



CU BUSINESS GROUP NATIONAL BUSINESS SERVICES CONFERENCE

2025 Boston Conference Agenda

Monday, June 2nd

All conference events will take place on the third floor of The Westin Copley Place hotel. Agenda is subject to change.

10:00 a.m.	Registration Opens	Essex Foyer
11:30 – 12:45 p.m.	Members Only Lunch – CUBG Member CUs Only	Staffordshire
1:00 – 3:00 p.m.	Early Bird Education Sessions – additional fees apply	

C&I Lending: The Next Big Thing in Member Business Lending – Mike Smith, CUBG	Essex North East
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Is your credit union looking to grow its commercial lending portfolio beyond commercial real estate? Offering commercial and industrial lending can provide a number of benefits, including the ability to capture the full business relationship. Attend this engaging session and learn how to underwrite, structure, and manage asset-based lines of credit and equipment loans. We'll review:

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| <ul style="list-style-type: none">– Common types of C&I loans and lines of credit (LOCs)– Underwriting C&I loans and working capital LOCs– Overview of cash flow analysis for C&I loans including Uniform Cash Flow Analysis (UCA)– Pricing and structuring C&I loans and LOCs | <ul style="list-style-type: none">– Managing asset-based LOCs secured by accounts receivable and inventory– How to use C&I lending to attract new members, grow loans, and increase business deposits |
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Mastering Business Account Opening: Compliance, Risk, and Best Practices – Liz Volin, CUBG	Essex North West
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Who should you target for commercial deposits? What questions do you need to ask when opening new accounts? What deposit and treasury management products are businesses looking for? Join CUBG Deposit Services Officer Liz Volin for the insights you need to optimize your credit union's approach to business accounts, while ensuring compliance and operational efficiency.

This in-depth session will cover essential knowledge and best practices for setting up and opening new business accounts, including:

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| <ul style="list-style-type: none">– Understanding depository risk and compliance requirements– Identifying target markets and business niches– Business account products, pricing, and administration– Legal entity structures and their impact on account setup | <ul style="list-style-type: none">– Best practices for new account procedures and client interviews– Teller operations and business deposit processing– Packaging products to enhance your business deposit program |
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CU BUSINESS GROUP NATIONAL BUSINESS SERVICES CONFERENCE

Monday, June 2nd (continued)

- 1:00 – 3:00 p.m. **Early Bird Sessions (continued)** – *additional fees apply*
- Maximizing Revenue with SBA Lending** – *Justin Conrey, CUBG* **Essex North Center**
- SBA lending is a great way to serve your community and diversify your credit union's portfolio. It can also be a fantastic way to grow non-interest income at your credit union!
- Join CUBG's Justin Conrey and explore how your credit union can maximize its revenue on 7(a) loans via new program packaging fee options and the lucrative SBA secondary market.
- In this session, we will:
- Review SOP 50.10.7.1 SBA 7(a) program changes
 - Deep dive into the new percentage packaging fee opportunity
 - Review loan scenarios focused on maximizing yields
 - Define the non-interest income potential of each % packaging fee tier
 - Assess the benefits of SBA secondary market participations
- 4:00 – 5:00 p.m. **Welcome and Opening Keynote: Unstoppable** – *Alex Weber* **Essex Ballroom South**
- Join award winning NBC TV host, author, speaker, and America Ninja Warrior competitor Alex Weber as he shares tools, tactics, and takeaways to lead beyond the changes, challenges, and uncertainties in the world and ourselves to overcome and achieve the goals that matter most for you and everyone who needs you. Because the work you do matters!
- 5:00 – 6:30 p.m. **Welcome Reception** **Staffordshire**

