

PROGRAMME

WORLD CREDIT UNION CONFERENCE



World Council

2014 GOLD COAST



27-30 JULY
GOLDCOAST2014.ORG

CO-HOST



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our Card Payment Solution Sets at
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To learn more about our Multi-Currency Cash
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* The 10% discount applies solely to MasterCard Advisors Local Bank and Credit Union ("LBCU") Solution sets. Further, the discount will only apply to the first LBCU Solution engagement that has a fully executed SOW and is purchased in 2014. This discount is only available to 2014 WOCCU registered attendees. Proof of registration is required.



MasterCard

2014 ★ GOLD COAST

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Dear Friends,

Welcome to the 2014 World Credit Union Conference that brings together the world's top thought leaders in the credit union industry.

Today, more than ever, we find the challenges which credit unions face are more similar than ever before. Whether part of a large or a small system, an emerging or mature system, credit unions and mutuals report that their number one challenge is legislative restriction and regulatory burden. Their second greatest challenge is payment technology and how to keep up with the rapid consumer driven demands for payments services. Third is membership growth and in particular young adult membership growth. The fourth great challenge is the sustainability of small credit unions. In many ways this is driven by the previous three challenges. Our four main focuses on leadership & strategy, technology & innovation, advocacy & government affairs and young adult & membership growth are all carefully crafted to ensure you can address these major challenges moving forward.

While so many of our challenges are alike today, in our global community we find a variety of insight, tools and methods to respond to these challenges. The World Credit Union Conference is the only international event of its kind. This is an opportunity for learning, networking, and sharing with our international colleagues on effective strategies to address these challenges.

Welcome to the World Credit Union Conference.

Talk to you on the conference floor,

Grzegorz Bierecki

Chairman

World Council of Credit Unions

Brian Branch

President & CEO

World Council of Credit Unions



World Council Board of Directors

Grzegorz Bierecki, *Chair – National Association of Cooperative Savings and Credit Unions (NACSCU)* • Anne Cochran, *1st Vice Chair – Credit Union National Association (CUNA)* • Daniel Burns, *2nd Vice Chair – Credit Union Central of Canada (CUCC)* • Louise Petschler, *Treasurer – Customer Owned Banking Association (COBA)* • Patrick Jury, *Secretary – Credit Union National Association (CUNA)* • Manfred Alfonso Dasenbrock, *Director – Confederação Interestadual das Cooperativas Ligadas ao SICREDI (SICREDI)* • Bruce Foulke, *Director – Credit Union National Association (CUNA)* • Sylvester Kadzola, *Director – Malawi Union of Savings and Credit Cooperatives (MUSCCO)* • Scott Kennedy, *Director – Credit Union Central of Canada (CUCC)* • Brian McCrory, *Director – Irish League of Credit Unions (ILCU)* • Oswaldo Oliva, *Director – National Federation of Savings and Credit Cooperatives (FENACOAC)* • Yvonne Ridguard Harris, *Director – Caribbean Confederation of Credit Unions (CCCU)* • Steven Stapp, *Director – Credit Union National Association (CUNA)*

Welcome to Australia

On behalf of Australia's Customer Owned Banking Association and its members, we are delighted to welcome our credit union and customer owned banking friends from around the world to Queensland's Gold Coast.

We are excited to join with World Council in hosting this year's conference. It is a fantastic opportunity to learn from each other, renew old friendships and form new alliances with colleagues from around the world.

Over the next few days we will meet to discuss some big issues – reinvention and renewal of our model, digital disruption, strategies for growth, and regulatory challenges amongst them. These are important discussions for all of us, across our different systems and markets.

We have the chance to renew our core commitment to our members and communities while sharing ideas and responses to the opportunities and challenges for our global movement. Our collaboration on shared opportunities and challenges will strengthen the individual and collective responses of our systems.

With the combined good will and expertise of our global community, these discussions are sure to be productive and profound. Australian industry leaders are looking forward to sharing our views, and learning from your experience, over the days ahead.

We hope your visit to the 2014 World Credit Union Conference is a rewarding one. Please make sure to take some time to visit more of this vast and beautiful land that we call home.

Welcome again, we look forward to extending some warm Australian hospitality during your stay.



Don Magin



Chair
Customer Owned Banking Association

Louise Petschler



Chief Executive Officer
Customer Owned Banking Association



Countries Represented at the 2014 World Credit Union Conference

Australia	740	Mexico	10
Bahamas.....	10	New Zealand.....	99
Barbados	18	Papua New Guinea.....	16
Belgium	1	Paraguay.....	3
Bermuda	6	Peru	7
Botswana	6	Philippines	11
Brazil	80	Poland	6
Cameroon	14	Romania	15
Canada.....	149	Russian Federation.....	8
Cayman Islands	3	Rwanda	1
Colombia.....	15	Saint Kitts And Nevis	2
Costa Rica	5	Seychelles	1
Dominican Republic	5	Singapore.....	25
Ghana.....	21	South Africa	3
Guatemala.....	5	South Korea	14
Guyana.....	8	Tanzania	1
India.....	4	Thailand.....	3
Ireland	53	Trinidad and Tobago	38
Jamaica.....	13	Ukraine	1
Kenya	75	United Kingdom.....	17
Liberia	2	USA	255
Macedonia.....	1	Zambia.....	1
Malawi	2		

TOTAL ATTENDEES: 1773

As of 1 July 2014



Building A Global Community



World Council

World Council of Credit Unions is proud to serve as the global trade association and development agency for credit unions and financial cooperatives worldwide.

Together with our members, we are pleased to promote the sustainable development of credit unions and empower credit union members through access to high quality and affordable financial services worldwide. Our international development programs assist credit unions and their associates with rebuilding efforts, providing access to the underserved, developing integrated business networks, supporting communities at risk and encouraging legislative reform and regulatory system development.

World Council of Credit Unions Direct Members

Afghanistan Islamic Investment and Finance Cooperatives Group
Australia Customer Owned Banking Association
Azerbaijan Azerbaijan Credit Union Association
Brazil Confederação Interestadual das Cooperativas Ligadas ao Sicoredi
Cameroon Cameroon Co-operative Credit Union League, Ltd.
Canada Credit Union Central of Canada
Caribbean Caribbean Confederation of Credit Unions
Colombia Federación Nacional de Cooperativas de Ahorro y Crédito Financieras
Costa Rica Federación de Cooperativas de Ahorro y Crédito de Costa Rica R.L.
Dominican Republic Asociación de Instituciones Rurales de Ahorro y Crédito, Inc.
El Salvador Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador, R.L.
Estonia Estonian Union of Credit Cooperatives
Gambia National Association of Cooperative Credit Unions of The Gambia
Ghana Ghana Co-operative Credit Union Association Ltd.
Great Britain Association of British Credit Unions, Ltd. ABCUL
Guatemala Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala
Ireland Irish League of Credit Unions
Kenya Kenya Union of Savings & Credit Co-operatives Ltd.
Macedonia FULM Savings House
Malawi Malawi Union of Savings and Credit Co-operatives, Ltd.
Mexico Caja Popular Mexicana
Moldova Central Association of Savings and Credit Associations
New Zealand New Zealand Association of Credit Unions

Panama Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá, R.L.
Papua New Guinea Federation of Savings and Loan Societies, Ltd.
Paraguay Central de Cooperativas del Area Nacional Ltda.
Peru Federación Nacional de Cooperativas de Ahorro y Crédito del Perú
Poland National Association of Co-operative Savings & Credit Unions
Romania Federation of Romanian Credit Unions
Russia Russian Credit Union League
Seychelles Seychelles Credit Union
Singapore Singapore National Co-operative Federation
Ukraine Ukrainian National Association of Savings and Credit Unions
United States Credit Union National Association

Affiliate Members

Belarus Republican Association of Consumer Cooperatives for Mutual Financial Assistance
Liberia Liberia Credit Union National Association

Associate Members

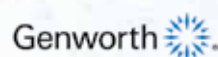
Australia The Australasian Mutuals Institute Ltd
International Cooperative Banking Association
International Raiffeisen Union
International Cooperative & Mutual Insurance Federation
Poland Cooperative Savings and Credit Union Mutual Insurance Society
United Kingdom CUSSCO Ltd
United States CO-OP Financial Services, CU Direct Corporation, Credit Union Executives Society, CUNA Mutual Group, The Members Group

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GENERAL CONFERENCE INFORMATION



GENERAL CONFERENCE INFO

Registration & Information Centre

The Registration & Information Centre will be open during the following hours:

Saturday 26 July	16:00 – 19:00
Sunday 27 July	08:00 – 20:00
Monday 28 July	07:30 – 17:30
Tuesday 29 July	07:00 – 18:30
Wednesday 30 July	07:00 – 19:00

Conference Attire

The following dress guidelines are suggested:

Opening Ceremony & Welcome Reception: National dress or business attire

Plenary Sessions & Breakout Sessions: Business casual

Credit Union Visits: Business casual

Awards Ceremony & Closing Night: Business casual or casual attire

Comfortable walking shoes are recommended for those participating in World Council tours or planning to explore Gold Coast's tourist attractions after conference hours.

World Credit Union Conference Exhibition

Mix and mingle with credit union vendors and discover valuable new products and services to help you better serve your members. Exhibits are located in Halls 1, 2 & 3. Turn to page 62-67 for a list of exhibitors onsite throughout the conference.

Name Badges

All registrants **MUST** wear their name badges as identification to access ALL business sessions and any social networking events which include: opening ceremony, welcome reception, awards ceremony, plenary sessions, breakout sessions, closing night event and all meal functions, including refreshment breaks and lunches.

As a registered companion, your name badge is your identification to access the opening ceremony, welcome reception, awards ceremony and closing night event. You must also bring your name badge to offsite tours.

Mobile Phone & Electronic Devices

As a courtesy to our speakers and other participants, please silence your mobile phone or any electronic device when in sessions.


Light Rail Information

G:link, the newly opened Gold Coast light rail system, is a 13-kilometre corridor connecting Griffith University to Broadbeach, passing through the key activity centres of Southport and Surfers Paradise. The Convention Centre is located near the Broadbeach stop, while the hotels are nearby either Broadbeach or Surfers Paradise station. The travel time between Surfers Paradise and Broadbeach is approximately 12 minutes. More information can be found at www.goldlink.com.au.


Engage with Us!


Follow @WOCCU and use #WCUC2014

New to Twitter? Pick up instructions at the World Council stand and connect with us on:

 www.facebook.com/WOCCU

 www.twitter.com/WOCCU

 www.youtube.com/WOCCU

 www.linkedin.com/company/world-council-of-credit-unions

Charging Station

Sponsored by CUBS Super: Charging stations for electronic devices will be available for both business and personal use. The charging stations will be located in the Exhibit Hall and will be available during the following hours:

Sunday 27 July	18:15 – 20:00
Monday 28 July	08:00 – 17:00
Tuesday 29 July	08:00 – 18:30



Seating at Sessions

All seating is available on a first come, first served basis, unless otherwise reserved for conference speakers and/or dignitaries. This includes the opening ceremony, awards ceremony, general sessions and breakout sessions. Rooms will be open 15 minutes prior to the start of each session.

Educational Breakout Session Presentations

Presentations are available on the 2014 World Credit Union Conference website, www.goldcoast2014.org. Some speakers may distribute supplemental handouts.

Hotel Accommodations

Freshwater Point Resort

33 T E Peters Dr, Broadbeach QLD 4218
+61 7 5582 1000

Hilton Surfers Paradise

6 Orchid Ave, Surfers Paradise QLD 4217
+61 7 5680 8000

Jupiters Gold Coast

PO Box 1515, Broadbeach Island, Gold Coast QLD 4218
+61 7 5592 8100

Mantra Broadbeach on the Park

2685 Gold Coast Hwy, Broadbeach QLD 4218
+61 13 15 17

Mantra Sierra Grand

22 Surf Parade, Broadbeach QLD 4218
+61 13 15 17

Marriott Hotel & Spa Surfers Paradise

158 Ferry Avenue, Surfers Paradise QLD 4217
+61 7 5592 9800

Peppers Broadbeach

21 Elizabeth Ave, Broadbeach QLD 4218
+61 1300 987 600

Sofitel Gold Coast Broadbeach

81 Surf Parade, Broadbeach QLD 4218
+61 7 5592 2250

Watermark Hotel & Spa

3032 Surfers Paradise Blvd, Surfers Paradise QLD 4217
+61 7 5588 8333

First Aid

There is a first-aid station located at the Registration and Information Centre which will be staffed Saturday 26 July – Wednesday 30 July. Please alert the registration staff if you need medical attention.

Lost & Found

Lost and found for the 2014 World Credit Union Conference will be located at the Registration and Information Centre during posted hours.

SIMULTANEOUS INTERPRETATION

Simultaneous interpretation from English to Spanish and Portuguese will be provided during the following sessions in Arena 2.

SUNDAY 27 JULY

17:00 Opening Ceremony and the International Flag Parade

MONDAY 28 JULY

09:00 – 10:45 Keynote Presentation
11:30 – 13:00 (M02) Building System Payment Platforms
14:15 – 15:45 (M06) Consumer expectations in Payment Trends

TUESDAY 29 JULY

09:00 – 10:45 Keynote Presentation
11:30 – 13:00 (T04) Smart Collaboration: Back Office Aggregation and Common Branding... or not
14:15 – 15:30 (T06) Analytics, Technology & the Human Experience in Commerce
16:15 – 17:30 (T10) Fighting Cyber Fraud

WEDNESDAY 30 JULY

09:00 – 10:45 Keynote Presentation
11:15 – 12:45 (W01) 21st Century Credit Unions
17:00 Awards Ceremony



Simultaneous interpretation from English to Spanish will be provided during the following sessions in Meeting Rooms 5 & 6

MONDAY 28 JULY

11:30 – 13:00 (M03) Best Practices in Membership Growth
14:15 – 15:45 (M07) Young Adult Membership Growth

TUESDAY 29 JULY

11:30 – 13:00 (T03) Membership Growth Success Studies
14:15 – 15:30 (T07) Innovative Community / Ethnic Membership Growth Strategy
16:15 – 17:30 (T11) WYCUP / Emerging Leaders

WEDNESDAY 30 JULY

11:15 – 12:45 (W05) Money Laundering Controls: Risk Based Approach

GENERAL CONFERENCE INFO

Day Tour Information

Explore all that Gold Coast has to offer! Visit the tour desk for more information and to sign up for your chance to take it all in.

Run for a Cause Kurrawa Park

Join us for a leisurely 5K (about 3 miles) walk/run on Monday 28 July at 06:30. It's only US \$15 (+10% GST) / AU \$17 (+10% GST) to participate and you have started your day off right with some good exercise, great fun with your fellow delegates and knowing you have given back to the Gold Coast community! All proceeds from your participation fees will be donated to BeachCare Gold Coast. BeachCare is the Gold Coast's coast care programme. They provide an opportunity for community members to care for the dunes and clean up beach litter. Payment for this event will be made onsite at the Gold Coast Convention and Exhibition Centre when you are picking up your credentials for the Conference.

Currumbin Wildlife Sanctuary

The sanctuary was opened as the Currumbin Bird Sanctuary by Alex Griffiths in 1947 as a scheme to stop the local lorikeet population from destroying his flower plantations. The lorikeets still flock to the sanctuary twice daily to be fed by visitors. The sanctuary now houses one of the largest collections of Australian native species in the world. Exhibits include Tasmanian devils, a reptile house and the largest walk-through aviary in the southern hemisphere.

Currumbin Wildlife Sanctuary is more Australian, more natural and more fun! You can cuddle a koala and experience the wild lorikeet feeding, free-flight bird show and kangaroo feeding. You can also witness Aboriginal presenters perform didgeridoo and dance shows, as well as observe the science activity zone and see their vets in action within the Wildlife Hospital precinct.

Saturday 26 July	09:00 – 12:00
Sunday 27 July	09:00 – 12:00
Monday 28 July	09:00 – 12:00

Whale Watching Cruise

Whale watching tour on the Gold Coast offers the excitement and adventure of close encounters with the world's largest marine mammals aboard the luxury \$3.5M whale watching vessel, Spirit of Migaloo. Step aboard the premier Gold Coast whale watching experience with the marine experts, Sea World, and allow its professional team of captains and crew to guide you into the wonderful world of the whales.

The Sea World Whale Watching vessel is state-of-the-art and purpose-built for premium, environmentally friendly, humpback whale watching tours with an amazing four levels of viewing platforms, large walk-around decks, first class seating and restricted passenger numbers to ensure your experience remains a personal one. The expert tour guides will share their unsurpassed knowledge of whales with you on every tour using a colourful and interactive mix of 3D movies, real-time tour map technology and live whale songs heard through underwater microphones.

If your tour fails to sight a whale, you will be provided with a 100% refund from June to October. Sea World Whale Watch is an Accredited Advanced Ecotourism Business.

Sunday 27 July	09:15 – 13:00
Monday 28 July	09:15 – 13:00
Tuesday 29 July	09:15 – 13:00

Canungra Winery & Picnic

The township of Canungra is more than 125 years old and owes its existence to early cedar-getters and saw-millers. A developing business hub, the town is well known for its surrounding tourism operators and is well supported by visitors year round. Many visitors also stop at Canungra en route to the Lamington National Park.

O'Reilly's Canungra Valley Vineyards is one of the premium boutique cellar doors in South East Queensland, which is located in the peaceful Canungra Valley, in the Gold Coast Hinterland, a scenic 35-minute drive west of the Gold Coast. This area is one of Queensland's newly emerging wine growing regions. Canungra Valley soil is well suited to grapes, as the rich river loam has built up over centuries by the flooding creek and a naturally occurring layer of gravel a meter under the surface allows for excellent drainage.

Enjoy wine tasting and lunch at O'Reilly's and take a stroll through the grounds of the vineyard. You may catch a glimpse of the platypus who resides in the creek running through the farm.

Tuesday 29 July	09:00 – 16:00
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Mt. Tamborine & Rainforest Skyway

Perched along the edge of the Scenic Rim — the remnants of what was once the massive Mount Warning volcano — Tamborine Mountain is a thriving region, encompassing boutique wineries, award-winning restaurants, art galleries, sweeping coastal views and a delicate blend of old and new-world charm. Located just 30 minutes from the city's iconic beaches, the beating green heart of the Gold Coast Hinterland is home to the third oldest national park in the world and is a favourite for romance and weddings, featuring a cluster of cosy hideaways, day spas, national parks and waterfalls.

The mountain is a sanctuary for the native flora and fauna. Birdwatchers especially appreciate the variety of some very rare bird species on the mountain. Lyrebirds, scrub turkeys, brilliant parrots and lorikeets, tawny frog mouth, whip birds and inquisitive bowerbirds populate the rainforests and can often be seen and always heard. Bird feeding is enjoyed by locals and tourists alike. Many artists choose to call Tamborine Mountain "home," and proudly exhibit their wide variety of sculptures, paintings, jewellery and a vast array of other arts and craft items.

Next stop is the magical Tamborine Rainforest Skywalk. The walk has been built in a setting of 30 private acres of magnificent rainforest alongside a kilometre of tumbling creek and rock pools. Embark on a new eco-adventure exploring the beautiful rainforest canopies and habitat in a different and thrilling way. Travel over 300 metres of stable steel structured bridge through the higher rainforest canopy, combined with the 40-metre-long Skywalk Cantilever soaring 30 metres over the creek below. It is the longest canopy walk in South East Queensland.

Locally grown produce including avocados, kiwifruits and macadamia nuts, alongside award-winning cheeses and the mountain's mainstay — decadent fudge — lend themselves to some seriously good eating. With quality food comes the need for a quality drop, and as Queensland's fastest growing wine region, Tamborine doesn't disappoint. The mountain also boasts a fantastic brewery and Australia's most internationally awarded distillery.

