National Coalition of Firefighters Credit Unions Inc.
NCOFCU

www.NCOFCU.org

"Educating Firefighter Credit Unions"

Annual Conference

Westin Gaslamp Quarter
San Diego, CA

October 8-11, 2014

By Firefighters, for Firefighters!

"We Are The Conference"

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National Coalition of Firefighters Credit Unions Inc.
NCOFCU

www.NCOFCU.org
"Educating Firefighter Credit Unions"

3741 DeGarmo Lane
Miami, FL 33133

The National Coalition of Firefighters Credit Unions INC. (NCOFCU) was formally established and incorporated as a "not for profit" in Miami, Florida, October 16, 2008, by representatives of 26 of the nation's 100 identified firefighter credit unions primarily representing firefighters. The gathering of firefighter professionals and volunteers was first conceived by a few visionaries in 1999 and they have been meeting annually ever since.

When firefighter credit union professionals and volunteers from different parts of the country began to discover the value of information-sharing among each other, the visionaries formed NCOFCU and held their first formal organizational meeting in 2011 at their 10th annual conference held in New Orleans. Over the years, the vision of a national organization has grown and is ever changing to meet the needs of the dynamic credit union movement which it serves. It has become an all-encompassing organization for individuals (professional and volunteers) in Firefighter Credit Unions and other entities in the firefighter credit union movement which serve over 700 thousand members and control in excess of 9 billion of assets.

Affiliation with NCOFCU offers a unique opportunity to influence and shape the firefighter credit union movement. NCOFCU promotes education, collaboration and personal and professional growth of its members as well as collectively articulating concerns and advocating resources to improve firefighter credit unions and the credit union vision.

The 2014 NCOFCU Annual Meeting and Conference is hosted by:

SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION
www.sdffcu.org

By Firefighters for Firefighters!

The National Coalition of Firefighters Credit Unions Inc. (NCOFCU), a not for profit, has partnered with the San Diego Firefighters Federal Credit Union to host NCOFCU's 2014 Annual Meeting & Conference in San Diego, CA. As in the past, this will be a gathering of CEOs and Volunteers of firefighter credit unions, primarily serving firefighters and their families, participating in the collaboration and peer-to-peer networking you have always enjoyed. The key aspects of this meeting will focus on the structured roundtable discussions among the attendees from the firefighter credit union community. Participants will have the opportunity to sit in on breakout sessions covering a variety of subjects of key interest to firefighter credit unions.

You'll walk away with:

- Tools and techniques from credit union leaders
- Fresh and innovative business strategies – from growing your products to being ready for the next wave of change
- What you really need to know about the firefighter credit union environment
- New connections from open forums, networking receptions and special events
- Ideas from our exhibitors on new technologies, applications, products and resources

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P2P Payments
Digital Banking/ Bill Pay
Member Services
Lending Services
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Welcome Letter from our Chairman

The Board of Directors would like to welcome all our attendees to beautiful San Diego. We have an educational and fun filled convention that will start off with our welcome reception on Wednesday night. The evening will allow everyone the chance to catch up with old acquaintances while meeting new friends.

The convention has a full agenda of events that will keep you busy from morning to night. Be sure to register at the reception desk to receive your brochure and packet information. We will be starting each day with a breakfast, and according to the day, carry on with lectures or breakout sessions. Friday afternoon has been set aside for our sightseeing activities and the golf outing.

We hope you will stop by each sponsor and see what services they have to offer. They have shown their support for us. See what they can do for you.

We have included in your packet a listing of restaurants and sightseeing activities that are sure to meet your expectations. The gaslamp district is conveniently located in the heart of the city and will make getting around the city convenient.

This is the second convention that has been produced by The National Coalition of Firefighter Credit Unions. We are anxious to make your stay as convenient and comfortable as we can. We hope you will attend our annual membership meeting that will be held on Friday morning.

Our hotel is prepared to make your stay memorable, so if you have special needs or requests please call upon them for assistance. We are sure the accommodations are what we have become accustomed to from the Westin hotel chain.

There are a number of people that we have to thank for their commitment and hard work to making sure we have a successful conference. I want to thank Ed Daley, the CEO of San Diego Firefighters Credit Union as our host credit union. I would also like to thank Michael McCormick, who is the chairman of this year's convention committee, and the committee members. It is their dedication that has put together this year's conference, and I am sure one that we will all remember. Last but not least our CEO Grant Sheehan who the Board has relied upon to complete all tasks that have come before us. Thank you one and all.

Thank you to the attendee that understands the value of attending and participating with your fellow firefighters, in an effort to bring about the latest and best value to your credit unions. You understand that as firefighters and credit union volunteers our dual roles are to protect and serve people. Now, let's begin.

Michael R. Tobler, *Chairman*
CEO, Albany Firemens FCU, NY

"Gaslamp" Quick Guide to the 2014 NCOFCU Conference

Please Wear Name Badges 24/ 7 - Your name badge provides access to sessions, meals, and events. Badges are your key to networking, meeting and greeting so please wear it at all times!

Welcome Reception and Friday Dinner - Once more your Name badge is your invitation to our annual evening of food and fun. Guests who have purchased tickets separately can present them at the door to avoid the bouncers.