Tuesday, June 3rd

- 7:00 – 8:00 a.m. **Breakfast and Product Expo** – *breakfast sponsored by Quilo* **Essex Foyer**
- 8:00 – 8:30 a.m. **Welcome & State of the Industry** – *Justin Conrey, CUBG* **Essex Ballroom South**
- Conference opening and an update on the state of the credit union industry from CU Business Group's President & CEO.
- 8:30 – 9:15 a.m. **Keynote: Winning Millennial-Run Businesses: How Credit Unions Can Compete with Big Banks** – *Jennifer Dimenna, Apiture* **Essex Ballroom South**
- More than half (55%) of millennial-run small businesses state they would prefer to bank with a community financial institution if it offered similar products and capabilities to a large bank. It's a ripe opportunity for your credit union to grow deposits, but to succeed, your institution must provide business banking tools and features that measure up to the big banks. In this session, Apiture's Jennifer Dimenna will share new Datos Insights research about this generation's preferences for business payments, reporting, mobile capabilities, fraud prevention, and more. You'll leave with strategies your credit union can use to attract younger business owners and compete against the big
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CU BUSINESS GROUP NATIONAL BUSINESS SERVICES CONFERENCE

Tuesday, June 3rd *(continued)*

9:30 – 10:30 a.m.

Breakout Sessions:

The Power of the Paper: Knowing Your Loan Documents – *Gordon Gerson, Gerson Law*

Essex North West

Behind every great loan is a set of ironclad loan documents. Join attorney Gordon Gerson as he unveils the secrets to bulletproof commercial loan docs. Discover the dos, don'ts, and common pitfalls that can make or break your loan.

Driving High Impact Business Development Activities – *Jim Hanson, JDH Consulting*

Essex Center

While credit union commercial loan production has increased, other lenders' gains are outpacing CUs. Join industry veteran Jim Hanson as he shares the secret sauce for driving high impact business development - effective pipeline meetings. Learn how to maximize these meetings to drive volumes, coach effectiveness, and hold your team accountable. We'll discuss:

- Pipeline meeting pros and cons
- Typical pipeline reports and purpose
- Pipeline meetings vs. sales meetings
- Pipeline management
- Your role as a leader

The Small Business Lending Journey: Using Real-Time Cash Flow Data & Machine Learning – *Gord Baizley, Judi.AI & Tony Price, Apple FCU*

Essex North Center

Whether you're a sophisticated program or just starting out, credit unions are well positioned to compete and win in small business lending. The convergence of cash flow data and AI has leveled the playing field. Join Gord Baizley as he speaks with Tony Price, SVP Commercial Services of Apple FCU about their real-world experience in building a small business lending program and better serving their business members.

Loan Participations: Myth vs. Reality – *Kristi Dorsey, CUBG*

Essex North East

Join us for an engaging and interactive session where we separate fact from fiction in the world of loan participations. We'll tackle common misconceptions that often deter CUs from fully leveraging participations while providing real-world insights into how they truly function in today's market.

Bring your questions, experiences and even the myths you've heard. We'll work together to dispel misinformation and uncover real benefits, risks and strategies that drive successful participations. Whether you're new to participations or looking to refine your approach, this session will provide clarity and actionable takeaways to help you navigate this critical aspect of lending with confidence.

10:30 – 11:00 a.m.

Networking Break – *visit our sponsors in the Product Expo Area*


Essex Foyer

11:00 – 11:45 a.m.

Keynote: Moving From a Transactional to a Member-Centric Mindset: Injecting AI Value into Customer Journeys – *Christopher Jackson & Andie Dovgan, Creatio*

Essex Ballroom South

Credit unions are shifting from transactional service models to member-centric strategies that prioritize long-term relationships that drive growth. This session will share practical ways to apply modern technology like CRM across key stages of the member journey - from onboarding to retention - to improve personalization, streamline operations, and proactively meet member needs. Learn how to identify high-impact use cases and implement AI tools that deliver measurable value for both members and credit unions.