Monday 28 July	12:30 – 16:30
Wednesday 30 July	11:30 – 15:30

Credit Union Visits Hosted by COBA Members

Australia is home to some of the top credit unions, building societies and mutuals banks around the globe. Six COBA Members will host small groups of visiting delegates at their head offices or branches in Brisbane or on the Gold Coast on Wednesday 30 July.

Sign up for these visits at the Registration and Information Centre and will be on a first-come, first-served basis. A small registration fee will be charged to all participants at the time of sign up.

CUA

CUA is Australia's largest customer-owned financial institution with more than 400,000 customers and an extensive national footprint comprised of mobile bankers, home loan specialists, two contact centres, online at www.cua.com.au and through 60 branches located across Queensland, NSW, ACT, Victoria and WA. With consistently lower rates and fees, CUA seeks to provide more life rich moments to customers.

www.cua.com.au

bankmecu

bankmecu is Australia's first customer-owned bank and the first Australian member of the Global Alliance for Banking on Values.

At bankmecu, we believe in a more responsible approach to banking. It's a mission we stand by and one we act on in a number of ways, both big and small.

Our unconventional approach to banking has been recognised through the 2012 Money Magazine's Socially Responsible Institution of the Year (Unlisted) and the 2013 Canstar Cannex Best Value Customer Owned Bank Award.

www.bankmecu.com.au

QT Mutual Bank

QT Mutual Bank is a customer-owned bank operating in the Australian state of Queensland. Formerly the Queensland Teachers' Credit Union, it was established in 1965 to serve the needs of teachers. It remained a closed-bond credit union until 1982 when membership was opened to all, and following recent banking reforms, it became QT Mutual Bank in October 2011. From humble beginnings, it has evolved into a respected financial institution with over 70,000 members, 14 branches, approximately 200 staff and \$1.2bn in assets. Proud of its history, QT Mutual Bank remains closely aligned to the needs of Queensland's teachers.

www.qtmb.com.au

Queenslanders Credit Union

Queenslanders Credit Union (Queenslanders) has provided banking services to our local communities in Brisbane and Ipswich for 50 years. Known for 'punching above our weight', our customers voted us Credit Union of the Year in the Australian Home Loan Awards in 2013 as well as Best Credit Union in the online Mozo People's Choice Awards.

We employ close to 70 full and part-time staff members whose commitment is characterised by a low turnover rate, high engagement and an intrinsic family atmosphere that sees our people going above and beyond to serve our customers every day.

www.queenslanders.com.au

Railways Credit Union

Railways Credit Union was formed in 1968 to look after the financial wellbeing of employees of Queensland Rail. Today Railways Credit Union continues to be the credit union for employees of Queensland Rail together with the employees of Aurizon and membership is also available to family members.

RCU is built on a value set of Integrity, Commitment, Exceptional Service, Innovation and Mutuality. RCU has \$580 million in assets under management, over 16,000 members and 59 staff. RCU business model is one of exceptional products and service delivered via cost-effective remote channels to our members that are located throughout Queensland.

www.railwayscreditunion.com.au

Queensland Police Credit Union

QPCU has financially assisted individuals and families who have served the Queensland police, emergency services, ambulance, fire, nursing and public sector since June 2, 1964.

QPCU has a total membership of more than 26,000, \$679 million in assets under management and employs 71 staff.

We are privileged to support those who serve our communities so bravely.

www.qpcu.com.au



THANK YOU TO OUR SUPPORTERS

Thank you!

Silver Individuals

\$5,000 - \$9,999

Valerie Brown - William Mapother Memorial - Bowling Green, KY, USA
Susan & Joe Finnagan - Burlington, VT, USA

Bronze Individuals

\$1,000 - \$2,499

Carla & Tom Altepeter - Spokane, WA, USA
Grzegorz Bierecki - Sopot, Poland
Jamie Murray-Branch & Brian Branch - Madison, WI, USA
Daniel Burns - Vancouver, BC, Canada
Drayton Carter - St. Thomas, Barbados
Anne Cochran - Harahan, LA, USA
Mary Martha & Ken Fortney - Centreville, VA, USA
Teresa Freeborn & Douglas Regelous - Redondo Beach, CA, USA
Melissa & Bruce Foulke - Worcester, PA, USA
Deborah & John Gilbert - Melbourne, Australia
Marsha & Ron Hance - Rutland, VT, USA
Christy & Roger Heacock - Rapid City, SD, USA
Monica & Hank Hubbard - Grosse Pointe, MI, USA
Carole & Barry Jolette - Pleasanton, CA, USA
Cathy & Pat Jury - West Des Moines, IA, USA
Lois Kitch - Orlando, FL, USA
John Magill - Alexandria, VA, USA
Harriet May - El Paso, TX, USA
Richard Miller - Bowling Green, KY, USA
Rebecca & Paul Nixon - Mountain View, CA, USA
Louise Petschler - Sydney, Australia
Lisa & Dennis Pierce - Blue Springs, MO, USA
Julia Rainer - Northfield, IL, USA
Michelle & Steven Stapp - San Francisco, CA, USA
Joanne and Jeffrey Todd - Windham, CT, USA
Patsy & John Van Ouwerkerk - Vacaville, CA, USA
Pat & Randy Wesenberg - Marshfield, WI, USA

Crystal Individuals

\$500 - \$999

Helena & Gene Brody - Brooklyn, NY, USA
Kathy & Russell Chartier - Stamford, CT, USA
Eloisa Chavas - Fitchburg, WI, USA
Elizabeth Clay - Odesa, TX, USA
Linda Darling - Tampa, FL, USA
Andrew Downin - Santa Ana, CA, USA
Linda & Dr. Bernard Micke - Madison, WI, USA
Susan Mitchell-Stankovic - Boulder City, NV, USA
Wallace Murray - Surprise, AZ, USA
Winona Nava - Santa Fe, NM, USA
Neville Parsons - Wauchope, Australia
Sandy Shaw - Ontario, Canada
Marion Smith - Briarwood, NY, USA
Dave Stalowski - Verona, WI, USA
Brandi Stankovic - Henderson, NV, USA
Michael Stankovic - Boulder City, NV, USA
Jenni & Jack Van Kauenbergh - Oregon, WI, USA

The Worldwide Foundation for Credit Unions, World Council's gift-receiving and fundraising arm, thanks those who have generously contributed to build a global community of credit unions. Your support expands financial access worldwide and improves the lives of millions.

Diamond

\$100,000 +

CUNA Mutual Group - Madison, WI, USA

Platinum

\$50,000 - \$99,000

PSCU - St. Petersburg, FL, USA
State Employees' Credit Union - Raleigh, NC, USA
Vancity Savings Credit Union - Vancouver, BC, Canada

Sapphire

\$25,000 - \$49,999

Confederação Nacional das Cooperativas de Crédito do SICOOB - Brasília, Brazil

Gold

\$10,000 - \$24,999

American Association of Credit Union Leagues - Washington, DC, USA
American Heritage Federal Credit Union - Philadelphia, PA, USA
Arizona State Credit Union - Phoenix, AZ, USA
BECU - Seattle, WA, USA
California & Nevada Credit Union Leagues - Ontario, California, USA
Carolinas Credit Union Foundation - Greensboro, NC, USA
CO-OP Financial Services - Rancho Cucamonga, CA, USA
Cooperativa de Ahorro y Crédito OSCUS Ltd. - Ambato, Ecuador
Cornerstone Credit Union League - Dallas, TX, USA
Credit Union Association of New York - Albany, NY, USA
CU*Answers - Grand Rapids, MI, USA
Iowa Credit Union League - Des Moines, IA, USA
Louisiana Credit Union League - Harahan, LA, USA
Massachusetts Credit Union League, Inc. - Marlborough, MA, USA
Melrose Credit Union - Briarwood, NY, USA
Mitchell, Stankovic & Associates - Boulder City, NV, USA
Mountain West Credit Union Foundation - Denver, CO, USA
Nassau Educators Federal Credit Union - Westbury, NY, USA
National Association of Co-operative Savings & Credit Unions - Sopot, Poland
National Credit Union Foundation, Inc. - Washington, DC, USA
Numerica Credit Union - Spokane Valley, WA, USA
Ohio Credit Union Foundation - Columbus, OH, USA
Ohio Credit Union League - Columbus, OH, USA
Patelco Credit Union - Pleasanton, CA, USA
Pennsylvania Credit Union Association - Harrisburg, PA, USA
Pennsylvania State Employees Credit Union - Harrisburg, PA, USA
San Francisco Federal Credit Union - San Francisco, CA, USA
SchoolsFirst Federal Credit Union - Santa Ana, CA, USA
Servus Credit Union - Edmonton, AB, Canada
Suncoast Schools Federal Credit Union - Tampa, FL, USA
Teachers Mutual Bank - Silverwater, Australia
The Members Group - Des Moines, IA, USA
United Nations Federal Credit Union - Long Island City, NY, USA
Ventura County Credit Union - Ventura, CA, USA

Silver

\$5,000 - \$9,999

Aberdeen Proving Ground Federal Credit Union - Aberdeen, MD, USA
Alliant Credit Union - Chicago, IL, USA
Association of Vermont Credit Unions - Colchester, VT, USA
bankmecu Ltd. - Kew, Victoria, Australia
Barbados Public Workers' Co-operative Credit Union - St. Michael, Barbados
Barksdale Federal Credit Union - Bossier City, LA, USA
Belize Credit Union League Ltd. - Belize, Belize
BIU Credit Union Co-op. Society - Basseterre, Bermuda
California Credit Union - Glendale, CA, USA
Carolinas Credit Union League - Raleigh, NC, USA
Catalyst Corporate Federal Credit Union - Plano, TX, USA
Coast Central Credit Union - Eureka, CA, USA
Coastal Federal Credit Union Foundation - Raleigh, NC, USA
Confederação Interestadual das Cooperativas Ligadas ao Sicredi - Porto Alegre, Brazil
Credit Union 24 - Tallahassee, FL, USA
Credit Union Australia - Brisbane, QLD, Australia
Credit Union Central Alberta Ltd. - Alberta, AB, Canada

Credit Union Foundation of British Columbia - Vancouver, BC, Canada
CU Direct - Ontario, CA, USA
Desert Schools Federal Credit Union - Phoenix, AZ, USA
Federación de Cajas Populares Alianza - León, Guanajuato, Mexico
Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala - Ciudad de Guatemala, Guatemala
GECU - El Paso, TX, USA
Idaho Credit Union League & Affiliates - Boise, ID, USA
Innovations Federal Credit Union - Panama City, FL, USA
Jamaica Co-operative Credit Union League Ltd. - Kingston, Jamaica
Jamaica Teachers' Association Cooperative Credit Union - Kingston, Jamaica
Jefferson Financial Credit Union - Metairie, LA, USA
Lake Trust Credit Union - Brighton, MI, USA
League of Southeastern Credit Unions - Tallahassee, FL, USA
Local Government Federal Credit Union - Raleigh, NC, USA
Matanuska Valley Federal Credit Union - Palmer, AK, USA
MECU Foundation - Baltimore, MD, USA
Michigan Credit Union League - Plymouth, MI, USA
Minnesota Credit Union Network - St. Paul, MN, USA
Missouri Credit Union Association - St. Louis, MO, USA
Motorola Employees Credit Union - Schaumburg, IL, USA
Mountain America Federal Credit Union - West Jordan, UT, USA
Municipal Credit Union - New York, NY, USA
Municipal Employees Credit Union of Baltimore - Baltimore, MD, USA
Northwest Credit Union Foundation - Federal Way, WA, USA
Northwest Federal Credit Union - Herndon, VA, USA
New Zealand Credit Union Foundation - Rotorua, New Zealand
Pacific Service Credit Union - Walnut Creek, CA, USA
Pentagon Federal Credit Union - Alexandria, VA, USA
Redwood Credit Union - Santa Rosa, CA, USA
RTE Credit Union Ltd. - Dublin, Ireland
San Mateo Credit Union - Redwood, CA, USA
Ser Technology Corporation - Dallas, TX, USA
SGE Credit Union Ltd. - Sydney, NSW, Australia
State Employees Federal Credit Union - Albany, NY, USA
Summit Credit Union - Madison, WI, USA
Tennessee Credit Union League - Chattanooga, TN, USA
Westminster Savings Credit Union - New Westminster, BC, Canada
Wisconsin Credit Union League - Pewaukee, WI, USA

Granite

\$2,500 - \$4,999

BCU - Vernon Hills, IL, USA
Barbados Co-operative & Credit Union League Ltd. - St. Michael, Barbados
CAHP Credit Union - Sacramento, CA, USA
Cameroon Co-operative Credit Union League, Ltd. - Bamenda, Cameroon
Caribbean Confederation of Credit Unions - Fortlands, St. Kitts & Nevis
CommunityAmerica Credit Union - Kansas City, MO
Co-op Services Credit Union - Livonia, MI, USA
Cornerstone Credit Union Foundation - Farmers Branch, TX, USA
Credit Union Development Association - Dublin, Ireland
Credit Union Executives Society - Fitchburg, WI, USA
Defense Credit Union Council - Washington, DC, USA
Dubco Credit Union - Dublin, Ireland
Dundalk Credit Union - Dundalk County, Louth, Ireland
ENT Federal Credit Union - Colorado Springs, CO, USA
floridacentral Credit Union - Tampa, FL, USA
Frankenmuth Credit Union - Frankenmuth, MI, USA
Greater Vancouver Community Credit Union - Burnaby, BC, Canada
Heritage Family Federal Credit Union - Rutland, VT, USA
Maine Credit Union League - Portland, ME, USA
Maritime, Mining & Power Credit Union - Sydney, NSW, Australia
New Jersey Credit Union League - Hightstown, NJ, USA
New Zealand Association of Credit Unions - Auckland, New Zealand
Postal Credit Union - Woodbury, MN, USA
Queensland Teachers Mutual Bank - Brisbane, Australia
SCE Federal Credit Union - El Monte, CA, USA
State Employees Federal Credit Union - Albany, NY, USA
State Farm Federal Credit Union - Bloomington, IL, USA
Thrivent Federal Credit Union - Appleton, WI, USA
Transaction Network Services, Inc. - Reston, VA, USA
Travis Credit Union - Vacaville, CA, USA
Universal 1 Credit Union - Dayton, OH, USA

WORLDWIDE FOUNDATION for CREDIT UNIONS



University Federal Credit Union - Austin, TX, USA
US Federal Credit Union - Burnsville, MN, USA
Vermont Federal Credit Union - Burlington, VT, USA
Victoria Teachers Mutual Bank - Hawthorn East, VIC, Australia
Virginia Credit Union League - Lynchburg, VA, USA
Visions Federal Credit Union - Endicott, NY, USA
Whatcom Educational Credit Union - Bellingham, WA, USA
Xceed Financial Federal Credit Union - Redondo Beach, CA, USA

Bronze

\$1,000 - \$2,499

1st Gateway Credit Union - Camanche, IA, USA
Affinity Federal Credit Union - Basking Ridge, NJ, USA
Agriculture Federal Credit Union - Alexandria, VA, USA
ALM First Financial Advisors - Dallas, TX, USA
America First Federal Credit Union - Ogden, UT, USA
American Airlines Federal Credit Union - DFW Airport, TX, USA
Amplify Federal Credit Union - Austin, TX, USA
Anheuser-Busch Employees Credit Union - St. Louis, MO, USA
Atlantic Central - Halifax, NS, Canada
Atlantic Regional Federal Credit Union - Brunswick, ME, USA
Bay Ridge Federal Credit Union - Brooklyn, NY, USA
Beehive Federal Credit Union - Rexburg, ID, USA
Belco Community Credit Union - Harrisburg, PA, USA
Belco Credit Union - Greenwood Village, CO, USA
Bethpage Federal Credit Union - Bethpage, NY, USA
Bishopstown Credit Union Ltd. - Bishopstown, Cork, Ireland
Black Hills Federal Credit Union - Rapid City, SD, USA
Border Federal Credit Union - Del Rio, TX, USA
Boulder Dam Credit Union - Boulder City, NV, USA
Burns-Fazzi, Brock & Associates - Charlotte, NC, USA
Cabrillo Credit Union - San Diego, CA, USA
California League Services Corporation - Ontario, CA, USA
Canning's Employees' Credit Union - Port of Spain, Trinidad & Tobago
Canyon State Credit Union - Phoenix, AZ, USA
Capital Credit Union Limited - Edinburgh, Scotland
Card Services for Credit Unions - Tampa, FL, USA
Caribbean CUDE Program - Castries, St. Lucia
Central City Credit Union - Marshfield, WI, USA
CFCU Community Credit Union - Ithaca, NY, USA
Chinook Credit Union Ltd. - Brooks, AB, Canada
Christian Community Credit Union - San Dimas, CA, USA
City County Credit Union of Fort Lauderdale - Ft. Lauderdale, FL, USA
Clackamas Community Federal Credit Union - Oregon City, OR, USA
Coastal Federal Credit Union Foundation - Raleigh, NC, USA
CoastHills Federal Credit Union - Lompoc, CA, USA
Coca-Cola Company Family Federal Credit Union - Atlanta, GA, USA
Comhar Linn INTO Credit Union Ltd. - Dublin, Ireland
Community First Credit Union - Appleton, WI, USA
Communicating Arts Credit Union - Detroit, MI, USA
Community Choice Credit Union - Farmington Hills, MI, USA
Community Credit Union of Florida - Rockledge, FL, USA
Congressional Federal Credit Union - Washington, DC, USA
Consolidated Credit Union Ltd. - Borden-Carleton, PE, Canada
COOPESERVIDORES, R.L. - San Jose, Costa Rica
Cornerstone Credit Union League - Oklahoma City, OK, USA
Corporate America Credit Union - Irondale, AL, USA
Credit Union Baywide - Hastings, New Zealand
Credit Union League of Connecticut - Meriden, CT, USA
Dept. of Commerce Federal Credit Union - Commerce, CA, USA
Dupaco Community Credit Union - Dubuque, IA, USA
Dynamic Federal Credit Union - Celina, OH, USA
Eagle River Credit Union - L'Anse au Loup NF, Canada
Education Credit Union - Amarillo, TX, USA
Elevations Credit Union - Boulder, CO, USA
Fairfax County Federal Credit Union - Fairfax, VA, USA
Fairwinds Credit Union - Orlando, FL, USA
Federación de Cooperativas de Ahorro y Crédito de Costa Rica R.L. - San Jose, Costa Rica
Federación Nacional de Cooperativas de Ahorro y Crédito del Perú - Lima, Peru
Fintech Kenya Ltd. - Nairobi, Kenya
First Class American Credit Union - Fort Worth, TX, USA
First Community Credit Union - Chesterfield, MO, USA
First Congregational Church - Ripon, WI, USA
First Credit Union - Hamilton, New Zealand
First Entertainment Credit Union - Hollywood, CA, USA
First Source Federal Credit Union - New Hartford, NY, USA
Fox Community Credit Union - Chesterfield, MO, USA
GE Capital Solutions - Overland Park, KS, USA
Genworth Financial Canada - Oakville, Ontario, Canada
Georgia Credit Union Affiliates - Duluth, GA, USA
Gesa Credit Union - Richland, WA, USA
GESRO Co-op Credit Union - Takorari, Ghana
Ghana Co-operative Credit Union Association Ltd. - Accra-North, Ghana
Glasgow Credit Union - Glasgow, Scotland
Greater Hartford Police Federal Credit Union - Hartford, CT, USA
Greater Nevada Credit Union - Carson City, NV, USA
Harbour IT - Sydney, Australia
Heritage Credit Union - Madison, WI, USA
Hiway Federal Credit Union - St. Paul, MN, USA
IBM Southeast Employees' Federal Credit Union - Boca Raton, FL, USA
Illinois Credit Union League - Naperville, IL, USA
Indiana Credit Union Foundation - Indianapolis, IN, USA
Indiana Credit Union League - Indianapolis, IN, USA
Inova Federal Credit Union - Elkhart, IN, USA
JSC Federal Credit Union - Austin, TX, USA
Kansas Credit Union Association - Wichita, KS, USA
Keesler Federal Credit Union - Biloxi, MS, USA
Kenya Bankers SACCO Society Ltd. - Nairobi, Kenya
Kenya Police Sacco Society Limited - Nairobi, Kenya
LA Financial Federal Credit Union - Pasadena, CA, USA
Library of Congress Federal Credit Union - Hyattsville, MD, USA
Malawi Union of Savings and Credit Co-operatives, Ltd. - Lilongwe, Malawi
Manheim Auctions - Atlanta, GA, USA
Maps Credit Union - Salem, OR, USA
Maryland & DC Credit Union Association - Columbia, MD, USA
Metro Credit Union - Chelsea, MA, USA
Michigan State University Federal Credit Union - East Lansing, MI, USA
Millstream Area Credit Union - Findlay, OH, USA
Mission Federal Credit Union - San Diego, CA, USA
Mississippi Credit Union Association - Jackson, MS, USA
Montana Credit Union Network - Helena, MT, USA
Mortgage Center, LLC - Southfield, MI, USA
Mullingar Credit Union Ltd. - Mullingar, Westmeath, Ireland
Mwalimu Co-operative Savings & Credit Society Ltd. - Nairobi, Kenya
National Association of State Credit Union Supervisors - Arlington, VA, USA
No1 CopperPot Credit Union - Stockport, Germany
NorthCountry Federal Credit Union - S. Burlington, VA, USA
OAS Staff Federal Credit Union - Washington, DC, USA
Orange County's Credit Union - Santa Ana, CA, USA
Pacul Services, Inc. - Harrisburg, PA, USA
Peach State Federal Credit Union - Lawrenceville, GA, USA
Pennsylvania Credit Union Foundation - Harrisburg, PA, USA
Polish & Slavic Federal Credit Union - Brooklyn, NY, USA
Premier America Credit Union - Chatsworth, CA, USA
PSCU Co-operative Society Limited - West Indies, Trinidad & Tobago
Redstone Federal Credit Union - Huntsville, AL, USA
Royal Credit Union - Eau Claire, WI, USA
Rush Credit Union - Dublin, Ireland
Scotwest Credit Union - Glasgow, Scotland
SC Telco Federal Credit Union - Greenville, SC, USA
Seattle Metropolitan Credit Union - Seattle, WA, USA
Service One Credit Union - Bowling Green, KY, USA
Shreveport Police Federal Credit Union - Shreveport, LA, USA
Singapore Mercantile Co-operative Society Ltd - Singapore, Singapore
St. Anthony's and Claddagh Credit Union Ltd. - Galway, Ireland
St Clare Ecumenical Catholic Community - Veradale, WA, USA
Stima SACCO - Nairobi, Kenya
TCC Ltd. - Singapore, Singapore
The Bahamas Co-operative League Ltd. - Nassau, Bahamas
The ProCon Group - Madison, WI, USA
The Singapore Teachers' Co-operative Society, Ltd. - Singapore, Singapore
The Tennessee Credit Union - Nashville, TN, USA
Triangle Credit Union - Nashua, NH, USA
Tricorp Federal Credit Union - Portland, ME, USA
Trinidad & Tobago Police Credit Union Co-operative Society Limited - Barataria, Trinidad & Tobago
Truity Credit Union - Bartlesville, OK, USA
Truliant Federal Credit Union - Winston-Salem, NC, USA
TruMark Financial Credit Union - Treviso, PA, USA

