



Interested in spicing up
your meetings...

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

WESCONet



Lender*VP

CU*NORTHWEST
A CREDIT UNION SERVICE ORGANIZATION



CU*SOUTH
A CREDIT UNION SERVICE ORGANIZATION

cuasterisk.com
Experts

Credit Union Industry Speakers

As a trusted partner in the Credit Union Industry with years of experience, we're proud to present our Team Members, and their knowledgebase, available to you for speaking engagements. Maximize your time by incorporating one of our professionals into your planning sessions .

Introducing cuasterisk.com

cuasterisk.com represents a network of credit union owned CUSOs that have developed a capability for serving members in a whole new way. This collaborative leverages the power and effectiveness of a network of business partners committed to coming together to provide credit unions a variety of popular services at competitive CUSO prices. The footprint of this network reaches over 650 credit unions nationwide and is designed to provide credit unions the opportunity to roll out new services faster to market and at a lower cost.

Our network leaders represent a cross-section of business disciplines all pertaining to the credit union industry. Our experts are not only involved in the daily experience of helping credit unions perform but are anxious to share their experience and expertise with others. This includes attending chapter meetings, tradeshow, workshops, and credit union planning sessions. Could you use one of these experts for an upcoming event?

Meet the Experts



Scott Collins, President - Xtend

Strategic planning through the use of collaborative partnerships.

Scott Collins has a long history of supporting the Credit Union movement. He was hired by IBM Corporation in 1985 after completing his Bachelor of Science degree in Mathematics from Hope College. In his seven years at IBM, Mr. Collins occupied various sales and management positions, working closely with clients including CU*Answers. After leaving IBM to pursue other opportunities, he continued to serve the credit union industry as an IT Consultant, working closely with CU*Answers and its clients for nearly a decade.

Scott joined Xtend, Inc. in 2003 and has been serving as its President since coming on board. Xtend is a multi-owned cooperative CUSO formed with the sole purpose of increasing the competitive advantage of its owning credit unions through aggregate buying, strategic partnerships, and branded services. Scott is responsible for all aspects of the company's product and services portfolio, including marketing, research and development, and business partner relationships. Under his leadership, Xtend has grown from nine (9) credit union owners to forty five (45), representing nearly 500,000 members in eight (8) states. He has been instrumental in the rollout of several product, service, and partner initiatives during his tenure, including shared branching, insurance, bookkeeping, consulting, and e-Surveys. Scott also serves as a Vice President at CU*Answers, where he leads their new client conversion unit and is actively involved in sales.

AREAS OF FOCUS:

- Strategic planning for credit unions
- Leveraging internal and external resources
- Call center strategies for a new decade
- Cultivating strategic business partnerships





Bob Frizzle, Chief Financial Officer CU*Answers

**Effective capital structure
management to maximize value for
credit unions and CUSOs.**

Bob Frizzle has been in the credit union industry since 1988, formerly serving as CFO of a \$90 million credit union in Virginia. He joined CU*Answers in 1997, and currently serves as the CUSO's CFO. As CFO, Mr. Frizzle is responsible for CU*Answers' accounting and financial activities, including its WESCO Net and Item Processing divisions. Mr. Frizzle also serves as the CFO for the Xtend CUSO, and eDOC Innovations. The accounting department under Mr. Frizzle also performs contract accounting services for Xtend, eDOC, NACUSO, and CU Student Choice. Past projects include consultation with groups such as NACUSO, CUMIS, and Callahan & Associates.

AREAS OF FOCUS:

- Advising on CUSO formations
- Facilities planning
- Balance sheet evaluation
- Capital/Debt acquisition
- Outsourced Accounting
- Mergers & Acquisitions



TOPICS OF INTEREST:

In today's demanding economy, you may wish to consider booking quality speakers with relevant programs that address issues facing credit unions and global economic challenges. Choose from an extensive array of topics pertinent to staying competitive in the industry varying from regulatory compliance, e-document strategies, lending practices, strategic partnerships, sales training, web site hosting, and much more.



