



# ACUIA Region 6 Meeting- 2 1/2 days

September 28-30, 2011

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## Hyatt Place/Convention Center, Orlando, Florida

8741 International Drive  
Orlando, FL 32819, USA  
Phone: 407 370 4720 Fax: 407 370 4721

**Registration \$169**

**Room Rate- \$95/night**

**Orlando International Airport (MCO)-13 miles from hotel**

Shuttle Service – Mears Transportation-(407) 423-5566

## Meeting Agenda

### Wednesday

**7:30-8:15 Registration/Breakfast**

**8:15- Announcements**

8:30-10:00

“The Current State of Mortgage Lending” presented by Jack Greenberg, Clifton Gunderson, LLC and Tom Farmer, VP Collections, Space Coast FCU

#### **Jack Greenberg, CPA, Director, Business Risk Services**

Jack Greenberg has extensive internal auditing experience dating back over 30 years. Prior to joining Clifton Gunderson, he served as vice president and director of internal audit and management services for a large real estate development and property management company as well as a mortgage banking/fleet leasing company. In 2007 Jack was named a “SmartCPA” by Baltimore SmartCEO Magazine. He received a bachelor’s degree in accounting from the University of Maryland and a MBA from Loyola University in Maryland. Jack also serves on the board of the Loyola EMBA Alumni Association. Jack is a member, and former board member, of the Maryland Association of CPAs (MACPA) and serves as chairman of the MACPA’s Business and Industry Committee. He is also a member of the American Institute of CPAs, Maryland & DC Credit Union Association, Financial Managers Society and a member and former president of the Institute of Internal Auditors (Baltimore chapter). He is also an instructor for the International Council of Shopping Centers (ICSC) and former dean of the ICSC University School of

**Break- 10:00:10:30**

10:30-noon

“FASB Update and More on TDRs” by Chris Vallez, Nearman, Maynard & Vallez CPA’s

#### **CHRIS VALLEZ, CPA, MBA, CICA**

Chris is a Partner with Nearman, Maynard, Vallez, CPAs P.A. Nearman, Maynard, Vallez CPAs. P. A. is a firm working exclusively with credit unions for over 30 years. As a Partner, Chris is responsible for all aspects of credit union audits. Over the last 19 years, Chris has worked on hundreds of audits.

In addition to being a Partner of the firm, Chris is Chairman of the firm's Accounting and Auditing Standards Committee. The primary objective of this committee is to increase the production capability, efficiency, and quality of service offered by the firm.



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Chris has volunteered on the AICPA's Depository Institutions Expert Panel (2004 – 2007). In 2005, Chris was asked to serve on the Steering Committee for the AICPA National Conference on Credit Unions and in 2007, was appointed the committee Chairman. Additionally, Chris has helped review the AICPA's audit guide for Depository and Lending Institutions and their Financial Institutions Industry Developments Audit Risk Alert for the last several years.

### **Lunch- 12:00-1:00**

#### **1:00-2:30**

"The Top 5 Compliance Challenges for 2012" presented by Allen Leslie, Larson Allen, LLP

**Allen Leslie - Senior Compliance Consultant in the Financial Institutions Group of LarsonAllen LLP specializing in all aspects of credit union compliance.**

Allen, based in Charlotte North Carolina, provides compliance consulting services to credit unions, including co-sourcing regulatory compliance, conducting targeted compliance reviews, BSA/AML/OFAC independent testing, and establish regulatory compliance programs.

Allen brings significant credit union compliance experience to LarsonAllen. He previously was a compliance director at RSM McGladrey. Prior to joining RSM McGladrey, Inc., Allen held senior underwriting and quality control positions with two national mortgage lending companies. His responsibilities included regulatory compliance, quality control, development of internal controls for lending operations, writing lending policy manuals and loan risk management training for managers, underwriters and processors.

Allen also spent several years with a major Southeastern regional bank, primarily in the areas of loan administration, credit analysis, commercial loan underwriting, loan review, compliance, portfolio risk management, monitoring and management of nonperforming assets, and loan pricing. While with the bank, he also served as an instructor with the American Institute of Banking, teaching courses in accounting principles and financial statement analysis.

Allen has management experience with a state-chartered credit union with responsibilities for all phases of branch operations, including consumer and mortgage lending, teller operations, member services, compliance and internal audit.

Allen is a frequent speaker on regulatory compliance issues at national and regional conferences. He served as a regulatory compliance instructor for the National Credit Union Administration (NCUA) and state credit union examiners in 2002 and 2003.

Allen has been both a Certified Community Bank Compliance Officer (CCBCO) and a Certified Community Bank Internal Auditor (CCBIA)

Allen was educated at the University of South Carolina, Bachelor of Arts in English. He conducted additional undergraduate studies at Furman University, Greenville, South Carolina, in accounting, finance, management and business law. In addition, he attended Clemson University as a graduate teaching assistant and is an alumni graduate fellow in English

### **Break- 2:30-3:00**

#### **3:00-4:30**

"Examination Hot Topics" – NCUA Region 3 Representative



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## Thursday

### Breakfast- 7:30-8:30

8:30-10:00

"Assessing the Governance Process in your Organization" presented by Dan Clark, Dan Clark Associates, LLC,

#### **Dan Clark Associates, LLC**

President and Founder of Dan Clark Associates, Dan is a forty-year veteran of the credit union movement, starting his career as a credit union examiner in Florida, and eventually served 2 years as the Administrator for the Credit Union section of the Florida Division of Financial Institutions, and became the only field examiner to hold that position. He also served Florida's credit unions as head of the Florida Credit Union League's auditing services for 2 years.