TruWest Credit Union - Scottsdale, AZ, USA
Turner, Warren, Hwang & Conrad AC - Burbank, CA, USA
Ukrainian Federal Credit Union - Rochester, NY, USA
United Communities Credit Union - Ontario, Canada
USF Federal Credit Union - Tampa, FL, USA
UT Federal Credit Union - Knoxville, TN, USA
UWI Credit Union - St. Augustine, Trinidad & Tobago
Vantage Credit Union - Bridgeton, MO, USA
Veridian Credit Union - Waterloo, IA, USA
Verity Credit Union - Seattle, WA, USA
Vision Financial Federal Credit Union - Durham, NC, USA
Western Power Co-operative Credit Union - Takoradi, Ghana
Westerra Credit Union - Denver, CO, USA
Windsor Family Credit Union - Windsor, ON, Canada
Wisconsin Credit Union Foundation - Pewaukee, WI, USA
Zambia Air Force Credit Union & Savings Association - Lusaka, Zambia

International Development Fund (IDF) Investors

Community Choice Credit Union - Farmington Hills, MI, USA
Heritage Family Federal Credit Union - Rutland, VT, USA
Members Credit Union - Stamford, CT, USA
Peach State Federal Credit Union - Lawrenceville, GA, USA
Providence Federal Credit Union - Portland, OR, USA
San Francisco Fire Credit Union - San Francisco, CA, USA
TruWest Credit Union - Scottsdale, AZ, USA
Worcester Credit Union - Worcester, MA, USA

PLEASE JOIN US!

Help World Council
empower people to grow
through credit unions by
becoming a supporter at
one of these levels:

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\$100,000+

Platinum

\$50,000 - \$99,999

Gold

\$10,000 - \$24,999

Silver

\$5,000 - \$9,999

Granite

\$2,500 - \$4,999

Crystal (Individuals Only)

\$500 - \$999

Amounts listed in U.S. dollars. Gifts are fully U.S. tax-deductible
Note: Individuals recognized at the Crystal Level and above.
Organizations at Bronze and above.

Thank You Foundation Fundraising Committees

A special thank you to the wonderful men and women who serve on the Worldwide Foundation for Credit Unions' 2014 fundraising committees. Your dedication, determination and enthusiasm has truly made our global community of credit unions stronger! We would like to thank the following individuals for their time and generosity:

Carla Altepeter

CEO, Numerica Credit Union

Diana Dykstra

*President & CEO,
California & Nevada Credit Union Leagues*

Teresa Freeborn

CEO, Xceed Financial Credit Union

Mark Genovese

CEO, Maritime, Mining & Power Credit Union

Kim Hester

*EVP Network Services,
CO-OP Financial Services*

Lucy Ito

*Vice President,
California & Nevada Credit Union Leagues*

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*General Council,
Credit Union Association of New York*

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Director, Holiday Coast Credit Union Ltd.

Shazia Manus

CEO, The Members Group

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*VP Retail Sales Markets,
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David Southall

*President & CEO,
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Brandi Stankovic

Partner, Mitchell, Stankovic & Associates

Steve Stapp

*CEO, San Francisco Federal Credit Union;
Director, World Council of Credit Unions*

Steve Targett

CEO, Queensland Teachers Mutual Bank

Patsy Van Ouwerkerk

CEO, Travis Credit Union

2014 ★ GOLD COAST

CONFERENCE AGENDA & SESSION DESCRIPTIONS



SPECIAL PROGRAMMES

Global Women's Leadership Network

As a member benefit, the Global Women's Leadership Network offers these events:



SATURDAY 26 JULY

17:00 – 17:30

Global Women's Leadership VIP Reception
Gold Coast Convention & Exhibition Centre,
Foyer F

By invitation

17:30 – 19:00

Global Women's Networking Reception
Sponsored by Mitchell, Stankovic and Associates
Gold Coast Convention & Exhibition Centre,
Foyer F

By invitation



SUNDAY 27 JULY

08:30 – 15:30

Global Women's Leadership Forum
Sponsored by BRIDGES and Servus Credit Union
Gold Coast Convention & Exhibition Centre,
Meeting Rooms 7 & 8

Network membership and separate registration required



MONDAY 28 JULY

15:30 – 17:00

International Sister Societies Workshop

Sponsored by PSCU
Gold Coast Convention & Exhibition Centre,
Meeting Room 9

Network members and their guests



MONDAY – WEDNESDAY 28-30 JULY

08:00 – 17:00

Monday & Tuesday

08:00 – 12:00

Wednesday

Global Women's Leadership Network Lounge

Sponsored by The Members Group
Gold Coast Convention & Exhibition Centre,
Meeting Room 2

Network members and their guests



WYCUP/Emerging Leaders Programme

The WYCUP/EL programme at the 2014 World Credit Union Conference in Gold Coast brings together credit union and customer owned banking professionals and volunteers 40 and younger to connect with their peers from across the globe through the following sessions:



SATURDAY 26 JULY

17:30 – 19:00

Global Women's Networking Reception
Gold Coast Convention Centre, Foyer F

WYCUP/EL women and men are invited to attend the Global Women's Networking Reception.

By invitation Advanced RSVP required

SUNDAY 27 JULY

09:30 – 16:00

WYCUP/EL Programme Stream

Sponsored by Mitchell, Stankovic and Associates
Gold Coast Convention Centre,
Meeting Rooms 5 & 6

Join a tight-knit group of young leaders from around the globe for a chance to participate in group discussions, hear from past WYCUP scholarship winners and keynote speaker Elkanah Odembo, World Council Vice President of the African region and former Kenyan Ambassador to the U.S.

For conference attendees 40 and younger

TUESDAY 29 JULY

19:00 – 21:00

WYCUP/EL Dinner

Mecca Bah Restaurant,
3 Oracle Boulevard, Broadbeach
phone: (07) 5504 7754

Dinner with the WYCUP/EL group and their families at a restaurant located in walking distance from the Convention Centre.

For conference attendees 40 and younger and their guests. Separate dinner registration is required

WEDNESDAY 30 JULY

11:30 – 16:00

WYCUP/EL Programme Stream

Gold Coast Convention Centre,
Meeting Rooms 7 & 8

This interactive session will be facilitated by Rob Redenbach, one of Australia's top speakers and expert at providing intelligent alternatives to conflict. Rob has practical experience providing security services to aid-workers in Iraq and Afghanistan and working with Nelson Mandela's bodyguards, American FBI and British SAS. Rob uses humor, experience and hard facts to deliver an engaging session on practical leadership, collaboration, communication and resilience.

For conference attendees 40 and younger

17:30 – 18:45

WYCUP/EL Awards Ceremony

Gold Coast Convention Centre, Arena 2

At the awards ceremony five WYCUP scholarship winners will be announced for an all-expense-paid trip to attend the 2015 World Credit Union Conference in Denver, CO, USA. For details go to www.woccu.org/wycup.



FULL AGENDA AT A GLANCE

SATURDAY 26 JULY

16:00 – 19:00	Registration Open	Gold Coast Convention & Exhibition Centre
17:30 – 19:00	Global Women's Networking Reception <i>By invitation</i>	Foyer F

SUNDAY 27 JULY

08:00 – 20:00	Registration	Gold Coast Convention & Exhibition Centre
08:30 – 15:30	Global Women's Leadership Forum <i>Separate registration required</i>	Meeting Rooms 7 & 8
09:30 – 16:00	WYCUP/Emerging Leaders Programme Stream	Meeting Rooms 5 & 6
17:00 – 18:15	Opening Ceremony & International Flag Parade	Arena 2
18:15 – 20:00	Welcome Reception	Exhibition Halls 1 – 3

MONDAY 28 JULY

06:30 – 07:30	Inaugural World Council of Credit Unions "Run For a Cause"	Kurrawa Park
07:30 – 17:30	Registration	Gold Coast Convention & Exhibition Centre
09:00 – 10:45	Opening Remarks & Keynote	Arena 2
10:45 – 11:30	Networking Break	Exhibition Halls 1 – 3
11:30 – 13:00	Breakout Sessions (M01 – M04)	Gold Coast Convention & Exhibition Centre
13:00 – 14:15	Lunch	Exhibition Halls 1 – 3
14:15 – 15:45	Breakout Sessions (M05 – M08)	Gold Coast Convention & Exhibition Centre
15:45 – 16:30	Networking Break	Exhibition Halls 1 – 3
16:30 – 17:30	World Council AGM	Central Room A
18:30 – 20:30	Worldwide Foundation Supporter Reception <i>By invitation</i>	Poolside @ Jupiter's Hotel

TUESDAY 29 JULY

07:00 – 18:30	Registration	Gold Coast Convention & Exhibition Centre
07:30 – 08:45	Bacon, Eggs & Business Experts BE ²	Meeting Room 9
09:00 – 10:45	Opening Remarks & Keynote	Arena 2
10:45 – 11:30	Networking Break	Exhibition Halls 1 – 3
11:30 – 13:00	Breakout Sessions (T01 – T04)	Gold Coast Convention & Exhibition Centre
13:00 – 14:15	Lunch	Exhibition Halls 1 – 3
13:00 – 14:15	MasterCard Lunch & Learn <i>By invitation</i>	Central Room A
14:15 – 15:30	Breakout Sessions (T05 – T08)	Gold Coast Convention & Exhibition Centre
15:30 – 16:15	Networking Break	Exhibition Halls 1 – 3
16:15 – 17:30	Breakout Sessions (T09 – T12)	Gold Coast Convention & Exhibition Centre
16:15 – 17:30	World Council Future Forum <i>By invitation</i>	Meeting Room 9
17:30 – 18:30	Cheese & Wine Reception	Exhibition Halls 1 – 3

WEDNESDAY 30 JULY

07:00 – 19:00	Registration	Gold Coast Convention & Exhibition Centre
07:30 – 08:45	Bacon, Eggs & Business Experts BE ²	Meeting Room 9
09:00 – 10:45	Opening Remarks & Keynote	Arena 2
10:45 – 11:15	Networking Break	Registration Foyer
11:00 – 15:30	Credit Union Visits	
11:15 – 12:45	Breakout Sessions (W01 – W05)	Gold Coast Convention & Exhibition Centre
11:30 – 16:00	WYCUP/Emerging Leaders Programme Stream	Meeting Rooms 7 & 8
14:00 – 16:00	Small Mutuals & Credit Unions Session	Meeting Rooms 5 & 6
17:30 – 18:45	World Council Awards Ceremony	Arena 2
18:45 – Midnight	Closing Celebration & Dinner	Exhibition Halls 3 & 4

Please note that the schedule is subject to change.

The right partnership is like a hole-in-one

At Bridges, we realise the importance of partnership and the role it plays in success.

In 2014, we're proud to be a platinum sponsor of the World Conference for Credit Unions.

This year we celebrate our 12th year running as Platinum Sponsor of the Customer Owned Banking Association conference as well as sponsor of the Emerging Leaders Award. And, for the third year running we're also a major sponsor of the Women's Forum.

Looking for a financial planning partner?

At Bridges, we're one of Australia's largest, national financial planning and stockbroking organisations.

Founded in 1985, we have a network of over 170 financial planners, servicing over 50,000 Australians.

Come and visit our Bridges team at **Platinum booth 1** and find out how a partnership with us can help you enhance the wealth management services you offer your customers.

Try your luck at a hole-in-one

Enter our mini golf competition for your chance to win!




**To find out more call Jason Kriss, General Manager,
Alliances and Distribution on 02 9028 1058**

SATURDAY 26 JULY

16:00 – 19:00	Registration	
17:30 – 19:00	Global Women's Networking Reception <i>By invitation</i> <i>Sponsored by Mitchell, Stankovic and Associates</i>	Foyer F



SUNDAY 27 JULY

08:00 – 20:00	Registration	
08:30 – 15:30	Global Women's Leadership Forum Held in partnership with Australian Women in Mutuals (WIM), this all-day workshop connects credit union women during an interactive leadership development session. The agenda features a panel discussion on leadership challenges, a luncheon, and global dialogue during breakout discussions. This exclusive event offers Global Women's Leadership Network members the opportunity to connect face-to-face with women from credit union movements around the world. Note: Network membership and separate registration fee required. Visit the registration desk for more information. <i>Sponsored by:</i>	Meeting Rooms 7 & 8
	 	
09:30 – 16:00	WYCUP/Emerging Leaders Programme Stream Join a tight-knit group of young leaders from around the globe for a chance to participate in group discussions, hear from past WYCUP scholarship winners, Emerging Leaders and keynote speaker Elkanah Odembo, World Council Vice President of the African region and former Kenyan Ambassador to the U.S.	Meeting Rooms 5 & 6
17:00 – 18:15	Opening Ceremony & International Flag Parade 🇨🇦 Masters of Ceremonies: Dan Burns, <i>Chairman, Credit Union Central of Canada, Canada</i> Don Magin, <i>Chairperson, COBA, Australia</i> Grzegorz Bierecki, <i>Chairman, World Council of Credit Unions, Poland</i>	Arena 2
18:15 – 20:00	Welcome Reception	Exhibition Halls 1 – 3

INTERPRETATION INFORMATION

🇨🇦 All sessions in meeting rooms 5 & 6 will be translated into Spanish. All sessions in Arena 2 will be translated into Spanish & Portuguese.

SESSION KEY

Tailor your conference experience by taking part in breakout sessions that best suit your needs. Join one of the four educational tracks listed throughout the conference or mix and match. Tracks are noted with the following symbols:

🇨🇦 Leadership & Strategy 🇨🇦 Technology & Innovation 🇨🇦 Young Adult & Membership Growth 🇨🇦 Advocacy & Government Affairs

MONDAY 28 JULY

06:30 – 07:30	“Run for a Cause”	Kurrawa Park
07:30 – 17:30	Registration	
09:00 – 10:45	Opening Remarks & Keynote 	Arena 2

The State of The Movement

Brian Branch, *President & CEO, World Council of Credit Unions*

More so today than ever before, the top challenges that mutual and cooperative financial institutions face are common across our global community. While prudential discipline is indispensable today, regulatory burden and restrictive legislation increase the costs of credit unions and restrict the ability of mutual to provide their members with services that empower their social economic well-being. With the rapid developments in payments technology, financial cooperatives need to meet consumer expectations for convenience and ease. As average age increases and older members become net savers or dis-savers, credit unions look to how to increase young adult membership growth. All of these challenges aggregate to increased challenge to small credit union sustainability everywhere.

One of the great advantages to the cooperative nature of a global community is our ability to share lessons learned in responding to these challenges. What have been some of the successful advocacy strategies that our colleagues have used? How have mutual innovated in response to the consumer demands for payments and mobile technology that reshape our industry? How have some credit unions grown membership very successfully? How have some credit union systems improved the sustainability of small credit unions through collaboration?

Engage your international colleagues as we explore their experiences and lessons in facing these challenges.

Global Sponsor Presentation - MasterCard

Margaret Shine


**From the Future Backwards: Knowing What's Next Now**

Lee Wetherington, *Director of Strategic Insights, ProfitStars®, USA*

Why are 11% of consumers planning to switch financial institutions in the next 12 months and who are these people? What happens to PC-based online banking in a mobile-centric world of smartphones and tablets? How will traditional financial service providers fare with the advent of mobile payments and mobile commerce? What exactly will be the transition from mobile banking to mobile payments? Will financial institutions be disintermediated by the likes of Google, Apple, Amazon, or PayPal? Do financial institutions have unique advantages and opportunities in today's marketplace? 2014 will be a wild ride but not one that is wholly unpredictable. Join Lee Wetherington for a forecast and summary of the industry's best research on upcoming developments in online, mobile, payments and branches, and learn the strategic and tactical positioning that will work best over the next 18 months.

