

## POTENTIAL TOPICS FOR DISCUSSION

### Consumer Lending (Auto, CC, HELOC, Student)

- Competition – how are credit unions differentiating?
- Indirect lending – strategies, lessons
- Diving Deeper – saying yes to “previously prime”
- Gen Y strategies
- Products, promotions, pricing

### Leveraging Technology

- In-house (“back office”) LOS
- Online apps & approvals; e-signatures
- Member-facing process management
- “Big Data”: Using credit data to target

### Mortgage Lending

- Early days of TRID/ TILA-RESPA – impact?
- Purchase mortgage strategies
- Working with realtors
- Products, promotions, pricing

### Business Lending

- Getting started
- Merchant/POS
- Participations

### Organization

- Reporting structure of Loan Officers
- Decision making: Centralized v. Decentralized
- Training & Culture: sales/service, incentives
- In-house vs Outsource for servicing, collections, etc.

### Regulatory

- CFPB
- Exam Focus - IRR, liquidity, concentration risk, fair lending
- Compliance management strategies

### Other

- **Anything else you’d like to add?**