4th Floor - Most everything is on the 4th floor including our Registration & Hospitality Desk. All general sessions are in the San Diego Ballroom and daytime meals and Exhibitors are in the Garden Terrace. Breakout sessions are held in adjoining small meeting rooms or down the Garden Terrace stairs one level.

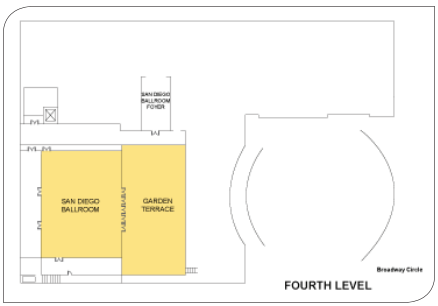
Speaker Handouts - As part of our green initiative, a few speakers have offered their presentation or handouts in advance. Handouts/Presentations are available for downloading at **www.ncofcu.org** for your convenience. See conference schedule to find out which sessions offer electronic handouts.

Tickets - Bring along your dining and drink tickets to all meals/events but only if you are hungry or thirsty. Tickets for the closing iPad drawing on Saturday will be issued at the door. You must be present to win!

Dress/Attire - Conference dress is business casual and comfortable. Wednesday and Friday evening events are an excuse to dress up San Diego style, wear your good Hawaiian shirt!

Questions - Just relax, any and all questions can be answered by a visit to the Registration & Hospitality Desk on the 4th Floor. Additionally you can contact the conference staff: Grant Sheehan at 305.951.3306 or Bonnie & Pam at 615.834.9850 or ask any NCOFCU Board Member. We're here to help!

Our Conference Hotel is the Westin San Diego Gaslamp Quarter which is ideally located in the heart of downtown San Diego's historic and vibrant Gaslamp Quarter. Your unparalleled San Diego Accommodations include every imaginable amenity as well as proximity to all a Gaslamp Quarter Hotel offers: the very best of San Diego shopping, dining, entertainment and cultural activities.



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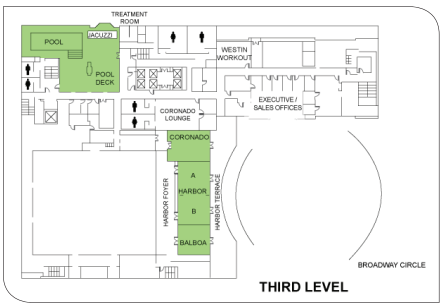

Downtown San Diego

The heart of every city lives in its downtown, and San Diego is no exception. Located only minutes from the airport, San Diego's thriving downtown districts, including the historic Gaslamp Quarter, offer a plethora of options for accommodations, activities, dining, shopping and cultural attractions, all within walkable city blocks. Take a stroll along the Embarcadero and grab lunch at Seaport Village before you climb aboard the USS Midway Aircraft Carrier Museum. If a moving sea vessel is more your flavor, hop on a harbor cruise or sailing excursion. Catch the trolley for a quick ride to Balboa Park and the world-famous San Diego Zoo or Old Town San Diego. And when the sun goes down, the city's Gaslamp Quarter comes alive as it takes center stage in San Diego's happening nightlife scene.

Gaslamp Quarter

The beating heart of San Diego's downtown rests in the **Gaslamp Quarter**, comprised of 16 ½ square blocks in the city's central core. With a colorful array of restaurants, nightclubs, art galleries and boutiques, you will find plenty of things to do on foot. During the day, the Gaslamp Quarter is a great place for families. Visit the New Children's Museum or explore the historic Victorian architecture preserved throughout the district. Shop at Horton Plaza or catch the Trolley to Balboa Park and the world-famous San Diego Zoo or Old Town. As night falls, the quarter transforms into a veritable adult playground as the sophisticated nightclub scene comes to life. From award-winning restaurants to happening dance clubs, jazz and rooftop bars, you'll find it in the Gaslamp Quarter.

Special Conference Events

The Coronado Municipal Golf Course, opened in 1957, is rated as one of the best public golf courses in the nation. For golf in San Diego, Coronado is the best choice. They are located just minutes from downtown San Diego.

The course measures 6,590 yards from the blue tees and is a par 72. Immaculate greens, wide inviting fairways and dramatic views coupled with incomparable weather, make Coronado a must-play for all golfers year round.

Known as “America’s Finest City”, San Diego offers a wide array of things to see and do for visitors of all ages. Let Old Town Trolley show you California’s second largest city, where blue skies, exciting attractions and 70 miles of beaches come together to create a vacationer’s paradise. For over 20 years, Old Town Trolley Tours has been providing sightseeing tours highlighting the best San Diego attractions. Hop aboard one of our trolleys and you’ll experience Transportainment, a delightful combination of transportation and entertainment. With Old Town Trolley, you can avoid costly parking and city driving while exploring at your own pace as you hop on and off at your favorite stops.

Old Town Trolley Tours is the best way to see the city, highlighting the best San Diego Attractions, with 11 stops and more than 100 points of interest.

We know you don't have to be big to be powerful.

That's why we're dedicated to serving small to midsize credit unions. At CU24 our purpose is to provide the services and expertise you need to compete and help improve your members' lives. And we're proud to support the NCOFCU coalition.

CU24

We know you, we know your credit union.