10:45 – 11:30	Networking Break <i>Sponsored by Fiserv</i>	Exhibition Halls 1 – 3
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11:30 – 13:00	Breakout Sessions (M01 – M04) L MO1 // Small Credit Union Sustainability: Driving Financial Performance T MO2 // Building System Payment Platforms Y MO3 // Best Practices in Membership Growth Strategy A MO4 // Global Regulatory Trends	Meeting Rooms 7 & 8 Arena 2 Meeting Rooms 5 & 6 Arena 1B
13:00 – 14:15	Lunch	Exhibition Halls 1 – 3
14:15 – 15:45	Breakout Sessions (M05 – M08) L MO5 // Governance Best Practices T MO6 // Consumer Expectations in Payment Trends Y MO7 // Best Practices in Cultivating Young Adult Membership Growth A MO8 // Activist Advocacy Best Practices: How Mutuals and Credit Unions Can Get Involved	Meeting Rooms 7 & 8 Arena 2 Meeting Rooms 5 & 6 Arena 1B
15:45 – 16:30	Networking Break <i>Sponsored by BFB</i> 	Exhibition Halls 1 – 3
16:30 – 17:30	World Council Annual General Meeting	Central Room A
18:30 – 20:30	Worldwide Foundation Supporter Reception <i>By invitation</i> <p>The Worldwide Foundation will celebrate the generosity of its supporters during a private reception, held poolside at Jupiter's Hotel and Casino (adjacent to the Gold Coast Convention & Exhibition Centre). This invitation-only event is for current Foundation supporters at the US\$1,000 (organisation) and US\$500 (individual) donation levels. Attend this exclusive event by becoming a Worldwide Foundation Supporter today! Ask any World Council staff member about how to donate or visit us online: www.woccu.org/give</p>	Poolside at Jupiter's Hotel & Casino



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INTERPRETATION INFORMATION











All sessions in meeting rooms 5 & 6 will be translated into Spanish. All sessions in Arena 2 will be translated into Spanish & Portuguese.






SESSION KEY

Tailor your conference experience by taking part in breakout sessions that best suit your needs. Join one of the four educational tracks listed throughout the conference or mix and match. Tracks are noted with the following symbols:


L Leadership & Strategy **T** Technology & Innovation **Y** Young Adult & Membership Growth **A** Advocacy & Government Affairs

TUESDAY 29 JULY

07:00 – 18:30	Registration	
07:30 – 08:45	BE² // Bacon, Eggs & Business Experts <i>Separate registration required</i>	Meeting Room 9
09:00 – 10:45	Opening Remarks & Keynote 	Arena 2
	Platinum Sponsor Presentation - Genworth Australia Bridget Sakr, <i>Chief Commercial Officer, Genworth, Australia</i> 	
	Catching the Disruption Wave: “Three Big Ideas” for Serving a Radically Changing Marketplace Angelo Joseph, <i>Head of Sales Engineering, Google, Australia/New Zealand</i> Alan Shields, <i>Co-founder and Managing Director, RFi Intelligence, Australia</i> Alex Sion, <i>President, Moven, Australia</i> Moderator: Amy Ter Haar, <i>CEO, Flow, Inc., Canada</i> <p>The market has changed and non-traditional market entrants are rapidly becoming many of today’s consumers’ preferred financial service providers. How do we engage and adapt to stay in the race?</p> <p>The financial services industry is at a turning point where we are seeing the merger of what were previously three separate sectors: payments, finance and commerce. With the fast pace of technological change, it is the “disruptors” of the industry’s status quo that will drive the future. This session brings together three primary disruptors poised to set the industry on a collision course with the newly emerging and multi-dimensional consumer marketplace.</p> <p>New distribution models, crowd-sourced business strategies and an international consumer base with an increasingly local orientation will drive the future of economic commerce. Financial cooperatives have an undeniable link to their members, but do they have the vision, courage and confidence to meet the needs of members in ways those members haven’t themselves yet anticipated?</p> <p>Listen carefully as these keynote panelists reveal their “big ideas” regarding the future of financial services, the ever evolving customer experience and the use of big data in the race to capture market share. This session sets the stage and provides the information that will help you capture and capitalize on the advantages of the disruption wave.</p>	
	Platinum Sponsor Presentation - FIS Australasia Richard Palmer, <i>Managing Director, FIS Australasia</i> 	
10:45 – 11:30	Networking Break <i>Sponsored by ClearView</i> 	Exhibition Halls 1 – 3
11:30 – 13:00	Breakout Sessions (T01 – T04)	
	 T01 // Demystifying Innovation	Meeting Rooms 7 & 8
	 T02 // Branch of the Future	Arena 1B
	 T03 // Membership Growth Success Studies 	Meeting Rooms 5 & 6
	 T04 // Smart Collaboration: Back Office Aggregation and Common Branding 	Arena 2

13:00 – 14:15	Lunch	Exhibition Halls 1 – 3
13:00 – 14:15	Lunch & Learn: New Trends in Customer Segmentation <i>By invitation, Presented by MasterCard</i>  <p>Marketing costs financial institutions approximately \$1.3 billion annually on direct-marketing efforts in the United States alone so improving its impact is critical. Research has shown that leveraging both traditional and behavioral segmentation enhances the return on investment of marketing programs while improving consumer engagement and responsiveness.</p> <p>Credit unions can easily leverage these techniques to reap these same benefits and improve their members' engagement. So, this session will review the latest research findings on behaviour segmentation including how to:</p> <ul style="list-style-type: none"> · Understand holistic customer behavior across all payment products · Enhance marketing effectiveness · Identify the most valued members · Uncover portfolio optimization opportunities 	Central Room A
14:15 – 15:30	Breakout Sessions (T05 – T08) L TO5 // Diversity: Advancing Women in Mutuals/Credit Union Leadership Roundtable Discussion T TO6 // Analytics, Technology and The Human Experience in Commerce  Y TO7 // Innovative Community/ Ethnic Membership Growth Strategy  A TO8 // Regulatory Challenges to Financial Cooperatives / Credit Unions as Bank Customers	Meeting Rooms 7 & 8 Arena 2 Meeting Rooms 5 & 6 Arena 1B
15:30 – 16:15	Networking Break  <i>Sponsored by CUES</i>	Exhibition Halls 1 – 3
16:15 – 17:30	Breakout Sessions (T09 – T12) L TO9 // Governance Best Practices Panel T T10 // Fighting Cyberfraud  Y T11 // WYCUP & Emerging Leaders: Practical Outreach Strategies to Attract Young Adult Members  A T12 // Basel III International Capital Options for Cooperative Banking Groups	Meeting Rooms 7 & 8 Arena 2 Meeting Rooms 5 & 6 Arena 1B
16:15 – 17:30	World Council Future Forum <i>Sponsored by CUNA Mutual Group, By invitation</i> 	Meeting Room 9
17:30 – 18:30	Cheese & Wine Reception <i>Sponsored by American Express</i>  FOREIGN EXCHANGE SERVICES	Exhibition Halls 1 – 3

INTERPRETATION INFORMATION







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L Leadership & Strategy **T** Technology & Innovation **Y** Young Adult & Membership Growth **A** Advocacy & Government Affairs

WEDNESDAY 30 JULY

07:00 – 19:00	Registration	
07:30 – 08:45	BE² // Bacon, Eggs & Business Experts <i>Separate registration required</i>	Meeting Room 9
09:00 – 10:45	Opening Remarks & Keynote 	Arena 2
	Platinum Sponsor Presentation – Bridges Financial Services Jason Kriss, <i>General Manager, Bridges Financial Services</i>	
		
	20/20 Vision: Technology, Business and Society in the 21st Century Rachel Botsman, <i>Author & Founder, Collaborative Lab, Australia</i> Moderator: Steve Stapp, <i>Director, World Council of Credit Unions, USA</i>	
	In a world where game-changing technologies are evolving at a staggering rate, how do you figure out what's coming next? Rachel Botsman will explore five technology and innovation super trends that will transform how we live, work and play in ways that will powerfully shape our future. Using cutting-edge examples, she will bring to life how people's relationship to their jobs, money, data, community and material possessions will be radically transformed over the next decade and what your organisation should be thinking about now to get ahead of these shifts.	
	Platinum Sponsor Presentation – Cuscal Adrian Lovney, <i>General Manager – Product & Service, Cuscal</i>	
		
10:45 – 11:15	Networking Break	Registration Foyer
11:00 – 15:30	Credit Union Visits  <i>Organised by COBA</i> Visit the Tour Desk in the Registration area for more information.	
11:15 – 12:45	Breakout Sessions (W01 – W05)	
	W01 // 21st Century Credit Unions: Evolution of the Model 	Arena 2
	W02 // Australian Regulatory Forum	Arena 1B
	W03 // Financial Inclusion in Asia	Central Room A
	W04 // Africa SACCO Growth	Meeting Room 9
	W05 // Money Laundering Controls: A Risk-based Approach 	Meeting Rooms 5 & 6

INTERPRETATION INFORMATION

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SESSION KEY

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11:30 – 16:00

**WYCUP/Emerging Leaders
Programme Stream**Rob Redenbach, *Founder, Empowered Mediation, Australia*

This interactive session will be facilitated by Rob Redenbach, one of Australia's top speakers and expert at providing intelligent alternatives to conflict. Rob has practical experience providing security services to aid-workers in Iraq and Afghanistan and working with Nelson Mandela's bodyguards, American FBI and British SAS. Rob uses humor, experience and hard facts to deliver an engaging session on practical leadership, collaboration, communication and resilience.

(For conference attendees 40 and younger)

Meeting Rooms 7 & 8

14:00 – 15:30

Small Mutuals & Credit Unions*Presented by the SAM Network*

Meeting Rooms 5 & 6

17:30 – 18:45

World Council Awards Ceremony

Arena 2

18:45 – Midnight

Closing Dinner Party*Sponsored by CGU Insurance*

Exhibition Halls 3 & 4



**DISTINGUISHED
SERVICE
AWARD**

CONGRATULATIONS

Distinguished Service Award Winners

World Council is proud to present the Distinguished Service Award to these outstanding individuals. On behalf of credit unions and their members around the world, thank you for your exemplary service!

**ROB NICHOLLS**

Nominated by
Co-op Money NZ

**MICHAEL KOISEN**

Nominated by the Papua
New Guinea Federation of
Savings & Loans Societies



The Distinguished Service Awards will be presented on Wednesday 30 July.

BREAKOUT SESSION DESCRIPTIONS

MONDAY 28 JULY

L [MO1] Small Credit Union Sustainability: Driving Financial Performance

Bill Hampel *Interim President and CEO, Credit Union National Association, USA*

Steve Sampson *General Manager, Woolworths Employees' Credit Union, Australia*

Moderator: Pat Fay *Board of Directors, Irish League of Credit Unions, Ireland*

Small credit unions and mutuals face economic pressures that have driven merger and consolidation in many countries. The cost of regulatory burden, information communication technology and specialized human resources force higher-scale requirements than historically seen in the financial sector. In the low-interest-rate environment, return on assets is driven by fee incomes, associated with more variety and more complex products than many small credit unions offer. What are these pressures, how are they measured and what can small mutuals and credit unions do to manage their performance and strengthen their sustainability?

Learner Outcomes

- Understand the challenges facing small financial cooperatives in several countries.
- Learn how small financial cooperatives can monitor and proactively respond to these challenges.
- Develop new small credit union management strategies for maximising income and achieving greater efficiency.

T [MO2] Building System Payment Platforms

Stephen Fitzpatrick *Vice-President, Corporate Services & CFO, Credit Union Central of Canada, Canada*

Adrian Lovney *General Manager, Product & Service, Cuscal Ltd., Australia*

Fredda McDonald *EVP & Chief Creative Officer, PSCU, USA*

Moderator: Lucy Ito *Executive Vice President & COO, California & Nevada Credit Union Leagues, USA*

As payment methodologies and channels expand and become more sophisticated, financial cooperatives of all sizes must respond to consumer demands for greater convenience. Any one credit union or mutual is challenged to achieve scale, offer the full range of channels, provide the number of points of service required and meet increasing investment

requirements. In several countries, credit unions pool their limited resources to build shared platforms which allow credit unions and mutuals to offer the full range of online systems, payment cards and mobile channels that consumers expect and demand.

Learner Outcomes

- Learn about the range of payment technologies that credit unions can offer today.
- Discover ways to collectively overcome the barriers to entry through system platforms.
- Compare the cost and range of offerings available to individual institutions versus through support platforms that network multiple credit unions.

V [MO3] Best Practices in Membership Growth Strategy

Bruce Foulke *President & CEO, American Heritage Credit Union, USA*

Tracy Redies *President & CEO, Coast Capital Savings Credit Union, Canada*

Damien Walsh *Managing Director, bankmecu, Australia*

Moderator: Brett Martinez *President & CEO, Redwood Credit Union, USA*

Growing membership is one of the top three challenges to credit unions and mutuals everywhere. More innovative and aggressive strategies will be necessary to attract new members. What are some of the best practices from some of the fastest growing credit unions today? American Heritage shows how to increase membership growth through aggregating community and company employee groups. Coast Capital shares successful membership growth in communication outreach, product responsiveness and incentives. bankmecu shares membership growth success practices in socially minded banking service to cooperatives and social sectors. While these are some of the larger credit unions, the principles of their success can be translated to varying sizes and international contexts. You will come away from this session with a refreshed view of how to attract and retain members.

Learner Outcomes

- Learn about new growth strategies that have proven successful for others.
- Consider mixes of community, employee and niche based growth strategies.
- Create a foundation for your own revised strategies to foster increased growth for your credit union or mutual.

A [MO4] Discussion Panel – Global Regulatory Trends

Moderator & Speaker: Michael Edwards *Chief Counsel/VP for Advocacy & Government Affairs, World Council of Credit Unions, USA*

Luke Lawler *Senior Manager, Public Affairs, COBA, Australia*

Brian McCrory *Director, Irish League of Credit Unions, Ireland*

Eric L. Richard *EVP & General Counsel, Credit Union National Association, USA*

Regulatory changes initiated at the international level—ranging from capital requirements to taxation to liquidity rules—pose continual challenges to credit unions around the world when those standards are implemented at the national level. Sit down with a panel of experts representing credit union systems worldwide to understand the common global regulatory trends affecting credit union systems at the national level in surprisingly common ways.

Learner Outcomes

- Broaden your understanding of credit unions' changing legislative and regulatory requirements at the international and national levels.
- Learn about the strategies that these credit union systems have developed to address challenges that global standards present at the national level.
- Understand the overall impact new global regulations will have on your credit union and your country's credit union systems.

L [MO5] Governance Best Practices

Kate Costello *Managing Director, Governance Matters Pty Ltd., Australia*

Moderator: Graham Olrich *CEO, Australasian Mutuals Institute, Australia*

Credit unions and mutuals are facing greater challenges than they have in the past and will demand more sophisticated skills from both elected and executive leadership. Key principles and practices will focus on responding to disruption and targeting growth. This session will provide practical tips for boards setting strategy, in an interactive manner. Understanding the characteristics of a well-performing board will help your governance structure more effectively improve practice and focus.

Learner Outcomes

- Gain insights into principles and best practices that govern top board performance.
- Learn to recognise the dynamics of a well-performing board.
- Identify three key insights that will improve board performance to share with your fellow board members.

T [MO6] Consumer Expectations in Payment Trends

Shazia Manus *CEO, The Members Group, USA*

Rahul Nawab *President, IQR Consulting Inc., USA*

Atul Varde *EVP & CIO, Affinity Credit Union, Canada*

Moderator: Russ Fast *Chairman, Credit Union Central of Manitoba, Canada*

Consumer expectations of convenience and ease of access drive the rapid pace of payments technology change. Once, payments, commerce and financial services were seen as separate lines of business. Today they are tightly intertwined. Payments become a major ramp for consumers to those financial services which can easily respond to consumers demands for payments ease and retail commerce. This session delves into consumer expectations. It looks at what big data is available to us today and what useful information big data provides us. This session looks in depth at that linkage between payment and financial services and how to use that data analysis in charting a course for design of services to respond to consumer expectations. It hears from one group of credit unions that looked at consumer trends and data to design their services and messages.

Learner Outcomes

- Understand new trends in payment technology.
- Learn how to link your payments strategy to financial services growth strategy.
- Learn how to use big data analysis for that same financial services growth strategy.

👤 [MO7] Best Practices in Cultivating Young Adult Membership Growth

Michelle Belland *Acting Chief Brand and Corporate Social Responsibility Officer, Servus Credit Union, Canada*

William Carhart *CEO, Oswego County FCU, USA*

Benson Porter *President & CEO, Boeing Employees Credit Union, USA*

Moderator: George Ototo *Managing Director, KUSCCO Ltd., Kenya*

The future of mutuals and credit unions lays in their ability to attract and retain the next generation of members, but this group marches to the beat of a different drum. Several credit unions have found effective and innovative ways to attract and retain Gen Y and other young adult groups. Success comes from offering a complete and responsive product range, an attractive financial proposition, effective communication and marketing. But it also comes from differentiation of values. This session hears from large credit unions which have been very successful in growing profitable young adult membership. Success has not been limited to large credit unions. We also hear from a small credit union which has been successful in young adult membership growth, significantly lowering the average age of its membership. Understanding and implementing the right approach to membership development – from products and services to marketing and delivery – will lead credit union success in attracting these emerging member groups.

Learner Outcomes

- Understand the needs and requirements of young adult members.
- Learn innovative strategies that have helped other credit unions attract and retain these members.
- Adapt successful strategies and tailor them to your mutual's or credit union's own goals.

👤 [MO8] Activist Advocacy Best Practices: How Mutuals and Credit Unions Can Get Involved

Mark Degotardi *Head of Public Affairs, COBA, Australia*

Ryan Donovan *SVP-Legislative Affairs, Credit Union National Association, USA*

Pawel Grzesik *Head of Warsaw Office, National Association of Cooperative Savings and Credit Unions, Poland*

Moderator: Susan Newton *Executive Vice President – Credit Union System Relations, Credit Union National Association, USA*

Credit unions make their voices heard in many countries through a combination of grassroots advocacy and professional lobbying. Learning how to use those twin tools effectively requires skill, training and understanding credit unions' roles in individual societies. This session offers a lively debate of strategies, customs and other characteristics of successful credit union lobbying programs. Australia's Customer Owned Banking Association (COBA), the United States of America's Credit Union National Association (CUNA), and the European Network of Credit Unions' (ENCU) highly successful advocacy efforts on behalf of credit unions form the cornerstone of this informative session.

Learner Outcomes

- Learn the finer points of credit union advocacy efforts.
- Study CUNA, COBA and ENCU advocacy programs, including how grassroots and professional advocacy efforts produce advocacy results when combined.
- Create your own strategy for improving advocacy on behalf of your credit unions.



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TUESDAY 29 JULY

[BE2] Bacon, Eggs & Business Experts

Alex Sion *President, Moven, USA*

Moderator: Oswaldo Oliva *President & CEO, National Federation of Savings and Credit Cooperatives, Guatemala*

The future of financial services may be more challenging than you think. It's not just about cultivating the youth market, growing mobile adoption or finding new forms of payment. The fundamental model for basic retail banking around the world is primed for disruption on multiple levels and your role is to make order – and gain profitability – from the chaos that ensues. From distribution to pricing to redefining your value proposition, financial institutions are facing challenges on all three fronts, and Alex Sion's invigorating session will share industry insights as well as far-reaching visions of what the newly redefined financial services industry will look like and how it will operate.

Learner Outcomes

- Review the challenges facing multiple areas of financial services.
- Understand your options as a financial cooperative.
- Define new strategies for succeeding in a rapidly changing financial world.

L [TO1] Demystifying Innovation

Mark Meyer *CEO, Filene Research Institute, USA*

Moderator: William Wolke *CEO, Victoria Teachers Mutual Bank, Australia*

Innovation results from a successful blend of inspiration and application, but the measure of its success means different things to different individuals and institutions. The Filene Research Institute's Mark Meyer takes a closer look at ways to unlock the right levels of inspiration, apply them at the credit union or mutual level and make innovative choices specific to your institution and its needs. Most barriers to innovation in your organisations are self-imposed. Meyer explains the processes involved in developing the innovation competency, shares specific innovation success stories, and provides you with a straight-forward way to get started on your organisation's innovation competency today. This session will inform you on what innovation means in the consumer finance world and inspire you to become a more consumer-responsive organisation.

