

2010 Bankruptcy & Collections Seminar

Don't miss this important information!

Register online at www.ccul.org or call Education & Training at 800.472.1702, ext. 2.

Personal bankruptcy filings in 2009 rose to the highest level since the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Even if credit unions are not affected as deeply as other lenders, any growth in collection and bankruptcy activity is just too much.

Get the knowledge you need to reduce and help control your credit union's loan losses!

Join nationally respected credit union collections and bankruptcy authority attorney Eric North in this full-day discussion of current collections and bankruptcy trends, laws, and issues.



Seminar Locations and Dates:

Tuesday, May 4

Fresno County FCU
4979 E. University Avenue
Fresno, CA 93727
559.252.5000

Wednesday, May 5

SAFE Credit Union
Corporate Office
Training Room
(Sacramento area)
3720 Madison Avenue
North Highlands, CA 95660
916.979.7233

Thursday, May 6

Hilton Oakland Airport
One Hegenberger Road
Oakland, CA 94621
510.635.5000

Tuesday, May 18

Wescom FCU
123 S. Marengo Ave.
Pasadena, CA 91101
888.493.7266

Wednesday, May 19

California Credit Union
Center
2855 E. Guasti Road. Suite
600
Ontario, CA 91761
800.472.1702

Seminar Schedule:

Registration: 8:30–9 a.m.

Seminar: 9 a.m.–4 p.m.

2010 Collections & Bankruptcy Seminar

Let credit union collections and bankruptcy expert attorney Eric North give you the knowledge you need to reduce your loan losses!

Topics to be covered include:

Collections

- How to collect when your borrower dies
- Liens on shares and right of offset
- Choosing and working with collection, repossession and other agents
- Understanding and complying with the disability insurance stay

Bankruptcy

- Obtaining relief from the automatic stay
- Getting adequate protection payments to offset depreciation
- Important recent court decisions

As always, if you have a collections- or bankruptcy-related topic you would like Mr. North to cover, send him an email (emn@culaw.com) and he'll try to discuss it during the program.

Who Should Attend: This seminar is an excellent educational opportunity for credit union personnel who handle or oversee the handling of bankruptcy or collection matters, as well as for those who develop credit union collection or lending policies, especially in these positions:

- Collections Professional
- CEO
- Lending Professional
- Compliance Officer

Educational Investment	League Member CU	Regular CU
Early-Bird (postmarked on or before 4/27/10)	\$199	\$349
Regular Registration	\$249	\$435



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Take advantage of this
no-risk training
investment!

Online registration is
easy at www.ccul.org or
call 800.472.1702, ext. 2.

Meet the presenter, Attorney Eric North:

Eric North is a nationally recognized and respected attorney and legal authority on issues that affect credit unions. He has more than 25 years of experience in financial service, including legal representation for credit unions and management of lending and depository institutions. Together with the other attorneys in his firm, Moore Brewer Jones Tyler and North, he devotes most of his legal practice to the representation of credit unions in litigation and compliance matters.

Credit union professional organizations throughout California, Nevada, and the nation have enjoyed Mr. North's seminars. He merges his legal expertise and his extensive financial service background into a dynamic and informative presentation that interprets legal and regulatory language into practical applications for your daily credit union operations.

100% Satisfaction Guarantee: Your satisfaction is our #1 priority. We guarantee you will be completely satisfied with this valuable Bankruptcy & Collections Seminar, or the California and Nevada Credit Union Leagues will refund your entire registration fee.

Send a Group and Save! Register three of your credit union's staff at the regular price, and then take \$25 off each additional registration. (Registrations must be received at the same time and for the same event.) This money-saving offer is available only to League member credit unions.

What Is Included: Your training package includes a continental breakfast and a networking luncheon. Each participant will receive the seminar manual, a valuable reference for your questions throughout the year. You will also receive an attractive certificate of seminar completion to frame and display or to add to your employee file.

Note: Parking fees and overnight accommodations are not included in the seminar fee.

Financial Assistance: California and Nevada credit unions needing financial assistance in order to participate are encouraged to apply for funding through the Richard Myles Johnson Foundation. To receive an application, call the Leagues' Credit Union Development Department at 800.472.1702, ext. 6057.

Continuing Education (CE): The Leagues follow the regulations as outlined in the California Accountancy Act. Educational sessions at the 2010 Bankruptcy & Collections Seminar may qualify for CE credit. If you are interested in receiving CE credit, please inform us at registrations@ccul.org.

Dress: Business-casual attire is appropriate. But please bring a sweater or jacket, as meeting rooms can be cool.

Recording: Electronic recording of any portion of this seminar is not permitted. Thank you for your cooperation.

Cancellation Policy: Cancellations must be made at least four (4) business days prior to the seminar date to be eligible for a refund. No refund will be made for cancellations received less than four (4) business days before the seminar. Replacements are always welcome to attend.

Questions? For more information about this seminar or other upcoming events, please visit our website at www.ccul.org or call Education & Training at 800.472.1702, ext. 2.

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4 Easy Ways to Register:

- **Online at www.ccul.org:** Online registration is available 24 hours a day—7 days a week
- **By Fax:** Fax this registration form to Registrations at 909.476.5957
- **By Phone:** Call Registrations at 800.472.1702, ext. 2, to reserve your space
- **By Mail:** Mail this registration form to: CCUL, Attn: Registrations, P.O. Box 51476, Ontario, CA 91761-0076
Checks should be made payable to E&T Advantage.

Registration Form:

To register, complete this form or simply attach your business card and indicate which date and location you will be attending. Please print your name the way you wish it to appear on your certificate.

Yes, I plan to attend!

Name: _____ Title: _____

Email: _____

Name: _____ Title: _____

Email: _____

Name: _____ Title: _____

Email: _____

Credit Union: _____

Address: _____

Phone: (_____) _____

Seminar Dates & Locations:

- Tuesday, May 4**
Fresno
- Wednesday, May 5**
Sacramento
- Thursday, May 6**
Oakland
- Tuesday, May 18**
Pasadena
- Wednesday, May 19**
Ontario

Seminar Times:

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4 Convenient Payment Options:

Payment enclosed (payable to E&T Advantage): \$ _____

Please transfer funds from my credit union's WesCorp account.

Account Number: _____ **Amount to be transferred:** \$ _____

Authorized Signature:  _____

The above signature MUST BE AN AUTHORIZED WesCorp signer.

Please charge my registration fee to this credit card: VISA MasterCard AmericanExpress

Card Account Number: _____

Exp. Date: _____ **Amount to be charged:** \$ _____
mm/yy

Cardholder's Name: _____
Printed exactly as it appears on card

Cardholder's Signature:  _____

Cardholder's Phone Number: (_____) _____

I have applied for a grant from my state league to assist with payment of the registration fee.

If approved, please apply the portion covered by the grant to the registration fee. California and Nevada credit unions: For more information about financial assistance, please call 800.472.1702, ext. 6057.

If you have a physical or medical condition requiring special accommodations, please inform us at 800.472.1702, ext. 2.

Thank you for your registration!