOR EXHIBITS Grand Ballroom Foyer

3 – 4:30 PM

SEQUOIA

CYPRESS

REDWOOD A

REDWOOD B

4:30 PM – TIL...

BREAKOUT SESSIONS

#5-A Employee Dishonesty-Questions Supervisory Committee Should Ask *

Presenter: Joette Colletts, CUNA Risk Management

Level of Learning: Basic / Intermediate

Field of Study: Auditing

With the responsibility to protect the members and the employees of the credit union by ensuring that proper financial processes and internal controls are followed, are you asking the right questions? Who could be stealing from your credit union? What can you do to deter/detect employee dishonesty?

#5-B Dissecting the FASB's Proposed Credit Impairment Model

Presenter: Ben Hancock, Gabe Nachand, Moss Adams

Level of Learning: Basic / Intermediate

Field of Study: Auditing

A new exposure draft seeks to change the way impairment is evaluated for financial instruments. What does it mean for credit unions and how will it affect your current allowance for loan losses model?

#5-C Innovation In Auditing: Unleash Your Inner DaVinci

Presenters: Nathan Cunningham, Mountain America CU Kara Giano, Golden 1 CU

Level of Learning: Intermediate

Field of Study: Auditing

What does Leonardo da Vinci have to do with auditing? Come find out in this session designed for audit managers to help them think creatively and share ideas about solving age-old audit problems.

#5-D IT Audits for Non-IT Auditors

Presenters: Ross Shaw, E3 Technology

Level of Learning: Basic

Field of Study: Auditing

This presentation takes a look at the major IT audit areas and identifies the required IT involvement needed to evaluate a control. By doing this, audit areas that can be evaluated with little to no IT assistance can be established. This allows the audit group to establish audits on their own terms and schedule. The talk also defines simple metrics for what can be complex technical controls.

OPEN EVENING TO ENJOY DOWNTOWN SAN FRANCISCO DINING & ENTERTAINMENT

Be sure to grab a San Francisco city map and brochure from the registration table.



7:15 – 8:15 AM

EXHIBITS / BREAKFAST - Open Seating

Grand Ballroom: Foyer / East

8:15 – 8:45 AM

FINAL ANNOUNCEMENTS / DOOR PRIZE DRAWINGS Dana McCranie

GRAND BALLROOM WEST

8:45 – 9:45 AM

GENERAL SESSION #7

"HACKED! What are the Legal Implications"

Presenter: Ray Gustini, Nixon Peabody

Level of Learning: Basic

Field of Study: Specialized Knowledge

What happens if your credit union is hacked or one of your vendors is compromised? One of the leading national attorneys will fill you in on the legal ramifications of what a hacking incident can mean to your credit union.

9:45 – 10:45 AM

GENERAL SESSION #8

"The Role of State Chartered Credit Unions"

Presenter: Mary Martha Fortney, NASCUS

Level of Learning: Basic

Field of Study: Specialized Knowledge

State chartered credit unions have been the backbone of the credit union movement since their formation. Ms. Fortney will address some of the issues of concern to state chartered credit unions.

10:45 – 11:00 AM

Closing Announcements, Meeting Adjournment - Dana McCranie, Chairman ACUIA

On behalf of the board and staff of ACUIA, thank you for attending the 23rd Annual Conference and One Day Seminar. It's your participation in our events that continue to strengthen and grow our association. As you depart the beautiful City by the Bay, take a moment to reminisce about your experiences and new found friends. If you found this year's conference to be a beneficial learning and networking opportunity we encourage you to share your experiences with your colleagues and invite them to consider joining the ACUIA as well. Wishing you safe travels, as you journey home.

Sincerely, The ACUIA Board & Executive Office