Learner Outcomes

- Learn to consider challenges as opportunities for change.
- Understand new ways to apply creative thinking to your credit union's structure and strategies.
- Create an "innovation roadmap" for your credit union.

T [TO2] Branch of the Future

Mitchel Chilcott *CEO, North Peace Savings and Credit Union, Canada*

Anne Cochran *President & CEO, Louisiana Credit Union League, USA*

Darrin Northey *Group General Manager, Distribution, Credit Union Australia, Australia*

Moderator: Terry Enns *Chair, Central 1 Credit Union, Canada*

As access to services expands to include online and mobile channels, branches continue to be relevant for personalised services. Branch design evolves and becomes more responsive to member convenience as well. Hear from credit unions that have redesigned their branches to respond to member service demands, reduce branch transaction costs and allow members to access new electronic technology within the branch. Learn how one credit union has expanded its services to low population density areas using low cost technology alternatives for branch outreach. Learn how credit unions expand their network of points of service by shared branching: allowing their members to access their services in the branches of another credit union. This session will look at the next generation of branching and offer a closer look at ways to make your credit union's efforts more effective.

Learner Outcomes

- Learn how the definition and methodologies of branching have expanded.
- Examine new ways to reach members and which products determine the difference in "branch" choices.
- Find new ways to expand your credit union's presence to members.

🎧 [TO3] Membership Growth Success Studies

Felipe Azevedo *Manager of Credit Products, SICREDI, Brazil*

Diana Dykstra *President & CEO, California & Nevada Credit Union Leagues, USA*

Darren Herrmann *CEO, San Francisco Fire Credit Union, USA*

Linda Morris *SVP Business Development, Member and Community Engagement, Vancity, Canada*

Moderator: Manfred Dasenbrock *Chairman, SICREDI, Brazil*

Credit unions in Brazil, Canada and the U.S. have demonstrated some of the highest levels of membership growth performance since the global financial crisis. This session explores the wider growth experience in the three countries and delves into specific case studies of credit unions which have achieved record growth rates. What determined the successful growth of a community-based credit union in San Francisco? How did a community-based credit union in Vancouver achieve outstanding membership growth through values-based banking and community investment? What unique characteristics have helped SICREDI in Brazil remain one of the world's fastest-growing credit union systems? Elements from these success stories may provide answers to the challenges you face.

Learner Outcomes

- Understand the concepts behind successful credit union member growth strategies.
- Learn the importance that successful execution and implementation play in securing the long-term application of that success.
- Come away with ideas for creating your own membership growth strategies.

🎧 [TO4] Smart Collaboration: Back Office Aggregation and Common Branding

Pawel Grzesik *Head of Warsaw Office, National Association of Cooperative Savings and Credit Unions, Poland*

Mark Lyonette *Chief Executive, ABCUL, United Kingdom*

Paulino Rodrigues *COO & CIO, SICREDI, Brazil*

Moderator: Paul MacNeill *General Manager, Souris Credit Union Ltd., Canada*

Merger is not the only solution to efficiency and competitive challenges to small credit unions. Several credit union systems reduce operating costs and redundant investment in technology by sharing core processing platforms and payments platforms. By using centralised back office

services, small financial cooperatives in Brazil and Poland are able to offer the same quality of service and range of products as large financial cooperatives. Credit unions in the United Kingdom embark on the construction of their common core processing and shared payments platform. With aggregation, uniform policies and products, they achieve efficiency. Common brands promise consistent quality. But do these systems lose tailored product delivery and entrepreneurial response to local community markets? Do these systems require common branding? This session looks at business collaboration strategies to enable smaller financial cooperatives to remain competitive and continue providing members with excellent service through shared resources.

Learner Outcomes

- Learn how small financial cooperatives can achieve efficiencies by sharing resources, including core technology platforms, and how they have increased cooperatives' competitive advantage.
- Develop new strategies for maximising success through shared resource management.

[TL] Lunch & Learn: New Trends in Customer Segmentation (by invitation only)

Margaret Shine

Sponsored by MasterCard

Marketing costs financial institutions approximately \$1.3 billion annually on direct-marketing efforts in the United States alone so improving its impact is critical. Research has shown that leveraging both traditional and behavioral segmentation enhances the return on investment of marketing programs while improving consumer engagement and responsiveness.

Learner Outcomes

Credit unions can easily leverage these techniques to reap these same benefits and improve their members' engagement. Review the latest research findings on behaviour segmentation including how to:

- Understand holistic customer behaviour across all payment products.
- Enhance marketing effectiveness.
- Identify the most valued members.
- Uncover portfolio optimisation opportunities.

L [TO5] Diversity: Advancing Women in Mutuals / Credit Union leadership Roundtable Discussion

Teresa Freeborn *President & Chief Executive, Xceed Financial Credit Union, USA*

Steve James *CEO, Teachers Mutual Bank, Australia*

Tracy Redies *President & CEO, Coast Capital Savings Credit Union, Canada*

Moderator: Susan Mitchell *CEO, Mitchell, Stankovic and Associates; Chair, Global Women's Leadership Network, USA*

Both men and women from cooperatives and mutuals report equal opportunities for both sexes to pursue leadership positions. Yet, women still hold fewer leadership positions than men. We see that women tend to lead small and medium-sized credit unions and these opportunities shrink as there are fewer small and medium-sized credit unions. Women tend to hold middle and senior management positions but fewer CEO and chair positions. Is this because of personal choice? ... institutional barriers? ... home or family constraints? Going forward, should something be done about it? What would that be? ... for just women or for women and men both? What strategies can women leaders follow to pursue leadership opportunities? This session takes a critical look at transformational female leadership in the global financial cooperative community.

Learner Outcomes

- For the credit union, learn new strategies for professional development within credit unions.
- For the individual, learn how to evaluate and pursue career advancement within the credit union or mutual.
- Gain new insights into work/life balance and tradeoffs.

T [TO6] Analytics, Technology and the Human Experience in Commerce

Fredda McDonald *EVP & Chief Creative Officer, PSCU, USA*

Moderator: Shana Richardson *CEO, Ser Technology Corporation, USA*

Digital is everything in the world of payments, but not everything in the world is digital. The shifts and changes in demographics and technology are presenting challenges and opportunities around the world. People today may have more in common with someone half way around the world than the person next door, because of the ability to access information and communicate globally. Understanding the implications of analytics and technology to enhance the human experience of commerce will be the topic of this intriguing interactive dialog.

Learner Outcomes

- Gain insight into new digital payments technology and applications.
- Understand the way digital connects users around the world.
- Develop new digital strategies for your credit union.

V [TO7] Innovative Community/Ethnic Membership Growth Strategy

Bogdan Chmielewski *President & CEO, Polish & Slavic Federal Credit Union, USA*

Mahir Momand *Project Manager, COBA, Australia*

Sally Morris *HR & Training Manager, Traditional Credit Union, Australia*

Moderator: Joseph Schroeder *CEO, Ventura County Credit Union, USA*

While the financial world broadens, credit unions still find success in serving niche communities and ethnic groups who uniquely define themselves and create their own “neighborhoods” of interest. They expect access to all the financial services available, but delivered in ways unique to their identities and cultures. This session looks at successful experiences in serving immigrant populations in New York and Islamic markets globally. Understanding and serving those groups can lead to increased membership growth and success for credit unions and mutuals that understand and implement this basic service principle.

Learner Outcomes

- Understand the different financial needs of various social and ethnic groups.
- Create strategies that strengthen member relationships through unique member service profile.
- Find unique marketing channels that help credit union penetration grow within the different communities.

A [TO8] Regulatory Challenges to Financial Cooperatives / Credit Unions as Bank Customers

Kieron Brennan *CEO, Irish League of Credit Unions, Ireland*

James Fenimore *SVP Operations, United Nations Federal Credit Union, USA*

Moderator: Michael Edwards *Chief Counsel/VP for Advocacy & Government Affairs, World Council of Credit Unions, USA*

Credit unions and commercial banks have significantly different operating philosophies, but what happens when the lines blur and credit unions themselves become customers of banks for correspondent and/or investment services? Operationally, the relationship has often proved indispensable for credit unions in many countries, but recent regulatory changes have recently affected how banks view their credit union customers and made it more difficult for credit unions to maintain favorable yields on investments in bank deposits and correspondent banking relationships. Learn about the advantages and the challenges faced by credit unions that are bank customers caused by the Basel III liquidity rules, anti-money laundering requirements, and other regulatory changes.

Learner Outcomes

- Learn about the challenges credit unions face as bank customers.
- Hear how the early phase-in of the Basel III liquidity rules in Ireland have hurt credit unions that invest in bank deposits, and why your credit union may face similar problems starting in 2015.
- Understand how the challenges some credit unions face in maintaining correspondent banking relationships can be addressed.

L [TO9] Governance Best Practices Panel

Yvonne Ridguard Harris *Director, Jamaica Cooperative Credit Union League, Jamaica*

Nicolas Harrison *Chairman, Summerland Credit Union, Australia*

Taras Nohas *VP of Strategy and Governance, Servus Credit Union, Canada*

Moderator: Carla Altepeter *CEO, Numerica Credit Union, USA*

Good financial cooperative governance has always been defined by the work of dedicated volunteers and executive leaders. Legislative and regulatory pressures mean increasing weight of fiscal responsibilities. Changes in the

financial services industry mean an increasing number of strategic challenges for today's board members. How that leadership team evolves to match the evolving challenges and responsibilities will determine the future of individual mutuals and credit unions. Learn from representatives of a variety of international contexts how they have achieved success and understand how those strategies and principles are applicable to your credit union or mutual.

Learner Outcomes

- Understand best practices from various board members from around the world.
- Note the similarities and differences in approaches to good governance.
- Uncover unique solutions to common challenges facing credit union boards.

T [TIO] Fighting Cyberfraud

Leanne Vale *Senior Manager, Fraud & Financial Crimes, COBA, Australia*

Canadian Fraud Perspective Speaker

Moderator: Brad Bardell *Senior Fraud Manager, CUA, Australia*

Cyberfraud poses a significant threat to cooperative banking institutions the world over. This session will draw on the latest trends and lessons from leading fronts in the fight against fraud, to help arm you with new tools and ideas to take to your institution. This session will take a "deep dive" into cyberfraud trends and impact assessment, strategies in resources, customer education, law enforcement and systems and explore risk and product assessment. Practical case studies will round out our session.

Learner Outcomes

- Understand the latest threats and trends in cybercrime.
- Tools and tips to improve your status as a "hard target".
- Insight into strategies to protect your credit union and members from cyber threats.

Y [T11] WYCUP & Emerging Leaders: Practical Outreach Strategies to Attract Young Adult Members

Emma Avery *Internal Communications Specialist, Greater Building Society, Australia*

Benjamin Janzen *Stewardship-in-Action Advisor, Mennonite Savings and Credit Union, Canada*

Christopher Morris *Director of Communications, National Credit Union Foundation, United States*

Snezana Novakovic *Learning and Development Manager, Teachers Mutual Bank, Australia*

Moderator: Katie Larson *Chair, Elevations Credit Union, USA*

The next generation of credit union and mutual leaders is here, and few members shine more brightly than members of the World Council Young Credit Union People and the Australia Emerging Leaders programs. Listen in to a joint panel presentation of personal experience, professional knowledge and comprehensive research for practical and transferable strategies to attract and retain new generations of members. Panelists will address understanding the expectation of Generation Y as well as strategies for responding to those expectations: recruiting young employees, social media, shared philosophy, value proposition, advisory boards, reaching niche markets, messaging, youth programs, live polling, and technology.

Learner Outcomes

- Meet the next generation of global leaders.
- Understand the expectations and value demands of young adult consumers.
- Define your own strategy to strengthen your credit union through new means of service to reach the next generation of members.

A [T12] Basel III International Capital Options for Cooperative Banking Groups

Hervé Guider *General Manager, European Association of Co-operative Banks, Belgium*

Martin Stewart *Director of Banks, Building Societies & Credit Unions, Prudential Regulation Authority, United Kingdom*

Moderator: Robert Kelly *President, Association of British Credit Unions Ltd., United Kingdom*

Basel III has had a far-reaching impact on credit unions and cooperative banks, particularly in terms of defining what qualifies as regulatory capital for financial cooperatives. How those standards are being implemented in Australia, Europe and elsewhere, as well as the implications of those changes,

is critical for the future of financial cooperatives. An authoritative panel will discuss where the Basel III capital rules have taken credit unions, cooperative banks, and other mutuals, and, more importantly, where they're headed in the future.

Learner Outcomes

- Gain insights into what the Basel III capital rules mean for mutuals based on how the European Union has implemented Basel III.
- Understand how mutuals and their regulators have addressed impaired mutual capital instruments under the Basel III framework.
- Learn where Basel III implementation is headed and what its changes mean for mutuals' regulatory capital standards.

WEDNESDAY 30 JULY

[BE2] Streetwise Leadership: Resilience, Engagement and Courage

Rob Redenbach *Founder, Empowered Mediation, Australia*

Moderator: Kim Sponem *CEO, Summit Credit Union, USA*

Do you have what it takes to manage external pressure and internal doubt? Reduce conflict and improve cooperation? Communicate with confidence? Cultivate teamwork, trust and mutual respect? Consultant Rob Redenbach challenges existing and emerging leaders to find new opportunities through "streetwise leadership." Blending humor, experience and hard facts, this highly interactive session will challenge your leadership assumptions and provide techniques you can use for years to come in both your business endeavors and personal life.

Learner Outcomes

- Hone your existing leadership skills.
- Find new ways to understand and face the leadership challenges in your life.
- Come away with a new appreciation for a "streetwise" leadership approach.

[WO1] 21st Century Credit Unions: Evolution of the Model

Dan Burns *Chairman, Credit Union Central of Canada, Canada*

Bill Cheney *President & CEO, SchoolsFirst Federal Credit Union, USA*

Mark Genovese *CEO, Maritime Mining & Power Credit Union, Australia*

Simon Scott *Chair, First Credit Union; Chair, Co-op Money NZ, New Zealand*

Moderator: Henry Lynch *Chief Executive, Co-op Money NZ, New Zealand*

What do 21st Century credit unions look like? Technology, public awareness, legislation and regulation, competition, consumer demands, generational preferences, branding awareness ... credit unions worldwide have been rapidly changing and adapting to new realities worldwide. The pace of that change will continue to escalate. How have those changes affected the credit union model? Faced by similar challenges, are credit unions becoming more similar across borders? Or facing varied legislative regulatory constraints and country specific consumer awareness, are credit unions becoming more dissimilar? Where will this go? What will the future credit union model look like?

Learner Outcomes

- Understand the nature of change pressures on credit unions.
- Consider how credit unions may evolve to the challenges and opportunities the credit unions face.
- Look for innovative credit union change strategies that have universal applications to credit unions everywhere.

[WO2] Australian Regulatory Forum

Brandon Khoo *Executive General Manager, Specialised Institutions, Australian Prudential Regulation Authority, Australia*

COBA & Australian Presenters

Moderator: Louise Petschler *CEO, COBA, Australia*

This session is specifically targeted at Australian delegates (but all are welcome!). Three important areas for Australian customer owned banking institutions will be covered: priorities and update from the country's key regulator of mutual banking organisations, progress on COBA's Strategic Vision for customer owned banking, and the latest news on Australia's Financial System Inquiry.

Learner Outcomes

- Understand APRA's priorities in regulation and supervision of credit unions and customer owned banking institutions

- Hear the latest on the wide-ranging Financial System Inquiry, and the interim report's position on important issues for customer owned banking
- Be updated on COBA's plan to collaborate on a new Strategic Vision for the Australian customer owned banking sector.

[WO3] Financial Inclusion in Asia

Peter Mason *CEO, Credit Union Foundation of Australia, Australia*

Dr. Chul-sang Moon *Chairman & President, NACUFOK, South Korea*

Sylvia Paraguya *CEO, National Confederation of Cooperatives (NATCCO), Philippines*

Moderator: Doug Stoddart *Chief Executive Officer, Nelson & District Credit Union, Canada*

Reaching low-income populations is the primary purpose behind credit unions in both developed and developing countries, and efforts throughout the Asia-Pacific region have been meeting with success, as well as overcoming challenges unique to the countries in which they serve. Credit union systems in South Korea and the Philippines have each identified unique strategies in terms of market penetration and member service, while other countries in the Asia-Pacific region have emerged with new and unique ways to serve low-income rural and urban populations. This session comes filled with new ideas for overcoming challenges in seeking and serving current and potential members.

Learner Outcomes

- Gain insights into the successes realized by credit unions in South Korea and the Philippines.
- Understand the challenges facing emerging credit union systems throughout the Asia-Pacific region.
- Come away with ideas for unique strategies that can be applied with success to your own credit union system.

[WO4] Africa SACCO Growth

Moderator & Speaker: Elkanah Odembo *Vice President, African Region, World Council of Credit Unions, Kenya*

Esther Keino *General Manager, Belgut Rural Women SACCO, Kenya*

Paul Wambua *CEO, Stima SACCO, Kenya*

Africa's Savings and Credit Cooperatives show some of the highest growth rates worldwide in the number of SACCOs and members. SACCOs remain small financial entities, but they are vibrant and important contributors to their members' economic wellbeing. SACCOs play a key role in poverty alleviation strategies of most countries in Africa. The market is changing and members are demanding more financial alternatives.



Learning to increase member service while working within limited means will determine how successful Africa's credit unions will be in fulfilling their mission in the years to come.

Learner Outcomes

- Understand growth challenges Africa's credit unions face.
- Learn how shared data processing platforms have helped Africa's credit unions compete with larger for-profit institutions.
- Embrace African credit unions' poverty alleviation mission as a way to increase member growth.

🔗 [WO5] Money Laundering Controls: A Risk-based Approach

Mary Martha Fortney *President & CEO, National Association of State Credit Union Supervisors, USA*

Brenda O'Connor *Vice President, General Counsel and Corporate Secretary, Credit Union Central of Canada, Canada*

John L. Schmidt *CEO, Australian Transaction Reports and Analysis Centre (AUSTRAC), Australia*

Moderator: Pierre Séguin *IMF Technical Advisor, PFTAC, Fiji*

Credit unions everywhere have anti-money laundering and countering the financing of terrorism (AML/CFT) compliance responsibilities based on the Financial Action Task Force's (FATF) international AML/CFT standards. The FATF is revising its 2007 guidance on the "risk-based approach" to AML/CFT compliance and credit unions need to understand how changes to that guidance will affect their compliance requirements.

Learner Outcomes

- Understand revisions to the risk-based approach to detect and prevent money laundering and terrorist financing, and how these changes may help reduce regulatory burdens on your institution.
- Learn to devise a strategy for your credit union that incorporates the necessary strategies from a global perspective.
- Undergo training designed to educate directors from a high-level perspective.

Small Mutuals & Credit Unions Presented by SAM Network

This session is hosted by the "Small Australian Mutuals" network – a forum that focuses on the needs and interests of smaller credit unions in Australia. While all delegates are welcome it is likely to be of special interest to smaller credit unions. Australia's small credit union will share updates on their approach to market challenges, governance best practice and other topical issues and welcome a dialogue with international colleagues.

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SPEAKERS



PLENARY SESSION SPEAKERS



Rachel Botsman

Author & Founder, Collaborative Lab, Australia

Rachel Botsman is a global thought leader in using the power of collaboration through technology to transform the way we live, work and consume. TIME Magazine has called her influential book *What's Mine is Yours: The Rise of Collaborative Consumption* as one of the '10 Ideas That Will Change The World.' Botsman is the founder of Collaborative Lab, a leading source of expertise for companies and governments that want to embrace the collaborative economy to revolutionise business and society. She was named a 2013 Young Global Leader by the World Economic Forum, which recognises individuals for their commitment to improving the state of the world. In 2014, she was named by Fast Company as one of the most creative people in business. Her thought leadership and writings have appeared in Harvard Business Review, The Economist, CNN, The New York Times, The Guardian, Fast Company and other publications. She writes a monthly future tech trends column in the Australian Financial Review and is a contributing editor to WIRED UK. Botsman was a founding partner in the Collaborative Fund, an early stage investor in disruptive ventures, and a former director at The Clinton Foundation. She received her Bachelor of Fine Arts (Honors) from the University of Oxford, and undertook her postgraduate studies at Harvard University.