NCOFCU 2014 Conference Schedule

October 8-11, 2014

NCOFCU's credit union conferences are designed to help strengthen and accelerate your credit union knowledge and your credit union's mission. You will benefit from industry-leading presenters, sessions covering the hottest industry topics and exclusive peer-to-peer networking events.

For further information, please visit our website www.ncofcu.org or call our **Executive Director, Grant Sheehan** at **(305) 951-3306**.

***Note:** This is a tentative agenda and subject to change.*

Wednesday, October 8

2:00 p.m. - 5:30 p.m.
San Diego Ballroom Foyer
Registration/Hospitality

6:00 p.m. -7:30 p.m.
Garden Terrace
"Welcome to San Diego"
Welcome & Exibitor Reception

Thursday October 9

7:00 a.m. - 8:00 a.m.
San Diego Ballroom Foyer
Registration/Hospitality

7:00 a.m. - 8:00 a.m.
La Jolla
Garden Terrace
Networking Breakfasts
CEO Networking Breakfast
General Networking Breakfast

8:00 a.m. - 8:30 a.m.
San Diego Ballroom

Welcome Opening Session
Michael R. Tobler, NCOFCU Chair
Fire Chief Javier Manier welcome to San Diego, bag pipes from the Emerald Society and SDFD Color Guard to present the colors.

8:30 a.m. - 9:30 a.m.
Hotel Lobby
Guest Orientation and Meet and Greet
An orientation to San Diego and all it has to offer.

San Diego Ballroom

Liz Whitehead, NCUA
NCUA Regulatory Update: Concerned with compliance requirements that affect your Credit Union? Hear the latest from the National Credit Union Administration.

9:30 a.m. - 9:45 a.m.
Garden Terrace
Break with Exhibitors

9:45 a.m. - 11:00 a.m.

Jennifer Stockett, CFPB
What Credit Unions Need to Know!

11:00 a.m. - 12:00 p.m.
San Diego Ballroom

Key Issues Facing Firefighter Credit Unions
Panel Discussion

A panel discussion on topics generated from participant input.

12:00 p.m. - 1:00 p.m.
Garden Terrace

Networking Lunch

1:00 p.m. - 2:00 p.m.
Harbor

Breakout Sessions
CEO Breakout
Open discussion on matters of concern to Credit Union CEOs

San Diego Ballroom

Directors Breakout
Kevin Mahan will present "Compensation and Executive Benefits"

2:00 p.m. - 2:15 p.m.
Garden Terrace

Break with Exhibitors

2:15 p.m. - 3:15 p.m.
San Diego Ballroom

3 Loan Products That Work
Attending credit unions will discuss loan products and services that have worked for them.

Spokane RPM (Rapid Payoff Mortgage) inplemented by Denver: A Case Study
Mark Lau, CEO, Denver Fire Dept. FCU
Todd Powell

Variable Home Loan Product
Bill Fickling, CEO, Long Beach FCU

How They Attacked Business Lending
Clint Hartmann, CEO, Houston FCU

3:15 p.m. - 4:15 p.m.
San Diego Ballroom

Prescott Ford, First Empire Securities, Inc.
Prescott will discuss the topics of: "Top Examiner on ALM," "Portfolio Risk Management" and "Risk-Based Capital Requirements."

4:15 p.m.

Thursday evening is open for you to explore San Diego and the Gaslamp District

Friday October 10

7:00 a.m. - 8:00 a.m.
Garden Terrace

General Networking Breakfast

8:00 a.m. - 9:00 a.m.

Steve Rick, CUNA Mutual

A general overview of the economy and the important factors that will impact credit unions in the near term. Attendees will benefit from these strategic implications and forecasts.

9:00 a.m. - 10:00 a.m.

Diana Dykstra, CA League

Diana is the President/CEO of the California & Nevada CU Leagues. She is a widely recognized credit union leader with more than 30 years experience in the financial services industry. Diana previously served as President/CEO of the $670 million San Francisco Fire Credit Union.

10:00a.m. - 10:15 a.m.
Garden Terrace

Break with Exhibitors

10:15 a.m. - 11:15 a.m.
San Diego Ballroom

Roundtable Discussion
In what new and innovative ways can we help each other as Firefighter Credit Unions?

11:15 a.m. - 12:00 p.m.
San Diego Ballroom

Annual Meeting
Agenda:
Call to Order
Establish a Quorum
2013 Annual Meeting Minutes
Report of Chairman
Report of Treasurer
Nominating Committee Report of Election
Report of CEO
Unfinished Business
New Business
Adjournment

12:00 p.m.

Leave for Golf & Afternoon On Your Own

6:30 p.m. - ?
San Diego Ballroom

Reception, Dinner & Dance
Awards Presentations

Saturday October 11

7:30 a.m. - 8:30 a.m.
Garden Terrace

General Networking Breakfast

8:30 a.m. - 9:30 a.m.
San Diego Ballroom

Innovation and Collaboration Among Our Members?

Compete Beyond Your Size Loan Participation
Ed Daley, San Diego Firefighters FCU

Grassroots Collaboration in Boston
Bernie Winne, Boston Firefighters CU

IT Outsourcing
Mark Lau, Denver Fire Department FCU

9:30 a.m. - 10:30 a.m.
San Diego Ballroom

Terry Wright, IWS Motivational Speaker
Change Within

Wrapping up the conference is Terry Wright, our Closing Keynote, who is recognized by his peers as a master story teller. Fasten your seat belts and enjoy the ride!