Geoff Johnson, Executive Vice President Client Interactions - CU*Answers

**Driving Lending to new heights
through the effective use of
resources, tools, and opportunities.**

After 15 years in the Credit Union Lending world, Geoff joined CU*Answers in 2005. In his role as EVP of Client Interactions he brings his enthusiasm, practical lending experience and industry knowledge to the table. His propensity for predicting product success and years of on-the-job experience can help any lending program drive success to new heights. Whether considering the implementation of a Pay Day Lending program, needing assistance with Risk-Based Pricing, or conducting analysis on bring credit card processing in-house, Geoff's knowledge will be integral in providing insight to making your decision.

AREAS OF FOCUS:

- Strategic Business Opportunities
- Sales Development
- Driving new lending business opportunities
- Lending tool use and enhancement



More Experts



Jody Karnes, Chief Information Officer - CU*Answers

Utilizing technical expertise and insight to promote credit union success.

Jody Karnes has over 20 years of financial product development experience working with thrift and credit union on-line and in-house products. She has been with CU*Answers since 1994 as the CUSO's CIO. Prior to coming to CU*Answers, Ms. Karnes served as the Assistant Vice President of Systems and Programming at Fiserv/Spokane, and has also held Systems Programmer/Analyst positions at various regional financial service and banking organizations. As CIO, Ms. Karnes oversees the creation, maintenance, and development of all technical products offered by CU*Answers.

AREAS OF FOCUS:

- Software design and solutions
- Vendor integrations



Randy Karnes, CEO - CU*Answers

Using collaboration and networked businesses to promote growth in the credit union industry.

Randy Karnes has been involved in the credit union industry since 1985, and has served as the CEO of CU*Answers since 1994. Currently he is serving as a Board Member for Callahan & Associates, and is also the Board Chair for eDOC Innovations. Mr. Karnes' unique vision for the role of information management in credit union operations has set CU*Answers on a path for becoming one of the leading service providers in the Midwest. Mr. Karnes is very involved in the national credit union consulting community. Past projects include credit union annual planning sessions, a leadership role in helping credit unions form new CUSOs and strategic partnerships, and speaking engagements at industry conferences around the country. Mr. Karnes is an active commentator and contributor in the industry through forums such as www.creditunions.com and www.cuanswers.com.

AREAS OF FOCUS:

- Credit union strategies
- Project management
- Profitability
- Emerging products to drive business forward





Scott Page, Executive Vice President Sales - CU*Answers

**Providing insight for strategic
direction based on changing needs
of the industry.**

As part of the CU*Answers Management Team since 1990, Scott Page is currently CU*Answers Executive Vice President of Sales. As EVP, Mr. Page has sales responsibility for the CU*Answers product suite including CU*BASE data processing, Electronic Check Processing and Check 21 Services, Client Stock and Debenture investment, document imaging, web site hosting/development solutions and more. Additionally, responsible for client and 3rd party vendor contract negotiations, comprehensive sales staff training, product demonstrations, RFP and proposal completion, and public relations as pertaining to corporate press release and product brochure development. Scott's knowledge and understanding of the credit union industry provides valuable insight useful for providing strategic direction in credit union leadership.

AREAS OF FOCUS:

- Industry Trends - What's hot today for credit unions
- Developing a credit union sales culture
- What management relationship and data mining tools can mean to your credit union
- The power of a collaborative network



**HOW DO I
ENGAGE A
CU*ASTERISK.COM
SPEAKER?**

For more information,
or to schedule a speaker
for your next event,
Contact Rachel King,
Sales Administrator for
CU*Answers
Phone: (800) 327-3478
ext. 130
Email:
rking@cuanswers.com.



Greg Smith, CEO - CU*NorthWest

**Focusing on utilization to create
value for both the vendor and the
credit union client.**

Greg Smith is CEO and founder of CU*NorthWest. Since its inception in 2005, the CU*NorthWest CUSO has built a solid foundation designed to provide business solutions that fit credit union needs. Utilizing the alignment with CU*Answers' 35 years of history providing data processing services and the ability to cater to regional influences has provided CU*NorthWest competitive edge and staying power in the credit union industry. Mr. Smith has over 20 years of IT experience ranging from Programmer/Analyst to Director of IT in industries varying from auto manufacturing, grocery wholesale distribution, retail point of sales systems, and municipal management support and operations. His background in software engineering with specific focus on the credit union industry directed him to his involvement with CU*NorthWest.