Brian Branch

President & CEO, World Council of Credit Unions, USA

Brian Branch, president and CEO of World Council of Credit Unions, was appointed in 2011. Dr. Branch has worked at World Council since 1990 and has been engaged in development fieldwork, research and implementation for more than 30 years.

Headquartered in Madison, Wis., U.S., World Council is the leading international trade association and development agency for credit unions. Worldwide, 56,000 credit unions in 101 countries serve 200,000,000 people. The regional and national credit union and financial cooperative associations affiliated with World Council represent 57 countries around the globe.

Dr. Branch's former World Council positions include economist, manager of research and development, regional manager for Latin America, director of technical services, vice president of development services and executive vice president and COO. He has worked with credit union, microfinance and other financial institution services for more than 20 years.



Louise Petschler

CEO, Chief Executive Officer, Customer Owned Banking Association, Australia

Louise Petschler is the Chief Executive Officer of the Customer Owned Banking Association. Louise is also a Director of the World Council of Credit Unions, the peak international body for the credit union movement globally.

Before her current appointment, Louise led the Public Affairs team at Abacus and its predecessor organisations, overseeing representation, advocacy and media. Prior to 2001, Louise was with the Australian Consumers' Association working on financial services issues.

Previous roles include positions with the NSW Cabinet Office and the former Chemical Bank (in Australia and the U.S.). Louise has memberships with the Australasian Mutuals Institute and the Australian Institute of Company Directors. Louise is based in Sydney and has qualifications in Political Science and Public Policy.



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Rob Redenbach

Founder, Empowered Mediation, Australia

Rob Redenbach is an accredited mediator, security expert and professional speaker. He has built his reputation based on his practical

experience providing security services to aid workers in Iraq and Afghanistan, managing a security company in Papua New Guinea, working with the bodyguard of Nelson Mandela and teaching his own form of self-defense to the American FBI, British SAS and South African police force. Using this experience and knowledge he has become one of Australia's top professional speakers blending a combination of humour, experience and hard facts to deliver engaging sessions on practical leadership, collaboration, communication and resilience.



Alan Shields

Co-founder and Managing Director, Advisory RFi, Australia

Alan Shields is a co-founder and managing director for RFi, a global provider of customer intelligence focusing exclusively on financial services

and specialising in data and information gathering, insight generation and strategic decision support. Responsible for overseeing all syndicated research and advisory solutions across RFi's network in 29 markets globally, Shields has more than 12 years of research and analysis experience and has spent his entire career focused on financial services in Europe, North America, the Middle East and Asia Pacific. He has worked with every bank in Australia and New Zealand, with most of the major banks in the Asia Pacific region and with many of the global banks. Prior to setting up RFi in 2007, he was head of financial services for the Asia Pacific region at global research firm Datamonitor. A native of the U.K., Shields holds a Bachelor of Science degree in physics from the University of Birmingham in England and also studied his License de Physique at the Université de Bordeaux I.



Alex Sion

President, Moven, USA

As president of banking phenomenon Moven, Alex Sion is helping change the banking world, impacting every aspect of the way in which banks operate and interact with their customers. As an

advisor on digital strategy and disruption to global financial leaders such as HSBC, Citi, Bank of Montreal, Bank of Scotland and Barclays, Sion is one of the leading voices in the financial services industry. He is a recognised thought leader, speaker and panelist in the financial services space and has spoken at large financial services conferences such as American Banker, BAI, Finnovate, Forrester Customer Experience Form, and Association of Financial Technologies. He has also addressed global leadership forums and executive summits for firms that include Toronto Dominion, Merrill Lynch, Morgan Stanley, Bank of Montreal, Royal Bank of Scotland, Barclays, Regions Bank, and BBVA.



Lee Wetherington

Director of Strategic Insights, ProfitStars®, USA

Lee Wetherington is director of strategic insights for ProfitStars®, a division of Jack Henry & Associates®. He directs the development of actionable insight

and strategy for the financial services industry at large, creating programs, presentations and articles designed to orient and educate financial executives on the trends and implications of new technologies. He routinely delivers keynote addresses nationwide focusing upon opportunities and challenges in payments and the online/mobile/social channels. He also serves as the Technology Faculty Chair for the Southwest CUNA Management School and has delivered guest lectures on leadership and technology at universities across the United States. He was named "Strategic Alliance Executive of the Year" at the 2013 Golden Bridge Awards, which recognises the world's top executives across every major industry globally. Wetherington received bachelor degrees in Economics and English from Duke University in 1990, and, in 1993, he completed graduate studies at Emory University. In 1995, he earned the distinguished Accredited ACH Professional (AAP) certification from the National Automated Clearing House Association (NACHA).

BREAKOUT SESSION SPEAKERS



Emma Avery

*Internal Communications Specialist,
Greater Building Society, Australia*

During her six years with Australia's Greater Building Society, Emma Avery has assisted in building a dynamic internal communication network. She is responsible for ensuring that internal communication channels support every role across the organisation. Avery has been a member of the Australian Emerging Leader Committee since 2012 and served on the Australasian Mutuals Institute NSW/ACT Regional Council in 2013. In 2012 she was awarded the Bridges Mutual Industry Emerging Leader Award and was named in the Top 15 of the 2013 Credit Union Executives Society Next Top Credit Union Executive Competition.



Michelle Belland

*Acting Chief Brand and Corporate
Social Responsibility Officer, Servus
Credit Union, Canada*

Before assuming the role of acting chief brand and corporate social responsibility officer, Michelle Belland was vice president of marketing, a position she's held at Servus since 2011. Belland has more than 20 years executive experience in marketing and business, particularly in the areas of strategy, brand development, advertising, market research and business intelligence gathering. She honed her skills in diverse industries such as financial services, telecommunications and transportation.



Kieron Brennan

*CEO, Irish League of Credit Unions,
Ireland*

Kieron Brennan has served as CEO of the Irish League of Credit Unions since May 2008. Prior to joining the league he was program manager with POBAL, a not-for-profit company focused on community development and financing that manages programs on behalf of the Irish Government and the EU. Before POBAL, he served as Ireland manager of Triodos Bank, one of Europe's largest ethical banks; executive director of Clann Credo, a social development fund; chief executive of Partas, which supports the development of local enterprise and the social economy; and as a program evaluator with the European Social Fund Programme Evaluation Unit. Brennan has been a member of Inchicore & District Credit Union for more than 40 years and has family connections going back to the founding of Inchicore & District Credit Union.



Felipe Azevedo

*Manager of Credit Products,
SICREDI, Brazil*

Felipe Azevedo is the manager of investment products for SICREDI, a credit union system that congregates 99 credit unions in 10 Brazilian states, serving more than 2.6 million members through nearly 1,300 branches. He is responsible for all retail operations related to fundraising in the credit unions. Azevedo, who joined Sicredi in 2007, has financial services experience with Banrisul and Santander, retail banks where he served as relationship manager. He holds a Bachelor of business administration and MBA in capital markets from PUCRS.



Daniel Burns

*Chairman, Credit Union Central of
Canada, Canada*

Daniel Burns, 2nd Vice Chair of World Council, represents the Canadian credit union movement as chair of Central 1 Credit Union. Burns is a lawyer, accountant, entrepreneur and experienced corporate director in the fields of financial services, investment management and insurance. He serves as director of Coast Capital Savings Credit Union, The Co-operators Group Ltd. and Addenda Capital. Burns is also chair of the National Legislative Committee at Canadian Central Credit Union and a member of the Law Society of British Columbia and the Certified Management Accountants of Ontario. He holds degrees in economics from the University of Western Ontario, in law from the University of British Columbia and in business from the University of Toronto. Burns also earned a global executive master's degree in business administration from St. Gallen University in Switzerland and the ICD.D designation as a certified director from the Institute of Corporate Directors.



William Carhart

CEO, Oswego County FCU, USA

William Carhart, CEO of Oswego County Federal Credit Unions in Oswego, N.Y., began his credit union career 24 years ago as a member service representative and worked his way through all areas of the credit union before assuming his current position 18 years ago. He has experience in credit unions ranging in asset size from \$5 million to \$250 million, developing a diverse resume and broad perspectives that will serve his current position.



Bill Cheney

President & CEO, SchoolsFirst Federal Credit Union, USA

As president and CEO of SchoolsFirst Federal Credit Union in Santa Ana, Calif., Bill Cheney leads the fifth-largest credit union in the U.S., with more than 600,000 members and \$10 billion in assets. Before joining SchoolsFirst, Cheney was president and CEO of the Credit Union National Association (CUNA), the nation's largest U.S. credit union advocacy group for credit unions, playing an active role in representing America's credit unions and their more than 99 million members before the Congress, the federal government, the press and the public. He has been part of the U.S. credit union movement for more than 25 years, beginning in community-based and employee-based credit unions, then as a leader of the California and Nevada Credit Union Leagues. Cheney represents the U.S. on the Blue Ribbon Commission on Co-operative Capital for the International Cooperative Alliance. He earned his BBA at The University of Texas at Austin and completed the Advanced Leadership Institute at Harvard Business School.



Mitchel Chilcott

CEO, North Peace Savings and Credit Union, Canada

Mitchel Chilcott is the CEO of Canada's North Peace Savings & Credit Union and oversees strategies, goals, plans and policies to ensure long-term sustainability and success for the credit union and its membership. He has nearly 25 years of credit union experience, and has been part of North Peace Savings' management team since 2000. He holds a Masters of Business Administration from Queen's University, and is both a Certified Management Accountant and Certified Chief Executive. He has served as the president of the Fort St. John Cooperative Association since 2001, is a director of the Northline Credit Union Peer Group, and a member of the National Credit Union Agriculture Sub-Committee.



Bogdan Chmielewski

President & CEO, Polish & Slavic Federal Credit Union, USA

Since May 2013, Bogdan Chmielewski has served as president and CEO of Polish & Slavic Federal Credit Union, the largest ethnic credit union in the United States with almost 80,000 members and more than \$1.5 billion in assets. Chmielewski previously held this position from 2007 to 2009. Between 2010 and 2013, he served as vice president of business development and branch administration for Wawel Savings Bank, the oldest Polish-American bank in the United States. At the same time Chmielewski worked as a consultant for National Association of Cooperative Savings and Credit Unions (SKOK) in Poland, helping develop a new credit union for Polish immigrants in Great Britain. From 2005 to 2007 Chmielewski served as vice president of HSBC Bank USA, N.A., overseeing the bank's expansion into Polish market in New York. He received a Master's degree in economics from the Warsaw School of Economics in 1989. In 2008 he graduated from the Advanced Executive Leadership Institute at Harvard Business School in Boston.



Anne Cochran

President and CEO, Louisiana Credit Union League, USA

Anne Cochran, 1st vice chair of World Council of Credit Unions' board of directors, represents the U.S. credit union movement as president/CEO of the Louisiana Credit Union League (LCUL). At LCUL, Cochran, a native of Dublin, Ireland, turned an insolvent association into a prospering, financially sound organisation. Cochran has been instrumental in helping shape meaningful legislation benefiting U.S. credit unions and has served on many credit union organisation boards and committees, including the CUNA & Affiliates' Governmental Affairs Committee and CU Service Centers, where she is an executive officer for the regional shared branching network. She also is a member of the CUNA Mutual Group's league research and advisory committee and serves on CUNA's World Affairs Committee. Named one of the "Top 50 Women of the Year" by New Orleans *CityBusiness*, Cochran is the recipient of the National Credit Union Foundation 2006 Anchor Award for her "strength, perseverance and leadership in helping credit unions recover from Hurricane Katrina." Cochran is a graduate of McNeese State University and Penn State University.



Kate Costello

Managing Director, Governance Matters Pty Ltd., Australia

Attorney Kate Costello is the managing director of Governance Matters, a consulting company specialising in

improving corporate governance practices and board performance. Her board experience includes directorships of The South Australian TAB, Festival City Broadcasters Ltd. and Saab Systems Pty Ltd., and, chairmanship of Saab ITS and Bassett Consulting Engineers. She currently holds directorships in Integrated Research Ltd. and LBT Innovations Ltd., both listed on the Australian Securities Exchange. She is a member of the Independent Selection Committee of the University of Adelaide and was a committee member for the independent review of the governance of soccer in Australia.



Mark Degotardi

Head of Public Affairs, Customer Owned Banking Association, Australia

Mark is the Head of Public Affairs for the Customer Owned Banking Association

and has worked for COBA and its predecessors for 11 years. COBA aims to support and promote the customer owned banking sector and friendly societies as relevant, competitive and successful providers of financial services. Public Affairs works to ensure that customer owned banking institutions are allowed to operate under a fair and equitable regulatory environment that promotes competition and choice for consumers. Prior to taking a role with the Cuscal Industry Association (an early predecessor to COBA) in February 2003, Mark was a Principal Policy Officer with the NSW Cabinet Office, working across a range of human service policy areas. Mark has also worked in various roles in the development and construction industry and as a senior taxation consultant at Arthur Andersen & Co.



Ryan Donovan

SVP-Legislative Affairs, Credit Union National Association, USA

As senior vice president for legislative affairs, Ryan Donovan is responsible for the development and implementation of

the Credit Union National Association's legislative advocacy efforts. In recent years these efforts have proven successful in reducing credit unions' regulatory burden and protecting them from legislative proposals which would make it more difficult for them to serve their members. Donovan joined CUNA in 2007, and was promoted to his current post in 2011. Prior to joining CUNA, he worked for the California and Nevada Credit Union Leagues as director of federal government affairs. He also served as a member of the Congressional staffs of Rep. Brad Sherman (D-CA) and former House Democratic Leader Richard A. Gephardt (D-MO). He holds a Masters degree in government from the Johns Hopkins University and a Bachelor's degree in Political Science from Truman State University.



Diana Dykstra

President & CEO, California & Nevada Credit Union Leagues, USA

Diana Dykstra, president/CEO of the California and Nevada Credit Union Leagues since October 2010, has more

than 30 years of experience in the financial services industry. Prior to joining the leagues, Dykstra served as president and CEO of San Francisco Fire Credit Union and CoastHills Federal Credit Union in Lompoc, Calif., and was senior vice president of Patelco Credit Union in San Francisco. While at The Golden 1 Credit Union in Sacramento, she and other staff developed a prototype that would later become the highly successful Credit Union Direct Lending (CUDL) program. Dykstra, a 1992 graduate and current instructor of Western CUNA Management School, was awarded the James D. Likens Alumni Recognition Award in 2001. She also received the California League's Distinguished Service Award in 2002 and served as league board member and chairman. In 2012 she received the Phil Greer Lifetime Achievement Award from the CUNA Lending Council. Diana is currently on the board of directors of CU Direct Lending.



Michael Edwards

*Vice President and Chief Counsel,
World Council of Credit Unions, USA*

Michael Edwards is the World Council of Credit Unions' vice president and chief counsel. In addition to dealing with general legal matters, Edwards' responsibilities include advocating on behalf of credit unions before international standards setting organizations such as the Basel Committee on Banking Supervision, the International Accounting Standards Board, the Financial Action Task Force, and the G20, as well as before the European Commission, the European Parliament, and other European Union entities. Prior to joining World Council, Edwards worked for the Credit Union National Association (CUNA) in Washington, D.C., as its senior assistant general counsel, advocating for credit unions' interests before U.S. regulatory agencies and the U.S. Congress, and advising on litigation and other legal matters. He holds the degrees of Juris Doctor from American University-Washington College of Law, Master of Arts in International Affairs with an International Development specialization from American University-School of International Service, and Baccalaurei Artium in English from the University of Pennsylvania.



James Fenimore

*SVP Operations, United Nations
Federal Credit Union, USA*

As SVP of operations at United Nations Federal Credit Union, James Fenimore leads the credit union's payments systems, card services and call center departments. He specializes in payment systems strategy, as well as optimizing back-office operations. He also oversees the information technology and business intelligence divisions. During his tenure, he has led accounting, finance, and information security departments and serves on the Information Technology Steering and Asset Liability committees. He received a Bachelor's of Science degree in accounting from St. John's University, New York.



Stephen Fitzpatrick

*Vice-President, Corporate Services
& CFO, Credit Union Central of
Canada, Canada*

Stephen Fitzpatrick works with Canadian Central's board, senior management, and member organisations to create and implement financial strategies and operational processes aimed at strengthening Canadian Central's capacity to fulfill its mission and priorities for the Canadian credit union system. His responsibilities at Canadian Central include payments policy and accounting and finance. He also acts as chief financial officer of CUSOURCE Credit Union Knowledge Network where he works with the board and management to improve management information in support of CUSOURCE's strategies. Fitzpatrick is an experienced finance professional and was employed in senior positions with a major Canadian commercial bank for 20 years. He was also CFO for an entrepreneurial software development firm. He is a Certified General Accountant and holds a Masters of business administration from the University of Western Ontario.



Mary Martha Fortney

*President & CEO, National
Association of State Credit Union
Supervisors, USA*

As president and CEO of the National Association of State Credit Union Supervisors (NASCUS), Mary Martha Fortney is a nationally recognized leader in the credit union industry and a highly respected advocate for the state credit union system. Fortney joined NASCUS in 1993 and was selected NASCUS president and CEO in January 2004. She has held various management roles, leading the accreditation, communications and government affairs departments during her tenure. Before joining NASCUS, she worked for the Jimmy Carter White House. Fortney also spent 12 years on Capitol Hill, where she was the legislative director for a member of Congress and the majority staff director for the General Oversight and Investigations Subcommittee of the House Banking, Finance and Urban Affairs Committee.



Bruce Foulke

President & CEO, American Heritage Federal Credit Union, USA

Bruce Foulke, a member of World Council of Credit Unions' board of directors, has been president/CEO of American

Heritage Federal Credit Union in Philadelphia, Pa., since 1979, when the credit union had four employees, 4,000 members and \$4 million in assets. Today, the credit union has 450 employees, 120,000 members and \$1.3 billion in assets, serving more than 800 sponsor companies through a 26-branch network. Foulke has served on the CUNA board of directors, as well as its Governmental Affairs Committee and its World Leadership Development Committee. He was director of the Pennsylvania Credit Union League from 1988 to 2001, serving as board chair from 1999 to 2001. He also has served as league vice chair and treasurer, treasurer of PACUL Services and as chair of various committees. Foulke holds bachelor's degrees in both political science and business administration from North Carolina State University.



Teresa Freeborn

President & Chief Executive, Xceed Financial Credit Union, USA

Teresa Freeborn, president and CEO of Xceed Financial Credit Union, brings 40 years of credit union experience to

her position. Before joining Xceed, Freeborn was SVP of marketing and communications for Kinecta Federal Credit Union and president of Kinecta Financial and Insurance Services. Prior to moving to the U.S., Freeborn was vice president of services and communications at Central One Credit Union in Vancouver, B.C., Canada. She is a member of the Filene Research Institute's research council, and incoming chair of the California and Nevada Credit Union Leagues' board of directors. She also chairs the Credit Union Executives Society (CUES) board, is a member of the Western CUNA Management School board of trustees, and has been awarded the California Credit Union League's Distinguished Service Award recognizing her current and ongoing commitment to the credit union community.