10:30 a.m.
San Diego Ballroom

Conference Wrap Up
Michael R. Tobler, NCOFCU Chair
2015 Conference and Beyond!

Remember to bring your tickets!
Remember to bring your tickets with you to all ticketed events. They'll be collected by staff as you enter the event or meal function. If you forget, and some do, please see one of the event staff for assistance.

Win an iPad®
Must be present to win!

If disaster struck today, could you open for business tomorrow?

NCUA and state regulators require you to be back in operation as soon as possible after a loss, no matter what the cause.

Are you prepared for the worst case scenario?
You need adequate coverage—without gaps—for buildings, contents, data processing operations, extra expenses and more.

What if you had a resource available 24/7/365?
Our Disaster Recovery team is ready when you need them and are often the first on site after a disaster. We work closely with the right agencies and organizations to help get you up and running ASAP.

1 in 4 businesses never reopen after an event such as a tornado, wildfire, or hurricane.*

*ScienceNow, WOAA's National Weather Service Institute for Business Home Safety, 2012.

Use our Coverage Calculator at www.cunamutual.com/disasterprep to identify potential coverage gaps.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Insurance products offered to financial institutions and their affiliates are underwritten by CUMIS Insurance Society, Inc. or CUMIS Specialty Insurance Company, members of the CUNA Mutual Group. Some coverages may not be available in all states. If a coverage is not available from one of our member companies, CUNA Mutual Insurance Agency, Inc., our insurance producer affiliate, may assist us in placing coverage with other insurance carriers in order to serve our customers' needs. CUMIS Specialty Insurance Company, our excess and surplus lines carrier, underwrites coverages that are not available in the admitted market. Please read the actual policy for specific coverage, terms, conditions, and exclusions.

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Common Purpose. Uncommon Commitment.

Our Speakers

Michael R. Tobler, Chairman, NCOFCU

Michael is a retired Battalion Chief with 36 years from the Albany Fire Department. He has worked and managed the credit union during his fire department career. He has been the CEO of AFFCU for 26 years. Currently he is a board member of Credit Union Association of New York, Vice Chair of the Capital Chapter of credit unions, and the Chairman of National Coalition of Firefighter Credit Unions.

Elizabeth Whitehead

Liz is the **Director, Region V, NCUA**. She began at the agency in 1988 as a district examiner, and is running NCUA's district V with supervisory oversight of 480 federal credit unions with $57.6 billion in assets located in Alaska, Arizona, Colorado, Hawaii, Idaho, Montana, New Mexico, Oregon, Utah, Washington, and Wyoming and Guam. Region V is headquartered in Tempe, Ariz.

Earlier in her career at the NCUA, Whitehead was a senior supervision analyst and principal examiner. Before she joined the agency, Whitehead was CEO of Hurlbut Employees FCU in South Lee, Mass.

Jennifer Stockett, CFPB

Jennifer Stockett is a **Senior Advisor in the Office of Financial Institutions within External Affairs for the Consumer Financial Protection Bureau**. She manages some of the many important relationships that interface with the Bureau and with Bureau staff. Jennifer has a vast array of experiences working in both the private sector and government. She joined the Bureau from the FDIC where she was responsible for policy and loss mitigation on failed bank assets acquired by "good" banks and then large bank resolution plan reviews. Prior to the FDIC, Jennifer worked on the loan modification program at Treasury responsible for educating servicers, housing counselors, government and elected officials and the public on foreclosure prevention.

Before re-joining the federal government, Jennifer spent the majority of her career working for financial institutions in a multitude of business areas including capital markets at Fannie Mae, originations at Wachovia/Wells Fargo, failed bank asset

Continued on next page

disposition at the Resolution Trust Corporation and corporate bond trading at Bear Stearns. Her distinguished career included several years at Fannie Mae in roles that included securitizations, MBS, international debt marketing, Chief of Staff for the Vice Chairman/COO, and single-family mortgage marketing where she led projects to increase lending to underserved borrowers and funding to rebuild for homeowners and multi-family investors affected by Hurricane Katrina.

Kevin Mahan, EA, MSPA

Kevin is an **Actuarial Consultant with CUBED (Credit Union Board Executivebenefit Diligence)**. A graduate of the University of California at Santa Barbara in Mathematics, he has earned the designation of Enrolled Actuary (EA) by the Joint Board for the Enrollment of Actuaries.

Kevin is a member of the American Society of Pension Professionals and Actuaries (MSPA). Commencing an actuarial career in 1977, Kevin continues to study and practice in both qualified plans and non-qualified plans. His work within the non-qualified area has been exclusively with credit unions for the past eleven years.

Mark Lau

Mark Lau has served as the President/CEO of Denver Fire Department Federal Credit Union since May 2006. Previously he was SVP of Premier Members FCU, from May 2002 to May 2006, and President/CEO of Boulder Municipal Employees FCU for the previous 11 years.

Mr. Lau began his financial services career in 1979 as a loan officer, and subsequently a VP at a division of Great Western FSB. During his tenure as a Credit Union Executive he has served on the Colorado Credit Union Association Board, Flatirons Chapter Credit Union Board, and Treasurer for Boulder County Crime Stoppers, Colorado Professional Firefighter Foundation, and a SunCorp Volunteer for 16 years, which included 6 years as the Chairman of the Board of Directors. He has also served on various Association task forces and committees throughout his career.