CU BUSINESS GROUP NATIONAL BUSINESS SERVICES CONFERENCE

Tuesday, June 3rd *(continued)*

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| 11:45 – 12:30 p.m. | Keynote: Expecting, Embracing, and Employing Change! – <i>Cheri Perry, Total Merchant Concepts</i> | Essex Ballroom South |
| | <p>Change is the one constant in our world and nothing TESTS and TRIES leadership like making the necessary changes to keep credit unions a viable and invaluable financial option for the members in the communities we serve. Most people, including our team members, view change as a CHALLENGE - something they need to be afraid of and something that brings unforeseen and often damaging consequences. But it doesn't have to be like that! We will provide the tools and tips needed to redirect your team's energy and help them see the PLUS side of CHANGE and actually welcome it. Almost all of life's opportunities come dressed in the work clothes of CHANGE!</p> | |
| 12:30 – 2:00 p.m. | Lunch | Staffordshire |
| 2:00 – 2:45 p.m. | Panel Discussion – Strategies for Successful Construction Loan Management
– <i>Marcus Carter, La Mesa Fund Control & Escrow; Galen Burke, Texell CU; Sidney Rabon, DuPont Community CU; & Mike Smith, CUBG</i> | Essex Ballroom South |
| | <p>Join CUBG experts, La Mesa Fund Control & Escrow, and credit union colleagues as they discuss the opportunities and obstacles CUs face in making and managing commercial construction loans. Hear how other CUs are growing this unique line of business and how they are using third parties like La Mesa to managing risk and administer construction loans. The panel will discuss:</p> <ul style="list-style-type: none">– Underwriting construction loans, including reviewing plans, budgets, and determining feasibility– How consultants and third-party firms can help you effectively manage large and small projects– How to avoid costly mistakes in the construction lending process– What borrowers are seeking in a construction lender– Why construction lending should be a product you offer at your Credit Union– How to grow commercial lending by making more construction loans | |
| 3:00 – 4:00 p.m. | Breakout Sessions:

Taking the SBA Lending Leap: Why You Should Dive In! – <i>Mike Smith, CUBG</i> | Essex Center |
| | <p>SBA lending presents an incredible opportunity for credit unions to support local businesses, diversify their loan portfolios, and strengthen community ties. Join CUBG's Mike Smith for an in-depth look at the strategic benefits of SBA lending and the profitability potential for your credit union.</p> | |
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CU BUSINESS GROUP NATIONAL BUSINESS SERVICES CONFERENCE

Tuesday, June 3rd (continued)

3:00 – 4:00 p.m.

Breakout Sessions (continued):

Building a Member Business Lending Program: Rethinking Policy, Process, and Change Management – *Robyn Pickering, Abrigo*

Essex North West

Expanding into small business lending requires more than just a new market—it demands a fundamental shift in policy, process, and mindset. Many credit unions mistakenly apply their existing commercial loan policies to member business lending, only to find that the traditional approach is too slow, documentation-heavy, and operationally inefficient.

This session will guide credit unions through the critical change management considerations necessary to build a scalable and efficient member business lending program. From designing policies that reflect the unique needs of member businesses to ensuring smooth adoption across teams, we'll discuss how to align risk management with speed, efficiency, and customer expectations. Key takeaways include:

- Why traditional commercial lending policies don't work for member business loans – and what to do instead.
- How to streamline underwriting, reduce friction, and speed up decision-making without increasing risk.
- Change management strategies to ensure adoption and alignment across leadership, lenders, and operations teams.

Lending Better, Faster and More: Harnessing AI to Win the Future of Member Business Lending – *Mike Horrocks, Baker Hill*

Essex North Center

AI isn't coming to lending – it's already here, and it's rewriting the rules. In this high-impact session, we will pull back the curtain on how CUs can embrace AI to sharpen decision-making, drive deeper member insights, and streamline operations – without losing the human touch that sets them apart.


From real-world use cases to actionable strategies, learn how to balance risk, speed, and personalization in a market that demands all three. Whether you're just starting your AI journey or ready to level up, you'll walk away with the clarity, confidence, and competitive edge to lead your lending team into the future.

This is not about replacing people – it's about equipping them to lend better, lend faster and lend more. Join us to see what AI-powered lending really looks like when it's done right.

Prospecting & Interviewing for Treasury Management Sales Success – *Liz Volin & Julie Morrison, CUBG*

Essex North East

Join CUBG's Liz Volin AVP/Deposit Services Officer and Julie Morrison AVP/Sales and Services Specialist to learn how to identify the right business prospects and conduct effective discovery interviews to uncover treasury needs and drive sales. This session covers practical strategies to ask the right questions, position solutions with confidence, and build lasting client relationships. Ideal for sales team members looking to elevate their consultative sales approach and attract robust treasury management relationships.