In 1981, Dan founded his consulting firm and began an eight-year stint as a director on SCORE FCU's board of directors. While there he was instrumental in developing Board Governance Policies, and also served as Board Chair. Dan put the consulting firm into part-time mode as he served Tallahassee-Leon FCU as its CEO from 1987-2005.

Dan holds a degree in business and economics, with a concentration in accounting, from Central Florida's Rollins College, has written two books on credit union board governance and offers a model board governance policy manual.

Clark's consulting focus is board governance and strategic planning. He helps boards clarify their roles with management, develop strategic plans, and guide supervisory/audit committees to play independent and objective roles in assuring the sustainability of their credit unions.

### Break-10:00-10:30

#### **10:30-noon**

"Internal Auditing Trends and Challenges: The Outlook for 2012 and Beyond" presented by Richard Chambers, President, Institute of Internal Auditors

#### **Richard Chambers, President/CEO, Institute of Internal Auditors**

As president and CEO of The Institute of Internal Auditors, Richard Chambers has 33 years of internal audit, accounting, and financial management leadership experience, including a long career in public-sector internal auditing with the U.S. General Accounting Office (now the Government Accountability Office). His public service tenure included holding chief audit executive positions at three of the U.S. government's largest organizations. Chambers also served as vice president of The IIA Learning Center and national practice leader in Internal Audit Advisory Services for PricewaterhouseCoopers. He has served on numerous boards and panels, including the U.S. President's Council on Integrity and Efficiency; the City of Orlando, FL, Audit Board; the U.S. Government's Executive Council on Integrity and Efficiency; and The IIA's Internal Audit Standards Board.

### Lunch 12:-1:00

#### **1:00-2:30**

Panel Discussion- (Participants- Dan Clark, Richard Chambers, David Miller)

### Break-2:30-3:00



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### 3:00-4:30

“Technical Testing and Social Engineering Primer” presented by David Miller, D2 Security

#### **David Miller, CISSP**

David is the Founder and Principal Consultant for D2 Security. The company provides information security consulting services to credit unions nationwide. He specializes in providing compliance based assessments. This entails developing information security programs that conform to today’s best practices and regulations. His methodology is derived from such governing bodies and specifications as SANS, NIST, NCUA, COSO, COBIT, and PCI.

David performs all components of the information security program. These include policy review and design, internal and external penetration testing, physical security reviews, social engineering, and web application testing.

He holds a business degree as well as many technical certifications. This combination of education allows him to easily communicate technical vulnerabilities to all levels of staff and management.

## Friday

### Breakfast- 7:30-8:30

#### 8:30-10:00

“Quality Assurance Report (QARs)” presented by Doug Orth, Orth, Chakler, & Murnane and Company

#### **Douglas J. Orth, CPA, CFE, Managing Partner**

Douglas J. Orth is a Certified Public Accountant (CPA), a Certified Fraud Examiner (CFE) and the Managing Partner of Orth, Chakler, Murnane & Company, CPAs. In 1980, Doug received his Bachelors of Business Administration degree with a major in Accounting from Florida International University in Miami, Florida. Doug is a member of the Florida and American Institutes of Certified Public Accountants, the Association of Certified Fraud Examiners, the Association of Credit Union Internal Auditors (ACUIA) and a member of the AICPA’s National Conference on Credit Unions.

During the last 31 years, Douglas Orth has been providing audit and consulting services to credit unions throughout the country. His responsibilities include the planning, coordination, supervision, and quality control review of credit union audit engagements to ensure that professional standards, regulatory requirements and client expectations were met. During his career, Doug has supervised and performed in excess of 1,000 audits of federal and state chartered credit unions. Doug is also a Certified Fraud Examiner and has worked on numerous fraud engagements involving credit unions. This experience enables him to provide a unique insight to auditing credit unions and assisting management and Supervisory Committee members in establishing meaningful internal control recommendations to safeguard the credit union’s assets. Doug works closely with credit union management, staff, and members of the Supervisory Committee and Board of Directors to ensure that the results of the audit are communicated in a manner that is understandable, objective, and helpful. He has written numerous articles relating to issues affecting credit unions and he is a frequent speaker at educational conferences for credit unions.

### Break-10:00-10:30

#### 10:30-noon

“Cyber Crimes and Trends” Princessa Brown, FBI Agent, Florida Division, Orlando, FL

### AREA ATTRACTIONS

- ◆ Downtown Orlando
- ◆ Shingle Creek Golf Club
- ◆ Mall of Millenia
- ◆ Florida Mall
- ◆ Prime Outlets International
- ◆ Premium Factory Outlets
- ◆ Wet'n Wild
- ◆ Walt Disney World Resort
- ◆ Holyland
- ◆ SeaWorld
- ◆ Aquatica by SeaWorld
- ◆ Gatorland

### LOCAL RESTAURANTS

All restaurants are ¼ to 1 ¾ miles from the Hyatt Place

- ◆ Tony Romas
- ◆ Don Pablos
- ◆ Taverna OPA
- ◆ Ran-Getsu of Tokoyo
- ◆ Ocean Aire Seafood Room
- ◆ Cuba Libre Restaurant & Rum Bar
- ◆ Maggiano's Little Italy
- ◆ Olive Garden
- ◆ Cattleman's Steakhouse & Saloon
- ◆ Bahama Breeze
- ◆ Cafe Tu Tu Tango
- ◆ Capital Grille
- ◆ Ruth's Chris Steak House
- ◆ Ming Court Innovative