Mark has worked with World Council of Credit Unions, hosting interns and Credit Union Executives from Macedonia, Romania, Ecuador, and Uzbekistan. Mr. Lau has attended CUES CEO Institute at University of Pennsylvania Wharton and Cornell, as well as a variety of other schools including CUNA Financial Management School, and BA from Western State College for Business Administration.

Prescott Ford

Prescott is the **Managing Director of the Office of Regulatory Affairs at First Empire Securities, Inc.,** and formerly served as a National Bank Examiner with the Office of the Comptroller of the Currency.

Drawing on more than 20 years of experience in the regulatory/compliance examination sector, Prescott keeps clients in step with a constantly changing regulatory landscape. A valuable resource for banks and credit unions, he frequently authors regulatory updates, participates at industry conferences, and conducts educational webinars and seminars on the subjects of interest rate, liquidity and investment portfolio risk management. In addition to seminars hosted by First Empire, Prescott has addressed industry groups, such as the Southern California Credit Union Association and the Credit Union Executives Society. He also recently authored the Credit Union Times article "Management Manages, Not the Examiner."

Prescott received a Bachelors of Science in Business Administration, with a concentration in Finance from The Ohio State University. He has been a Chartered Financial Analyst (CFA) charter holder since 2004, and a member of the New York Society of Security Analysts (NYSSA).

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First Empire Securities is a proud supporter of the National Coalition of Firefighters Credit Unions

National Coalition of Firefighters Credit Unions Inc. NCOFCU FIRE DEPT.

For more than 30 years, First Empire Securities has worked with credit unions across the United States to provide access to a wide range of fixed income investments, and to help them make well-informed investment decisions.

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Bill Fickling

Bill served the Long Beach Firemen's Credit Union as a board member for 9 years and CEO for 26 years. Today he is still heavily involved with the credit union and is interim CFO. He introduced Variable rate home loans to LBFCU in 1986 and has been a proponent of providing those type of loans to members. Bill had a fantastic career as a firefighter and retired after 30 years. Bill graduated from Western CUNA Management School and served on the board of one of the first private insurance companies for credit unions, Share Guaranty Corporation.

Clint Hartmann

Clint has been the President/CEO of Houston Texas Fire Fighters Federal Credit Union since 2004. HTFFFCU is a $240 million credit union serving 16,000 members. Prior to joining HTFFFCU, Clint was Controller at Tropical Financial in Miami; President/CEO at Martin Federal Credit Union in Orlando; and President/CEO at USF Federal Credit Union in Tampa.

Clint graduated from the University of Central Florida where he received his Bachelors of Science in Business Administration. He received his Masters of Business Administration from the Crummer School of Business at Rollins College. He currently holds the Credit Union National Association designation of Certified Credit Union Executive.

Clint is active with the local Houston Chapter of Credit Unions where he serves as President.

Steven W. Rick

Steven Rick is the **Chief Economist for CUNA Mutual Group in Madison, Wisconsin**. His primary responsibilities include conducting strategic research, analysis, and forecasting of the financial services industry with special emphasis on the consumer and credit union markets.

Steve's forecasts serve as a starting point for the strategic planning process and help to create a clear understanding of the underlying trends and links between the general economy, the financial services industry, and CUNA Mutual's policyowners. He publishes the Credit Union Trends Report, a monthly "pulse check" on the economic state of the credit union movement. He has authored a textbook on asset-liability management for credit union executives.

Before joining CMG Steve was the Senior Economist for CUNA & Affiliate's Economics & Statistics Department for 22 years. Steve also serves on the Board of Directors of the University of Wisconsin Credit Union, a $1.9 billion financial institution.

Continued on next page

Steve also holds a senior lecturer position with the Economics Department at the University of Wisconsin where he teaches the money & banking and macroeconomics courses. Steve is also the facilitator and instructor of the Stanford Bank Game, a computerized bank simulation, for CUNA Management School. He also has two years experience as a bank simulation advisor for the Prochnow Graduate School of Banking.

Mr. Rick has a B.A. in Economics from Moorhead State University; a B.S. in Finance from Moorhead University; and an M.S. in Economics from the University of Wisconsin, Madison. He is also ABD Ph.D. in Economics at the University of Wisconsin, Madison.

Diana Dykstra

Diana has been the **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, and is widely recognized as a credit union leader.

Diana was President/CEO of San Francisco Fire Credit Union from 2004 to 2010, and achieved wide recognition for innovative products and services and consumer satisfaction. Prior, she was President/CEO of Coast Hills Federal Credit Union, and led the team through a name and branding change.

Diana also served as senior vice president at Patelco Credit Union, and previously worked for The Golden 1 Credit Union in Sacramento, California. While at The Golden 1, Diana was presented with the challenge of funding loans with auto dealers and developed a prototype that would later become the highly successful Credit Union Direct Lending (CUDL) program.

Diana is a 1992 graduate and current instructor of Western CUNA Management School and 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 a board member and chairman of the League. Diana is currently on the board of directors of CU Direct Lending, serves as vice chair of Prime Alliance Solutions, and is board chairman for O'Rourke and Associates.