AREAS OF FOCUS:

- Software engineering
- Wholesale inventory management and distribution systems
- Information delivery technologies



More Experts



Leo Vaulin, CEO - CU*South

Growing your credit union by improving operational effectiveness.

Starting as a software engineer in 1983, Leo Vaulin developed accounting software in the back offices of credit unions. In 1991, he founded Gulf Data Systems (GDS), a core data processor serving Gulf Coast area credit unions. In 1996, he completed his MBA degree with a concentration in organizational behavior. In 2006, he formed a partnership with CU*Answers to create CU*SOUTH, bringing the power of the CU*Answers' network model to the Southeastern U.S. With his academic and professional background in financial systems and IT, Mr. Vaulin has served as a senior consultant and project leader on a number of key projects including the development of early ATM network interfaces, integration of core financial management systems, and the design of the first true ISO-standard cross-platform debit and credit card interface switch.

AREAS OF FOCUS:

- Strategic Planning - creating a roadmap for your credit union's growth
- Organizational Development - building effective teams
- Integrating Your Back Office - reduce work and eliminate errors by streamlining your back office functions



Jim Vilker, Vice President
Professional Services - cuasterisk.com

Helping credit unions realize strategic goals by eliminating regulatory and compliance barriers.

Jim Vilker's broad range of experience in the credit union industry ranges from his career as an Examiner, Executive Vice President of Western Cooperative Credit Union, and his different roles with CU*Answers, including Product Development Manager, Executive Vice President, Manager of the cuasterisk.com Network, and his newest initiative as Vice President of Professional Services. In his current position, Jim serves as the focal point and coordinates many of CU*Answers' collaboration efforts. Additionally, he is the principal advisor of Audit Link, a collaborative business that provides regulatory and compliance guidance and services to credit unions utilizing the CU*BASE data processing system. Jim's experience in product development, coupled with his knowledge of regulatory compliance provides credit unions innovative ways of thinking in an increasingly more strict regulatory environment.

AREAS OF FOCUS:

- Internal Compliance and Audit Programs
- Asset, Liability, and Balance Sheet Management
- Preparing for examinations and audits
- Risk Management





Bret Weekes, President/CEO eDOC Innovations

Helping credit unions realize operational savings and gain strategic value through the use of electronic document strategies.

A Utah native now known as one of the nation's foremost authorities in Credit Union Digital Imaging Technology, Mr. Weekes is the author of most of eDOC products and their associated features. With over 10 years of experience in the industry before he joined eDOC in 1997, he is responsible for the overall strategic direction and corporate governance of the company. Bret also serves on the Board of Directors, chairs the Executive Cabinet, and manages Sales. He has a Bachelor of Science degree in Management Information Systems and was the recipient of the National Leadership Award in 2003.



AREAS OF FOCUS:

- Technology and Business Development
- e-Document Strategy
- Managing Technology In a CU's Business Development
- The effective use of e-Document management in the Credit Union Industry
- The Art of Selling Members, a Key to Sustainability



Dave Wordhouse, Vice President Network Technologies - WESCO Net

Delivering technical expertise to cut through the confusion in a highly regulated industry.

Dave manages WESCO Net, a leading provider of network design and integration services, network security solutions, IT policy and procedure development and staff training, VoIP solutions, records management, high availability, and managed hosting services and solutions. With Dave's assistance, WESCO Net's managed services and product portfolio has been retooled with an emphasis on core strengths and delivering the maximum value possible. Dave has authored numerous IT policies and procedures including data encryption, incident response, risk assessments, anti-virus, change management controls, network backup/recovery, wireless networking, remote office access, mobile device access, patch management, password management, hardware/software acquisition and deployment strategy, secure third party access, and third party computer systems integration.

AREAS OF FOCUS:

- Disaster recover and business continuity concepts and strategies
- Development and maintenance of highly and secure reliable networks
- Management of third party network integration
- Web technology and security



WHAT IS COST?

Fees for speaking engagements may be applicable, but dependent upon circumstance.

A quote as based upon the speaking opportunity will be provided.





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