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Tuesday, June 3rd (continued)

4:00 – 4:30 p.m.	Networking Break – visit our sponsors in the Product Expo Area	Essex Foyer
4:30 – 5:15 p.m.	Keynote: AI in Business Lending: Automate the Boring Stuff, Elevate the Personal Stuff – Kirk Drake, CU 2.0 An overview of the trends, timing and key fintech and credit union use cases showing how AI is beginning to impact business lending.	Essex Ballroom South
5:15 – 6:30 p.m.	Networking Reception – visit the Product Expo for refreshments	Essex Foyer

Wednesday, June 4th

7:30 – 8:30 a.m.	Breakfast and Product Expo	Essex Foyer
8:30 – 9:30 a.m.	Keynote: Mid-2025 CRE Lending Update: Is the Glass Half Full or Half Empty? – Dianne Crocker, Lightbox In the first quarter of 2025, LightBox's CRE Activity Index rose to its highest level in almost 3 years as commercial property lending and investment strengthened. The sustained momentum of Q1 reflected the increased willingness of sellers to bring assets to market and the renewed engagement by lenders as investor interest improved. By early April, however, the bullish forecasts of New Years were obsolete as the market was thrown into a tailspin by new federal policies and the rapid escalation of the tariff war, triggering concerns about inflation and an economic slowdown. This market shift has surprised just about everyone and makes near-term forecasting challenging. Hear the latest metrics on CRE investment and lending, the myriad of scenarios that could play out in the second half—and what they mean for commercial real estate lenders.	Essex Ballroom South
9:45 – 10:45 a.m.	Breakout Sessions: From Loan-Centric to Full-Service: Using Extended Deposit Insurance to Capture the Entire Commercial Wallet – Adam DeVita, ModernFi While credit unions are building strong momentum in commercial lending, many still face obstacles in securing the deposit side of the relationship. This session examines how extended NCUA insurance, delivered through ModernFi CUSO's deposit network, provides credit unions with a powerful tool to compete for and retain large-value commercial deposits. We'll explore how institutions are embedding extended insurance into broader business banking strategies to create a more compelling, full-service offering that deepens engagement, enhances treasury capabilities, and enables credit unions to capture the entire commercial wallet.	Essex North West





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Wednesday, June 4th (continued)

9:45 – 10:45 a.m.

Breakout Sessions (continued):

Best Practices for Sourcing Commercial Deposits – *Ted Rosen & Matt Regn, Expert Business Development*

Essex North Center

Deposits—especially low-cost commercial deposits—have become increasingly attractive to financial institutions. Since mid-2022, banks and credit unions across the country have been clamoring for these liabilities to fund loan growth under increasing margin pressure.

This interactive presentation, designed for Business Bankers, Cash Management and Treasury Services salespeople, Team Leaders and Commercial Business Line Management, provides tactical advice and strategies to target and gather deposits from industries traditionally rife with deposits as well as relationships where deposits are a large part of the relationship.

Join us for high level strategic guidance and practical and actionable plans to secure deposits while building long term relationships.

Key issues covered will include:

- Identify those industries that that are traditionally deposit-rich.
- Developing a tactical plan that produces measurable results and, at the same time, builds long-term relationships.
- Getting your traditional “lenders” to become relationship managers focused on the full relationship, starting with truly understanding the needs of the business and its management and owners.
- Moving bankers from being product-focused to relationship- focused, which for many bankers, is a huge leap. This is especially true when the bulk of the sales team comes from a transactional environment.
- Aligning the needs and objectives of the credit union with those of your sales team.

5 Hot Trends in Commercial Real Estate – *Luke Smith & Scott Powers, CUBG*

Essex North East

Enjoy an open conversation about the latest trends in commercial real estate with CUBG and other credit union lenders. Learn what other credit unions are seeing in their markets - the good, bad, and ugly - as we discuss these topics:

- Increased activity in light industrial areas
- Single tenant assets - retail & medical
- Multifamily - recently stabilized, maturities, value add
- Office - is there a comeback brewing?
- Pricing - volatility in the treasuries - fixed or floating rate pricing models?

11:00 – 11:45 a.m.

The Ultimate Recall Challenge – *Mike Smith, CUBG*

Essex Ballroom South

As the conference wraps up, it's time to put your knowledge to the test! What key insights will you take back to your credit union? Walk away with the most valuable takeaways – and maybe even a prize for your sharp recall skills!

11:45 a.m.

Conference Closes