Ed Daley

Ed has been the **President of San Diego Firefighters FCU** since 1994. He came to the credit union after working in the banking, mortgage banking and credit union field. He was a Chief Financial Officer at Central Credit Union when he assumed the CEO title at SDFFCU. In addition to his experience in the financial sector, Ed has a degree in Economics from Brandeis University and an Executive MBA from San Diego State. He has also taught finance classics at National University as an adjunct Professor in their finance department.

Continued on next page

On the personal side, Ed is originally from Boston, but has lived in Encinitas since 1986. He moved to California in 1986 so his wife, Janine, could pursue a career as a professional triathlete. They have one son, Cory, who is 13 and an avid surfer, soccer player and middle school teenager. The whole family surfs together as often as possible and truly appreciates the California lifestyle.

Ed has led the credit union over the past 20 years and has worked hard to offer our firefighter member/owners the most comprehensive and cost effective financial products of any financial institution in San Diego.

Bernie Winne

Bernie has been **President/CEO of Boston Firefighters Credit Union** since 2002. During that time the credit union has increased total assets by almost 200% and increased total loans by more than 500%.

Bernie has 31 years experience in the credit union movement in senior management positions in operations and finance with experience in community and industrial credit unions. He has a BS in Math and Secondary Education. An MBA in Finance, and CAGS (Certificate of Advanced Graduate Study) in Finance.

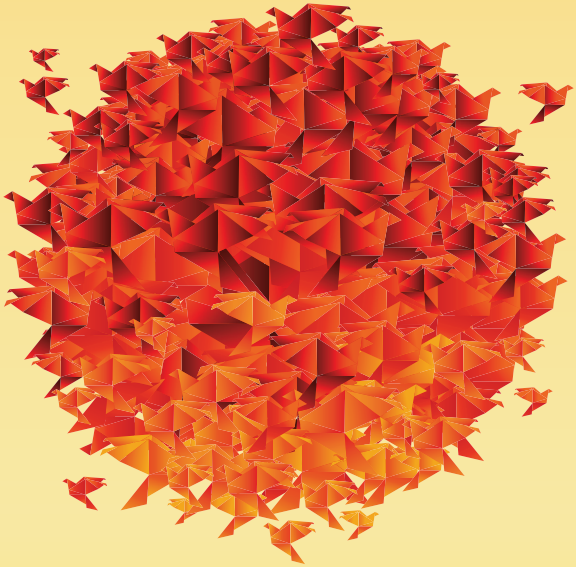
He is a Member of the Board of Directors of the Massachusetts Credit Union League, the CUNA Government Affairs Committee and was recently appointed to the Credit Union Advisory Council of the CFPB.

Terry E. Wright

Terry is a graduate of Airport High School located in Carleton, MI. He completed his Bachelors of Science Degree in Communications and Business at Union University in Jackson, TN. He enlisted in the U.S Army after graduating from college. He was selected to attend Officer Candidate School while in basic training. He completed U.S. Army Jump School, Officer Candidate School, and the U.S. Army Field Artillery Basic Course.

Terry served his active duty time at Ft. Hood in Killeen, Texas. Terry has also been a successful business consultant and coach during the past several years. **He specializes in change management, leadership development, and individual and team communications.** Terry has given over 5,000 speeches on a variety of subjects, to a myriad of audiences.

COLLABORATION IS UNBEATABLE.



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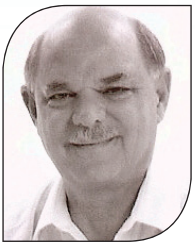

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Source: Aflac Company Statistics, June 2011.

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Credit Unions Serving Primarily Firefighters