Mark Genovese

CEO, Maritime Mining & Power Credit Union, Australia

Mark Genovese, CEO of the Maritime Mining & Power Credit Union, has more than 30 years' experience with the

Australian credit union movement. His posts have included periods as CEO of Esso Employees Credit Union and Comtax Credit Union. Genovese also worked at Cuscal, Australia's credit union association, where his specific responsibilities included managing the retail banking products along with representing the industry on the Australian Payments Council and VISA Australia boards. He is currently a director of Cuscal, Coal Services and OCCUL. In addition, Genovese managed international credit union development activities in the South Pacific and Southeast Asian regions.



Pawel Grzesik

Head of Warsaw Office, National Association of Cooperative Savings and Credit Unions, Poland

As head of Warsaw office, Pawel Grzesik oversees national legal work and foreign

projects for Poland's National Association of Cooperative Savings and Credit Unions. His past work includes drafting complete legislation for credit unions in Belarus and working with credit unions in Azerbaijan, Belarus, Kaliningrad, Macedonia, Moldova, Russia, Slovakia and Ukraine. He worked as a consultant on credit unions and entrepreneurship promotion for variety of donor organisations, including Poland's Ministry of Foreign Affairs, the World Bank and the Nordic Council of Ministers. Prior to his current work he served the United Nations doing development work in a variety of countries and prior to that served Poland's Ministry of Foreign Affairs in Warsaw. Grzesik holds degrees from Royal Jagellonian University Cracow in Poland, University of Westminster in the U.K. and Central European University in Budapest, Hungary.



Hervé Guider

General Manager, European Association of Co-operative Banks, Belgium

Since 2001, Hervé Guider has been the general manager of the European Association of Cooperative Banks (EACB) located in Brussels. He joined the EACB in 1994 as deputy secretary general and was involved in different committees set up by the European institutions related to the introduction of the euro. Guider started his career as financial director in a regional bank before moving to the National Association of Crédit Agricole in Paris as a financial adviser. During this time, he was member of the Groupeuro, a network set up by the EU Commission in charge of the communication campaign on the single currency. He currently is a member of various bodies of the European Payments Council, member of the supervisory board of the European Financial Reporting Advisory Group (EFRAG), member of the Contact Group on Euro Payments Strategy (COGEPS), chairman of the Think Tank on Co-operative Banks, and a member of the executive committee of the European Banking Industry Committee. In 2009, he co-wrote a book entitled 'La Banque Cooperative en Europe,' and in 2010 published "Retail Banks," which contains a specific contribution about the role of cooperative banks in developing financial education.



Bill Hampel

Interim President and CEO, Credit Union National Association, USA

Bill Hampel is the Interim CEO for the Credit Union National Association (CUNA) and a senior member of CUNA's credit union advocacy team. Hampel, who joined the department as an economist in 1978, has written economic analysis columns that has appeared in several credit union publications and has been regularly interviewed by the national media. Prior to joining CUNA, Hampel was an assistant professor of economics at the University of Montana at Missoula. He was on the board of directors for Great Wisconsin Credit Union from 1991 to 2003, serving as board chair from 1999 to 2001. He served on the board of the National Cooperative Bank and is a member of the American Economic Association and the National Association for Business Economists. He holds a doctorate in economics from Iowa State University.



Nicolas Harrison

Chairman, Summerland Credit Union, Australia

Nicolas is a Barrister-at-law and a member of the Lismore City Council Conduct Review Committee. He is a former Deputy Senior Crown Prosecutor and a Councillor of the NSW Law Society. He is also a Casual lecturer in law at Southern Cross University.



Darren Herrmann

CEO, San Francisco Fire Credit Union, USA

As the CEO of \$940 million San Francisco Fire Credit Union, Darren Herrmann has seen significant growth in his credit union's membership, in particular with the 18-to-34 age demographic. He is a graduate of Western CUNA Management School with more than 20 years of executive level experience at several highly regarded California credit unions, and currently holds positions on the board of directors for the Member Loyalty Group and CU Partner Link.



Steve James

CEO, Teachers Mutual Bank, Australia

Steve James is CEO of Australia's Teachers Mutual Bank, with 30 years' worth of experience in a diverse range of management roles at the financial organisation. He became CEO in 2005. James has been active in both the national and global credit union movement, including participating on national credit union committees. He is committed to ensuring Teachers Mutual Bank maintains its high level of member service, employee satisfaction, and financial performance.



Benjamin Janzen

*Stewardship-in-Action Advisor,
Mennonite Savings and Credit
Union, Canada*

Benjamin Janzen is the Stewardship in Action Advisor at Mennonite Savings and

Credit Union, Canada's largest faith-based credit union. He works on projects advancing peace, social justice and mutual aid in the communities they serve. In 2013, Janzen received Canada's National Credit Union Young Leaders Award and Scholarship and one of five World Council Young Credit Union People (WYCUP) scholarships. With a background in non-profit leadership, teaching, and a Bachelors degree in music, Janzen is sought after for his innovative approaches to building community solutions.



Esther Keino

*General Manager, Belgut Rural
Women SACCO, Kenya*

Dr. Esther Keino serves as general manager of Belgut Rural Women SACCO, the first women-only financial cooperative

in Kenya. Founded in 2004, Belgut has since inspired the formation of several other rural women's SACCOs in Kenya's Rift Valley. Keino has also served as director of the Kenyan Sacco Society Regulatory Authority. Prior to coming into the cooperative movement, she spent most of her life in the public universities setting in Kenya as an academic and administrator. She has also served as a member of Kenya's Parliament and has a passion for improving the lives of poor rural women through access to financial services.



Brandon Khoo

*Executive General Manager,
Specialised Institutions Division,
APRA, Australia*

Brandon Khoo is the Executive General Manager for the Specialised Institutions

Division (SID) of APRA. Brandon joined APRA in 1999. He has many years of diverse prudential regulation experience on financial industry participants. Prior to his appointment in APRA, he held a series of management positions in predecessor regulators and prior to that spent a number of years in the audit profession with a specific focus on the financial industry.



Luke Lawler

*Senior Manager, Public Affairs, Customer
Owned Banking Association, Australia*

Luke Lawler, senior manager of public affairs for Australia's Customer Owned Banking Association, has been with COBA and its

predecessors since their formation and has been an advocate for the credit union industry since 1996. Lawler has an MBA and before joining the customer owned banking sector he was a journalist with the ABC and media advisor to a senior Federal Minister.



Adrian Lovney

*General Manager, Product & Service,
Cuscal Ltd., Australia*

As Cuscal's general manager of products and services, Adrian Lovney is responsible for the company's product management and

operational functions, marketing, sales and customer service. These activities support Cuscal's transactional, payments and liquidity portfolios, including flagship products such as rediATM and the cards portfolio. He is one of several senior Cuscal staff deeply involved in many aspects of Australia's New Payments Platform (NPP) development and governance activities. Lovney serves as a director on the board of the Australian Payments Clearing Association. He has a Bachelor of Laws (Hons) from QUT and an MBA from the Melbourne Business School at the University of Melbourne.



Mark Lyonette

*Chief Executive, Association of British
Credit Unions Limited (ABCUL), Great
Britain*

During his time with ABCUL, Lyonette has played a leading role in developing

ABCUL into a full-service trade association and has been closely associated with many reforms in the British credit union sector. These reforms include some of the best credit union legislation worldwide, including a March 2011 announcement that the U.K. government would allow up to £73m of support for a credit union modernisation fund. This includes support for a centralised back office and banking platform that would open up a partnership with 11,000 post offices. In addition, Lyonette worked closely with the World Council to introduce the PEARLS financial monitoring system into Britain in 2002 and was a founding member of the European Network of Credit Unions. In addition, Lyonette is a member of the U.K. government's Retail Financial Services Forum and the Consumer User Forum of the U.K. Payments Council.



Shazia Manus

CEO, The Members Group, USA

Shazia Manus is CEO at The Members Group, a leader in the payments industry. Prior to joining TMG, she served as the CEO of Greater Iowa Credit Union where

she engineered a significant turnaround of the institution, achieving substantial profitability and membership growth. She also led a multimillion dollar business acquisition, adding to the credit union's overall value for members. Manus currently serves on the World Council of Credit Unions' Global Women's Leadership Network and the Credit Union National Association (CUNA) Payments Policy Subcommittee. She has been instrumental in key legislative advocacy campaigns and the development of growth initiatives vital to the future of credit unions. Manus earned a bachelors degree in economics from Iowa State University and graduated from the CUES three-year Certified Chief Executive program. In addition, she is heavily involved in the Harvard Business School's Executive Leadership Program, working on the Leading Change and Organizational Renewal initiative.



Peter Mason

CEO, CUFA, Australia

Peter Mason has been the chief executive officer of CUFA Pty Ltd. for the past nine years. CUFA is the leading financial cooperative development agency in the

Asia Pacific region, with programs focused on providing technical assistance to financial cooperatives through a network of local CUFA offices and in-country staff who work with the region's local communities, federations and leagues and governments. Before his work at CUFA, Mason ran an international youth volunteer organisation focused on health, education, environment and construction development that sent young volunteers to countries in the Asia Pacific region, as well as South and Central America and indigenous communities in central Australia. He is currently finishing his doctorate which examines credit union operations in the Asia Pacific region and has recently been published in *The Routledge Companion to Alternative Organizations*.



Brian McCrory

Director, Irish League of Credit Unions, Ireland

Brian McCrory, a member of World Council of Credit Unions' board of directors, represents the Irish credit union movement as a delegate of the Irish League of Credit Unions (ILCU). An educator by profession, McCrory serves as league treasurer on the ILCU board and represents the league on the European Network of Credit Unions. He currently chairs the ILCU audit and finance committee, serves on the ILCU legislation committee and Northern Ireland committee and is a director of ECCU Assurance Company Ltd., a wholly-owned subsidiary of ILCU. He has served on a variety of advisory committees to the first and deputy first ministers' offices in Northern Ireland's Legislative Assembly. In addition to having been a community activist in Northern Ireland's local politics, McCrory served as director of the Northern Ireland Social Economy Forum.



Fredda McDonald

EVP & Chief Creative Officer, PSCU, USA

Fredda McDonald leads the Credit Union Experience Creative Marketing division of PSCU, a firm that provides traditional and online financial service support to credit unions. Her focus is on marketing and consulting at the strategic and product levels – areas that help credit unions reach their maximum potential for relevance, growth and prosperity. Prior to joining PSCU, McDonald worked in strategy development at MasterCard, where she was responsible for revenue growth and innovation. She has 25 years of experience in the payments industry and holds a Bachelor of Arts degree in English from the University of North Carolina.



Mark Meyer

CEO, Filene Research Institute, USA

As CEO of the Filene Research Institute, Mark Meyer inspires people to understand the opportunities for cooperative finance to transform communities and lives.

His critical thinking shows through in his approaches to innovation, and research on consumer behaviour. His research and opinions appear in dozens of national publications, including *The Wall Street Journal*. He has contributed to National Public Radio, advised the U.S. Department of the Treasury, and lectured in a variety of academic settings, including Harvard Business School. He is an attorney licensed to practice law in Colorado and Arizona and has held executive posts with Arizona State Credit Union and the CUNA Mutual Group.



Mahir Momand

Project Manager, COBA, Australia

As project manager at COBA, Mahir Momand initiated the Islamic Compliant Financial Services (ICFS) project and authored a comprehensive operating

procedures manual on Islamic Credit Unions. Previously he established and ran the national association of Islamic Investment and Financial Cooperatives in Afghanistan has worked for the United Nations, and the World Bank funded Microfinance program in Afghanistan and served as senior financial advisor to the Afghan Ministry of Labour and Social Affairs. Mr. Momand holds a Masters degree in Business Administration and is currently studying Commerce at the University of Sydney on part-time basis.



Dr. Chul-sang Moon

*Chairman & President,
NACUFOK, South Korea*

Dr. Chul-sang Moon is chairman and president of NACUFOK, South Korea's credit union trade association. He has

served as president of Gunsan Daegeon Credit Union, chairman of Jeonbuk Credit Guarantee Foundation and president of Jeonbuk Regional Chapter of NACUFOK, as well as a NACUFOK director. He holds a Doctorate of Business Administration from Kunsan National University in South Korea.



Christopher Morris

*Director of Communications,
National Credit Union Foundation,
USA*

Christopher Morris is director of communications for the National Credit

Union Foundation, the charitable arm of America's credit union movement. He recently received the *Credit Union Times*' "Trailblazer 40 Below" award and was profiled as a "rock star" by *Credit Union Magazine*. He also blogs on a number of industry sites, is a former editor at CUwatercooler.com and was a member of Filene Research Institute's 30 under 30 group. In 2006, Morris built cuaid.coop, the first national online disaster relief fundraising system for credit unions. He earned his Credit Union Development Educator designation in 2005 and now assists in management of the program.



Linda Morris

*SVP Business Development and
Community Engagement,
Vancity, Canada*

As Vancity's SVP of business development, member and community engagement, and

a member of the executive leadership team, Linda Morris has the oversight of connecting members with Canada's largest credit union and vision to redefine wealth. Her team introduced a renewed organisational brand campaign, "At Vancity, we make you good money by putting money to good," which won the Marketer of the Year Award in 2013. Previously, Morris was the CEO of the Canadian Breast Cancer Foundation, British Columbia/Yukon. Before that she served as deputy minister of the Public Affairs Bureau for the Government of B.C., vice president of communications and community engagement for Vancouver Coastal Health, and director of public affairs for the Vancouver Port Authority.



Sally Morris

*HR & Training Manager,
Traditional Credit Union, Australia*

Sally Morris has been a NT resident for the past 18 years, having worked across for profit and not for profit organisations.

Projects have included;

- Facilitation of change management with Small and Medium Enterprise and Larger Not for profit organisations
- Human Resource support and development
- Facilitation of several training programs including Diploma and other VET qualifications
- Development of Work Place Language Literacy Numeracy Resources in the community service sector
- Registered Training Organisation Management
- Regional and remote project Financial Management Program under the federal government funding
- Various projects utilising Vocational Education and Training and solutions for workforce development and support organisational capacity
- Workforce Innovation Network through change management in regards to the new aged care reform working with service providers to become “reform ready”
- Development and management of various Federal and Territory government funded program under workforce development vocational education and training



Rahul Nawab

President, IQR Consulting Inc., USA

As president for IQR Consulting Inc, Nawab leads IQR's analytics business not only in the U.S., but around the world.

His work and educational background

have a strong concentration in analytics, modeling, business research and leadership. He recently earned the “Most Promising Entrepreneurship” award for 2014 by APEA and was nominated for G2E Emerging Leaders Program for the year 2013. Nawab holds his Master's degree in management from North Carolina State University, Raleigh, USA, and Bachelors in Chemical Engineering from India.



Taras Nohas

*VP of Strategy and Governance,
Servus Credit Union, Canada*

Taras Nohas joined the management team of Servus Credit Union in 2007 after leading strategic planning for both Alberta

Health and Wellness, and Alberta Economic Development. He was promoted to the executive leadership team as vice president of strategy and governance in 2009. Nohas is responsible for the strategic planning process, corporate governance, government relations and policy. He served on the board of directors of Credit Union Central of Alberta from 2011-2013, on the Servus board from 2003-2007, and as board chairman of Calgary's Ukrainian Credit Union from 1988 to 1991. In 2003, he was a Premier's Award of Excellence Gold Recipient as a member of the Alberta Future Summit Team. He holds a Master's degree in business administration from the University of Alberta.



Darrin Northey

*Group General Manager, Distribution
Credit Union Australia, Australia*

Darrin Northey, group general manager of distribution for Credit Union Australia has more than 23 years experience across an

extensive range of roles in the banking and finance industry, most recently with Westpac, one of Australia's top four banks. He has extensive experience leading distribution businesses, with a passion for customer service excellence, innovation, retail delivery focused on consumer needs and transformation of sales, and service delivery channels. His current responsibilities include oversight of a national branch and mobile lending network, customer contact center, third-party and broker businesses and various digital channels and online services.



Snezana Novakovic

*Learning and Development Manager,
Teachers Mutual Bank, Australia*

As learning and development manager at Teachers Mutual Bank, Snezana Novakovic leads TMB's learning and

development, recruitment and HR/IR teams. She is chair of the TMB Staff Fundraising Committee and a member of the COBA Emerging Leader Committee. As an experienced facilitator, Novakovic has been a change agent for many large organisational cultural changes, leading the mentoring program and helping to develop a brand aligned sales and service culture at TMB. With close to 20 years' experience, Novakovic is a passionate advocate for the mutual industry. She holds a Bachelor's degree from Macquarie University in media and education and a Master's degree from Charles Sturt University in human resource management.



Brenda O'Connor

*Vice President, General Counsel and
Corporate Secretary, Credit Union
Central of Canada, Canada*

Brenda O'Connor is vice president, general counsel and corporate secretary of

Credit Union Central of Canada. Brenda serves on CUCC's leadership team and oversees all legal and governance matters, including regulatory compliance, trademarks, privacy, legislative policy and government affairs. A member of the Ontario bar and a graduate of the University of Ottawa Law School and Carleton University, O'Connor brings more than 25 years of financial services experience to her role as a strategic legal advisor and advocate for credit unions. Prior to joining CUCC, she spent time in private practise and held senior legal positions at CIBC and ING Canada.



Elkanah Odembo

*Vice President, African Region, World
Council of Credit Unions, Kenya*

Elkanah Odembo, former ambassador of the Republic of Kenya to the United States, is vice president of the African

region for World Council of Credit Unions. Odembo oversees World Council's strategic initiatives for its organisational members and the donor community in the region. As ambassador to both the United States and France, Odembo advocated on behalf of Kenya's credit unions, known as Savings and Credit Cooperatives, for improved legislation. He supported the founding of the first Kenyan SACCO to serve the Kenyan diaspora in the United States. He was also the founding director of Ufadhili Trust, a Nairobi-based organization that promotes philanthropy and the use of local resources for social development through corporate social responsibility, cross-sector partnerships, technical assistance and policy research. Odembo earned a master's degree in public health from the University of Texas. He holds a bachelor's degree in biology and sociology from Bowdoin College in Maine (USA).



Sylvia Okinlay-Paraguya

*CEO, National Confederation of
Cooperatives, Philippines*

Sylvia Okinlay-Paraguya has been chief executive officer of the National Confederation of Cooperatives since 2009.

As such, she leads the organisation towards focused services in financial intermediation and enhancing members' access to financial services with electronic financial servicing via ATM, mobile and POS technology. She serves in multiple leadership positions, including as chair for the Philippine Cooperative Center, the National Cooperative Development Council and Proxfin, an association of cooperatives and networks accompanied by the Developpement Internationale Desjardins. Her focus on peace-building and poverty reduction has also resulted in board positions for non-government organisations such as Balay Mindanaw Foundation, CODE-NGO Network, Peace and Equity Foundation and Foundation for a Sustainable Society, Inc. Her peace-building engagement reached its height when she was part of the government panel negotiating with the Moro Islamic Liberation Front from 2004 to 2008. Paraguya holds a Masters in business management from the Asian Institute of Management, Makati City, Philippines.



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Benson Porter

President and CEO, Boeing Employees Credit Union, USA

Benson Porter, president/CEO of BECU since May 2012, has more than 25 years of experience within the financial services

industry. Porter's prior experience includes serving as an assistant to the director of Washington State Division of Banking, staff director and senior counsel for Washington State Senate Banking Committee, regulatory counsel for Key Bank of Washington, and chief administrative officer for Washington Mutual. He joined the credit union movement when he became CEO of Addison Avenue Federal Credit Union in Palo Alto, Calif. The credit union later merged to become First Tech Federal Credit Union where Porter served as President and CEO. He currently serves on the board of the Federal Reserve Bank of Seattle. He earned a Bachelor of Arts degree in economics from Whitman College, where he serves on the board of overseers, and received his Juris Doctorate from Seattle University.



Tracy Redies

President and CEO, Coast Capital Savings Credit Union, Canada

Tracy Redies is president/CEO of Canada's Coast Capital Savings Credit Union, a position she's held since

2009, and has 25 years of experience in the domestic and international financial services industry. She earned a Bachelor of Arts degree with a double major in economics and Pacific Asian studies from the University of Victoria and a Masters of Science in business administration in international trade and finance from the University of British Columbia. She received a Distinguished Alumni award from the University of Victoria's faculty of social sciences and was more recently recognised as one of 50 alumni who made a difference. Redies is on the board of governors for the University of Victoria, Canada's 10 Most Admired Corporate Cultures, and the Business Council of British Columbia. She is a director of the C.D. Howe Institute and Surrey Memorial Hospital Foundation and a past director of Central 1 Credit Union and the Sauder School of Business Faculty Advisory Board.



Eric L. Richard

EVP & General Counsel, Credit Union National Association, USA

Eric Richard is executive vice president and general counsel for the Credit Union National Association (CUNA). His

department is responsible for regulatory advocacy before various federal agencies, including the National Credit Union Administration, the Consumer Financial Protection Bureau, the Treasury Department, the Small Business Administration, and regulatory compliance services to state leagues and credit unions. Richard joined CUNA in 1997 from the Federal Home Loan Mortgage Corporation (Freddie Mac), where he was associate general counsel for regulation and legislation. During the Jimmy Carter Administration, he worked at the U.S. Department of Justice, and from 1985-86, served as legislative director for Sen. Arlen Specter (R-PA). He has also engaged in private legal practice, focusing on bank and thrift regulation and legislation, antitrust, administrative law issues. Richard received his undergraduate degree from Princeton University and his J.D. from Harvard Law School.



Yvonne Ridguard Harris

Director, Caribbean Confederation of Credit Unions, Jamaica

Yvonne Ridguard Harris, a member of the World Council of Credit Unions' board of directors, represents the Caribbean

credit union movement as the president of the Caribbean Confederation of Credit Unions (CCCU). In June 2009, Ridguard Harris became the first female president of CCCU. Two years prior, she also became the first female president of the Jamaica Co-operative Credit Union League Ltd., a position she still holds. She is the immediate past president of the Portland (Jamaica) Co-operative Credit Union, Ltd., having served as president from July 2002 to May 2008. She is an attorney by profession, specializing in civil litigation, land law and estates.



Paulino Rodrigues

COO & CIO, SICREDI, Brazil

Paulino Rodrigues is the COO/CIO of Sicredi, a credit union system that congregates 99 credit unions in 10 Brazilian states, serving 2.6 million

members through nearly 1,300 branches. Rodrigues is responsible for all information technology services and infrastructure, as well as for the shared services center that supports the operations of all entities within the Sicredi system. He joined Sicredi in 2003 and 2009, first serving as financial planning manager and then planning and administration officer. Between 2005 and 2009 he served as CFO for Teikon Tecnologia Industrial. Rodrigues holds a Bachelor of Business Administration from Universidade Federal do Rio Grande do Sul (UFRGS) and an MBA from Fundação Getúlio Vargas. In 2004 he obtained his Master's degree in Applied Economics from UFRGS. He is also an alumnus of the University of Chicago Booth School of Business Advanced Management Program.



Steve Sampson

General Manager, Woolworths Employees' Credit Union, Australia

As general manager of Woolworths Employees' Credit Union for the past five years, Steve Sampson has continued the

institution's 42 years of service by helping meet the financial services needs of Woolworths' 200,000 employees nationwide. Previously, Sampson served for 20 years as CEO of Plenty Community Credit Union and has worked in the finance and banking industry now for the past 43 years. He holds a financial services diploma, an accounting and business studies degree, and is a fellow of the Australian Management Institute and FINSIA. Sampson is currently chair of both the Small Australian Mutual membership group and the Small Credit Union Forum Vic/Tas group. He also has been a licensed a Justice Of The Peace for more than 40 years.



John L. Schmidt

CEO, Australian Transaction Reports and Analysis Centre, Australia

John Schmidt is CEO of the Australian Transaction Reports and Analysis Centre (AUSTRAC), a position he has held

since September 2009. Prior to that, he was director general with the Cabinet Office and the Department of Premier and Cabinet in New South Wales. Schmidt's background includes extensive experience in taxation (both with the Australian government and the private sector) and in a range of New South Wales public sector agencies including the Attorney General's Department, the Cabinet Office, the Department of Fair Trading, and the Department of Premier and Cabinet. He has played a leading role in public administration, Commonwealth-state relations, corporatisation, privatisation and micro-economic reform. He was also responsible for a number of reviews of New South Wales regulatory regimes, in the context of the National Competition Principles Agreement. He holds a Bachelor of Arts and a Bachelor of Laws from the Australian National University. He also holds a Master of Arts from the University of Sydney. He is admitted as a solicitor of the Supreme Court of New South Wales.



Simon Scott

Chair, First Credit Union; Chair, Co-op Money NZ, New Zealand

Simon Scott is chair of both First Credit Union, New Zealand's largest credit union, and Co-op Money NZ, previously

known as the New Zealand Association of Credit Unions, which represents the country's credit unions and building societies. He has been a member of his credit union since age 5, where his father also served as a director. A lawyer, Scott is a partner in the law firm Bogers Scott Shortland and specialises in employment law. He serves as corporate special counsel for several organisations in Waikato and is an elected representative on the Waikato Bay of Plenty Law Society, where he chairs the Employment Law Committee. He holds degrees in both Law (LL.B) and Arts (B.A.) from the University of Waikato.



Martin Stewart

Director of Banks, Building Societies & Credit Unions, Prudential Regulation Authority, United Kingdom

Martin Stewart is head of UK banks and mutuals at the United Kingdom Prudential Regulation Authority. He joined the regulator in 2010 from the IFG Group where he was managing director of the firm's expatriate financial advisory, tax advisory and asset management businesses operating in the U.K., Europe and Australia. Through PA Consulting Group and in his own business, he has worked as an adviser to banks, building societies and insurance companies in the U.K., Europe, Australia and New Zealand. Over the past 11 years he held a series of roles for Yorkshire Building Society, including six years as a member of their group board. Stewart has a MEng in Chemical Engineering from Imperial College, London.



Leanne Vale

Senior Manager Financial Crimes, COBA, Australia

With more than 20 years specialised fraud experience, Leanne is former Australian Federal Police officer holding Dip Finance, Grad Dip & Masters Business Administration (MBA) & CFE. Responsible for spearheading the customer owned banking sectors centralised role, today COBA Fraud & Financial Crimes is regarded as the industry's trusted Fraud prevention partner.



Atul Varde

EVP & CIO, Affinity Credit Union, Canada

Atul Varde provides strategic technology management and innovation leadership to Canada's Affinity Credit Union and is responsible for ensuring that IT investments possess an appropriate risk-return profile while being aligned with the overall business strategy. Prior to his current position, Varde founded and managed a successful company specialising in financial technology. Varde has a Master's degree in electrical engineering from the University of Saskatchewan with continuing professional education from the University of California-Berkeley and from the Wharton School.



Damien Walsh

Managing Director, bankmecu, Australia

With more than 20 years mutual banking experience in a range of executive management roles, Damien Walsh was appointed CEO and managing director of bankmecu on the same day it became Australia's first customer-owned bank on September 1, 2011. Prior to this appointment, Walsh served as general manager of corporate services for eight years, also holding the position of company secretary. During this time Walsh led mecu Ltd. to become the first Australian credit union to be issued with an investment grade credit rating from international rating agency Standard & Poor's. Prior to joining mecu Ltd., Walsh gained financial services experience in the Enterprise, Esso Employees, Outlook and Members Australia Credit Unions. He is a fellow of CPA Australia, a graduate of the Australian Institute of Company Directors and holds a business degree and a Masters in business administration.



Paul Wambua

CEO, Stima SACCO, Kenya

Paul Wambua is CEO of Stima SACCO, the main financial cooperative serving Kenya's energy sector, and boasts a long history in the country's financial cooperative sector. Prior to his current post, Wambua served as general manager of Ufundi SACCO, which serves the ministries of roads, housing and public works; of Chai SACCO, which serves employees of the Kenya Tea Development Authority; and of Balozi SACCO, which serves American Embassy and USAID employees. He also spent seven years as technical services officer for the Kenya Union of Savings and Cooperatives Ltd., the country's credit union trade group. Currently, he also consults part time with financial cooperatives in Kenya, Uganda and Ethiopia. Wambua holds Bachelors and Masters degrees in business administration and is a doctoral candidate at Jomo Kenyatta University of Agriculture and Technology, Business Administration in Nairobi.

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Burns-Fazzi, Brock

Janelle Lynch

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www.BFBbenefit.com

USA

Burns-Fazzi, Brock (BFB) specializes in benefits for credit union executives and their boards. BFB's core areas of expertise include: executive benefits, institutional asset management, benefit liability management, board long term care insurance, and qualified plan services. BFB is the NAFCU Services Preferred Partner for executive compensation and benefit consulting.



CGU Insurance

Jeffrey Harris

Jeffrey.Harris@cgu.com.au

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CGU has been partnering with financial intuitions in Australia for more than 160 years and is a leader in providing mutually beneficial growth outcomes for our long list of business partners including credit unions, Building Societies, Banks and Health Funds.

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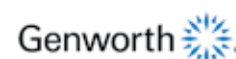
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World Council of Credit Unions is the global trade association and development agency for credit unions. Operating under its vision of "Building a global community," World Council promotes the sustainable development of credit unions and other financial cooperatives around the world to empower people through access to high quality and affordable financial services. Worldwide, 57,000 credit unions in 101 countries service more than 200 million people.



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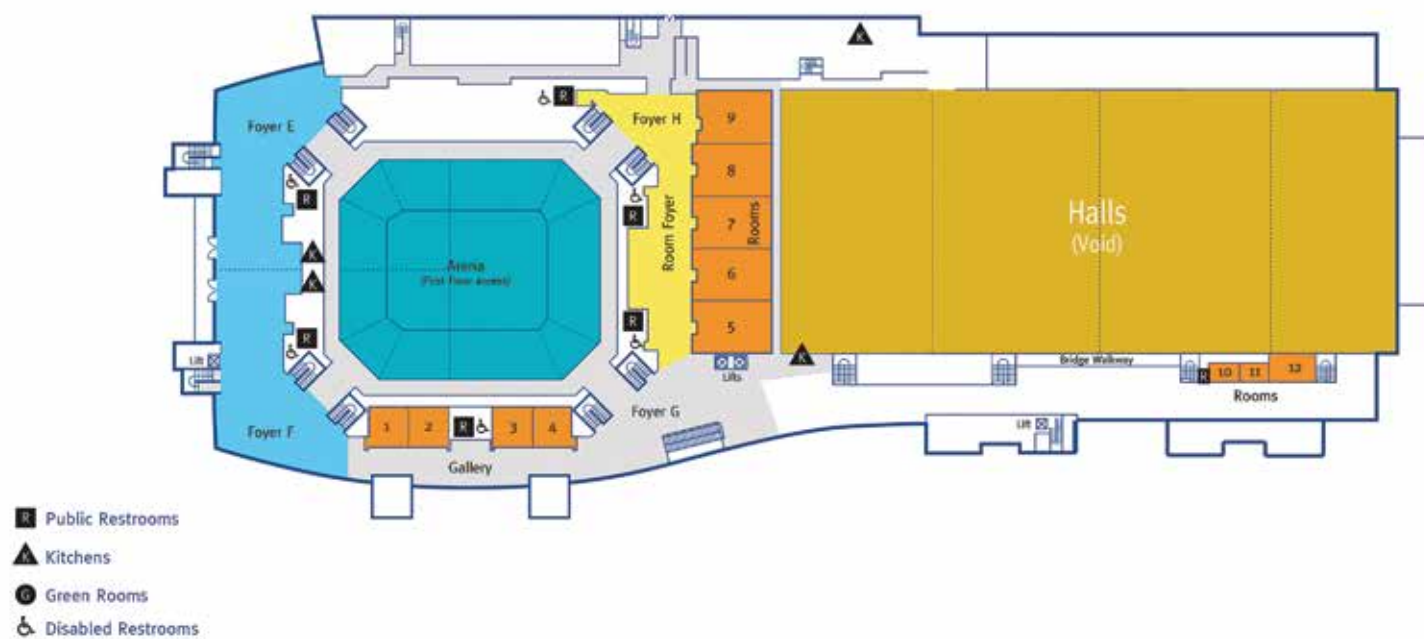
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CONVENTION CENTRE MAP

GROUND FLOOR

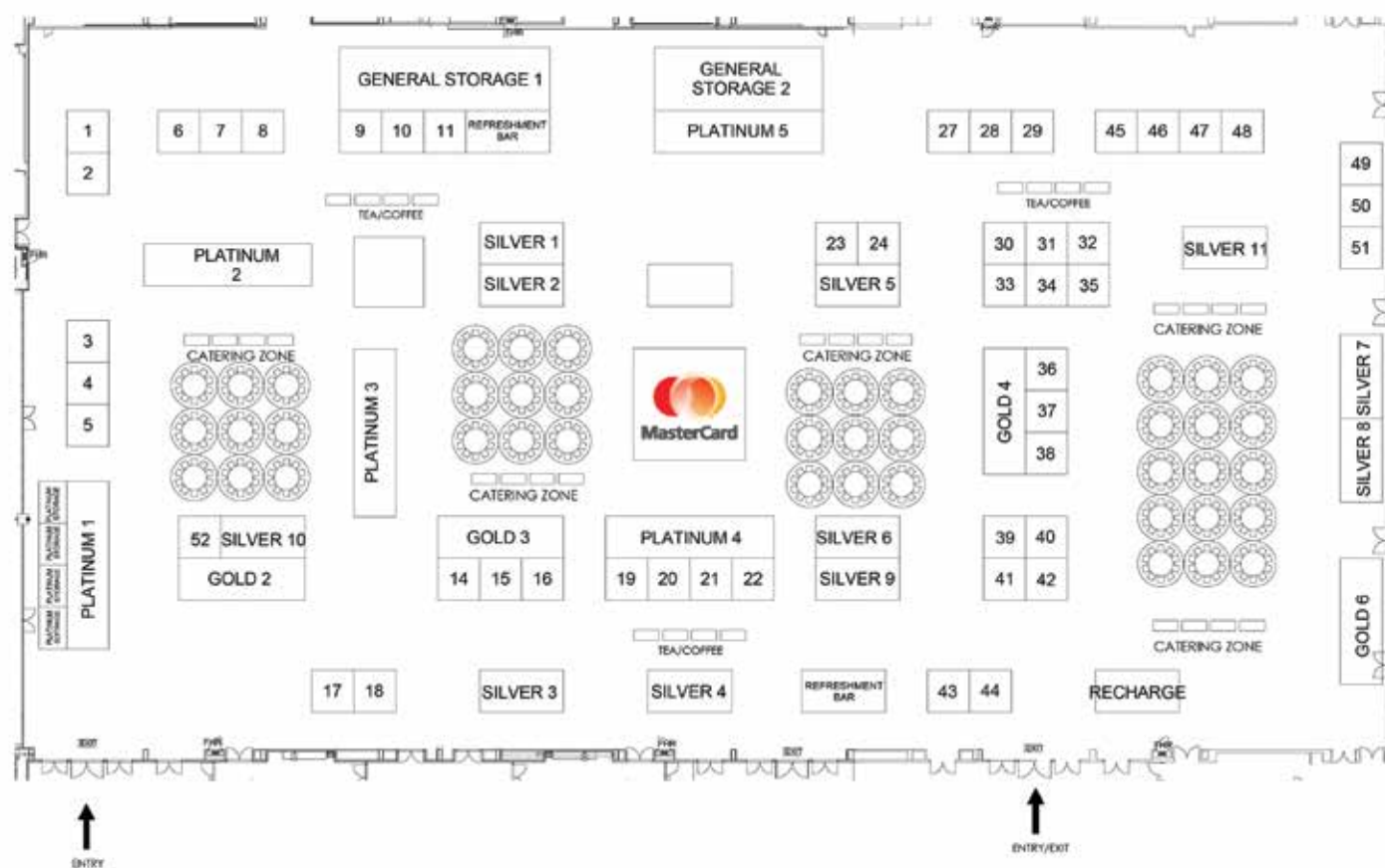


FIRST FLOOR



EXHIBITION HALL MAP

EXHIBITION HALL



Allianz	Silver 5
AMEX	4 & 5
Associated Computer Solutions Pty. Ltd.	22
Australia College of Commerce and Management	43
Beckton Commercial Projects (Aust) Pty Ltd	30
Bridges	Platinum 1
Broadridge	45
CUFA	28
Cummins Allison Pty Ltd	20
Cuscal	Platinum2
Data Action	Silver 3
Deloitte Services Pty Ltd	37
Diligent Board Services	Silver 1
Epictenet	8
Experian	Silver 11
Fern Software	44
File Optics	36
Financial Synergy (CUBS Super)	Recharge
FIS	Platinum 5
Genworth	Platinum 3
Glory Global	41&42
Harbour IT.	27
IFS Insurance Solutions	21
Infosys	Silver 10
interAction Australia.	23
International Summit of Cooperatives	18
Mag-Tek Pty Ltd.	38
Mastercard	Global Sponsor

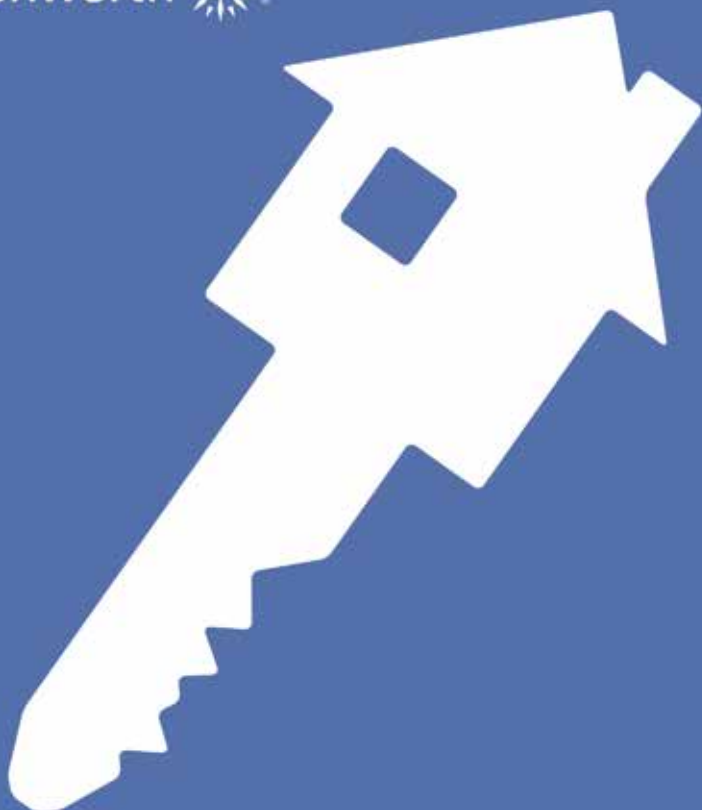
Microelectronic Solutions Pty Ltd	15 & 16
myCaRMS Pty Ltd	35
NCR Australia Pty Ltd	6 & 7
NGS Super.	Silver 6
Oracle	Silver 7
Protecht	Silver 2
QBE	Gold 4
RP Data	9
Sales Force	Silver 9
Smart Solutions	19
Software Group AU Pty Ltd.	3
Solutions4	51
Strategic Information Technology	32
TAS Managed Services	34
Tata Consultancy Services	Gold 2
Technology One	46
Telstra	Silver 8
Temenos	Silver 4
The Australian Credit Union Archives.	29
The Frame Group	10
TSWG	Refreshment bar 1
Ultradata Australia Pty Ltd	39 & 40
VEDA	11
Vermilian	14
Visual Risk	24
Western Union	Gold 3
World Council of Credit Unions.	17



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