Name	Total Assets	Members	Total Investments	Total Loans	Total Shares
Akron Firefighters	$20,063,654	2249	$2,163,771	$11,089,174	$18,336,230
Albany Firemens	$13,711,074	1548	$3,232,334	$9,339,614	$11,835,956
Atlantic City Firemen's	$19,130,236	2440	$4,886,409	$6,180,024	$16,810,568
Aurora Firefighters	$2,005,142	494	$471,965	$1,148,920	$1,803,110
Baton Rouge Fire Department	$42,674,354	4484	$806,373	$35,439,717	$34,593,711
Bloomfield Fire and Police	$7,040,104	1275	$2,839,000	$3,288,458	$6,030,803
Boise Fire Department	$8,654,337	993	$2,863	$6,539,479	$7,670,247
Boston Firefighters	$193,649,541	6736	$37,816,173	$132,120,724	$169,236,392
Cambridge Firefighters	$10,503,850	912	$3,738,802	$5,392,360	$8,517,003
Camden Firemen's	$388,037	151	$2,301	$239,315	$352,247
Canton Police & Firemens	$7,710,329	1354	$2,017,356	$4,218,400	$6,909,840
Charlotte Fire Department	$47,786,144	2844	$24,546,138	$19,237,006	$42,672,045
Chicago Fire Officers' Association	$9,076,216	1068	$3,815,980	$4,370,911	$7,659,003
Chicago Firefighters	$48,849,330	4825	$9,606,137	$25,061,892	$43,462,926
Chicago Firemans Assoc	$16,169,034	2693	$7,069,470	$7,709,656	$13,949,853
Dayton Firefighters	$51,012,522	3879	$15,345,185	$21,757,322	$43,225,219
DC Fire Department	$6,609,727	1564	$500,000	$2,937,067	$5,495,479
Denver Fire Department	$133,682,813	5846	$91,703,460	$32,506,751	$119,183,818
Des Moines Fire Department	$5,458,918	973	$1,000,000	$2,933,889	$4,637,923
Duluth Fire Department	$4,763,324	300	$2,303,661	$2,058,353	$3,846,566
East Orange Firemens	$7,340,240	474	$3,346,484	$3,704,770	$5,778,995
Elizabeth Firemen's	$8,488,037	1537	$4,657,096	$2,557,306	$7,532,104
Emergency Responders	$17,195,000	2390	$3,897,799	$11,424,798	$14,922,293
Erie Firefighters	$7,660,068	811	$4,172,796	$2,421,201	$6,957,628
Evanston Firemens	$1,858,297	160	$1,165,262	$657,400	$1,539,410
Evansville Firefighters	$20,521,127	2375	$7,608,963	$9,207,639	$18,302,085
F & A	$1,293,508,747	43904	$955,849,136	$266,965,660	$1,107,293,140
Fasny	$13,348,041	1583	$5,186,861	$6,606,767	$12,044,018
FD Community	$65,990,991	8733	$16,586,547	$41,918,741	$59,369,017
Fire Department	$1,371,333	450	$416,329	$781,436	$1,118,595
Fire Fighters	$36,119,838	5154	$6,956,277	$18,589,225	$29,999,126
Firefighters	$33,256,573	3448	$7,593,501	$22,647,650	$29,086,146
Firefighters	$63,337,834	4497	$1,506,502	$57,770,981	$53,710,451
Firefighters Community	$201,444,680	27700	$29,928,517	$149,190,517	$177,190,772
Firefighters First	$889,680,537	30643	$84,779,349	$724,620,263	$780,042,986
Fireman's	$4,437,186	817	$104,353	$3,133,747	$3,295,387
Fresno Fire Department	$34,098,204	2282	$17,180,000	$9,737,566	$29,327,891
Gary Firefighters Association	$2,121,258	400	$300,830	$783,709	$1,475,346
Gloucester Fire Department	$530,363	98	$116,078	$261,652	$340,733
Hammond Firefighters Assn.	$1,637,447	418	$810,000	$439,890	$1,315,739
Harrison Police & Firemen's	$21,841,697	1438	$14,997,715	$5,375,064	$20,043,930
Hartford Firefighters	$19,260,792	1839	$10,519,865	$6,193,171	$16,882,179
Haverhill Fire Department	$17,148,995	1937	$5,482,183	$7,989,886	$14,955,101
Honolulu Fire Department	$65,742,444	5214	$44,135,823	$15,467,919	$58,254,351
Houston Texas Fire Fighters	$235,934,526	15836	$86,523,916	$126,132,705	$199,796,733
Huntington West Va Firemens	$4,019,414	644	$1,090,331	$2,381,975	$3,365,663

Name	Total Assets	Members	Total Investments	Total Loans	Total Shares
Jacksonville Firemen's	$32,715,047	3097	$8,213,114	$15,698,368	$28,767,838
Jersey City Firemen	$9,575,859	1300	$4,706,237	$3,271,320	$4,949,335
Joliet Firefighters	$5,966,843	525	$3,400,649	$2,166,062	$5,491,636
K C K Firemen & Police	$12,097,063	1971	$4,365,000	$6,571,213	$9,693,101
Kenosha Police And Firemen's	$9,731,409	1108	$5,910,927	$1,903,927	$6,516,081
Knoxville Firefighters	$26,436,586	1811	$8,969,655	$12,859,192	$22,768,174
Lakewood Fire Fighters	$1,568,610	219	$822,459	$635,669	$1,263,140
Lancaster PA Firemen	$924,267	334	$4,567	$608,522	$828,338
Laredo Fire Department	$11,039,856	1223	$1,101,776	$8,328,103	$9,724,519
Linden NJ Police & Firemen	$10,448,365	1525	$8,615,400	$1,211,767	$9,039,018
Long Beach Firemens	$163,761,603	3255	$53,341,210	$104,273,649	$136,283,312
Lowell Firefighters	$16,700,504	1670	$7,504,038	$6,944,881	$13,775,454
Lynn Firemens	$12,452,543	1679	$5,234,984	$5,511,714	$10,183,336
Macon Firemen's	$4,701,183	702	$1,300,631	$2,718,157	$3,646,296
Madison Fire Department	$3,531,444	1258	$1,128,174	$2,377,072	$2,942,954
Miami Firefighters	$82,231,151	4275	$40,820,939	$29,006,878	$74,685,976
Nashville Firemen's	$19,784,833	2373	$4,112,908	$12,925,496	$16,239,522
New Haven Firefighters	$6,593,783	693	$4,137,752	$2,034,634	$5,317,118
Newark Firemen	$17,930,145	2104	$9,842,333	$6,787,607	$15,085,029
Norfolk Fire Department	$22,365,286	2556	$12,234,439	$8,153,624	$19,797,166
Omaha Firefighters	$52,811,044	4225	$20,496,549	$22,658,794	$44,283,795
Peoria Fire Fighters	$3,824,664	363	$407,860	$2,810,729	$3,010,104
PFD Firefighters	$24,114,044	2139	$2,536,422	$18,044,012	$21,003,438
Pittsburgh Firefighter's	$80,710,814	4942	$36,550,652	$27,007,253	$70,422,564
Plainfield Police & Firemen's	$4,366,647	547	$2,742,984	$1,351,572	$4,068,809
Police And Fire	$4,294,231,388	221223	$468,100,782	$2,294,789,097	$3,596,843,116
Professional Fire Fighters	$39,047,973	2679	$6,247,891	$20,283,130	$31,892,460
Provo Police & Fire Dept.	$2,720,380	967	$89,650	$1,794,332	$2,407,976
Revere Firefighters	$6,013,282	202	$4,610,651	$995,587	$5,169,243
Richmond Fire Dept	$15,568,848	1528	$3,134,233	$9,414,719	$13,511,229
Roanoke Virginia Firemen	$2,720,536	855	$259,607	$1,193,154	$2,045,852
San Diego Firefighters	$87,195,297	3598	$30,069,307	$42,712,625	$79,384,143
San Francisco Fire	$952,691,217	50897	$221,042,201	$598,674,415	$874,862,099
Somerville Mass Firefighters	$7,019,134	317	$3,771,492	$2,099,690	$5,985,272
South Bend Firefighters	$35,124,691	3675	$8,626,624	$22,563,201	$26,623,605
Spokane Firefighters	$41,806,054	2004	$16,749,451	$20,854,446	$34,416,553
Springfield Firefighters	$3,676,246	362	$1,363,129	$1,272,890	$3,176,703
St. Louis Firefighters & Community	$18,395,945	2000	$6,922,463	$5,303,193	$15,843,365
Syracuse Fire Department	$79,200,459	5973	$17,814,779	$43,288,633	$69,873,170
The New Orleans Firemen's	$155,131,955	23070	$28,075,440	$103,215,887	$141,470,638
Toledo Fire Fighters	$30,663,322	2784	$8,691,533	$13,015,932	$26,598,870
Topeka Firemen's	$9,076,997	983	$3,685,370	$4,172,192	$6,620,866
Trenton NJ Firemen	$5,792,439	1008	$3,493,450	$901,663	$5,117,961
Waterloo Firemen's	$2,107,348	352	$230,659	$1,447,017	$1,858,391
Wilmington Police & Fire	$15,993,304	3342	$9,685,579	$1,754,139	$13,040,668
Winston-Salem	$65,051,976	10953	$8,345,600	$44,313,317	$56,984,442
Worcester Fire Dept.	$39,867,902	1955	$23,962,058	$12,594,526	$34,385,427
Youngstown Firefighters	$3,275,889	569	$2,042,947	$569,176	$1,856,226

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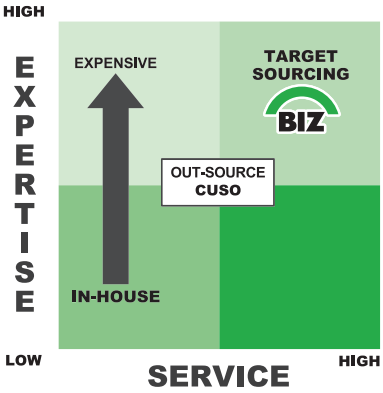

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October 7-10, 2015

2015 – A Year of Creating Cooperative Power ... sums up how firefighter credit unions develop synergy when they get together, share ideas, and combine forces. It is also a perfect description of what the credit union leaders of firefighter's credit unions are going to be doing when they gather for the National Coalition of Firefighters Credit Unions, Inc. (NCOFCU) Annual Meeting and Convention at the Renaissance Hotel in beautiful Nashville, Tennessee.

2015's "The Go To Conference" will feature some truly outstanding educational sessions presented by talented and insightful credit union experts including NCUA, CUNA, NAFCU, CFPB and leading independent industry leaders.

This exciting venue is one that many travelers from across the country have yet to visit. Those that haven't should ask someone who has had the pleasure of experiencing this exceptional destination. They will surely hear that it is not to be missed. Nashville is the leading city in music history as well as a rich history that dates back to the founding of our nation and much of it is on display in beautifully preserved buildings, parks, and monuments.

Nashville's southern charm and hospitality have earned the city a tremendous reputation as a tourist destination. Visitors will not only enjoy a warm greeting but also an outstanding restaurant scene and great nightlife options. The downtown area of Nashville features a diverse assortment of entertainment, dining, cultural and architectural attractions. The Broadway and 2nd Avenue areas feature entertainment venues, night clubs and an assortment of restaurants. North of Broadway lie Nashville's central business district, Legislative Plaza, Capitol Hill and the Tennessee Bicentennial Mall. Cultural and architectural attractions can be found throughout the city. Getting to Nashville is easy.

Many convenient flights are available from airports throughout the country. Nashville's International Airport (BNA) is a short 8.5 miles from our convention hotel, Renaissance Convention Center. (The fare for the trip is approximately $25 dollars.)

Be sure not to miss the National Coalition of Firefighters Credit Unions, Inc. (NCOFCU) Annual Meeting and Convention. Check out the links on our website to learn more and check back as information will be added regularly. If you have any questions regarding the event, please email **Grant Sheehan** at **grant@ncofcu.org** or call **305.951-3306**.

Scan this QR Code to go to the 2015 Nashville Conference page on our website.

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