

As of 1/14/2013



AICCCA 20<sup>th</sup> Annual Conference  
SandPearl Resort  
500 Mandalay Avenue  
Clearwater Beach, FL 33767

Call 877-726-3111 or 727-674-4111 and ask for the “AICCCA” block of rooms  
\$205 single or double, until December 19, 2012 or block is full, whichever occurs first

***You Have Questions, AICCCA Has the Answers!***  
***Come to Florida to Start 2013 Off on the Right Foot for Your Agency***

**TUESDAY, January 22, 2013**

1:00 p.m.-5:00 p.m. Board of Directors Meeting-Tide Room

6:00 p.m. – 8:00 p.m. Board of Director’s Dinner

**WEDNESDAY, January 23, 2013**

8:00 a.m. - 5:00 p.m. Registration

9:00 a.m. – 1:00 p.m. AICCCA Members’ Only Meeting

1:00 p.m.-2:00 p.m. Deli lunch for AICCCA Members

2:00 p.m.-2:05 p.m. Welcoming Remarks  
David C. Jones, Ph.D., President

2:05 p.m.-2:45 p.m. Meet the CFPB Ombudsman!  
[Wendy E. Kamenshine](#), Ombudsman  
[CFPB Ombudsman’s Office](#)  
Washington, D.C.  
Learn what the role of the Ombudsman’s Office does as part of the CFPB’s supervision and enforcement duties.

2:45 p.m.-3:00 p.m. Break

3:00 p.m.-3:45 p.m. The Components of a Successful Agency Integration: Important Considerations pre and post Merger/Acquisition/Partnership  
[Mark Munzenberger](#), Director of Organizational Quality and Education  
GreenPath, Inc.  
Farmington Hills, MI  
Hear about the best practices for merging/acquiring or partnering with other agencies.

- 3:45 p.m.-4:30 p.m. The Role of Housing Counseling in the Recovery Market**  
[Jose Parrilla](#), Office of Outreach and Capacity Building  
HUD  
Washington, D.C.
- 4:45 p.m.- 6:00 p.m. MasterCard RPPS User Group (invitation only)**
- 2:00 p.m. – 7:00 p.m. Exhibitors Setup**
- 6:00 p.m. – 7:30 p.m. Welcome Reception- with thanks to generous sponsorship by MasterCard RPPS**



**THURSDAY, January 24, 2013**

**GENERAL SESSIONS**

- 8:00 a.m. – 5:00 p.m. Registration**
- 8:00 a.m. – 9:00 a.m. Continental Breakfast**
- 9:00 a.m. – 9:45 a.m. So You Think Your Agency's Information is Safe and Secure?**  
[Debbie Mahler](#), President and CEO  
[Internet Tech Specialists](#)  
Algonquin, IL  
There are so many current methods by which computer systems can be compromised, that it is hard to keep up. Ms. Mahler will give you information to protect your agency and your clients' data in non-geek-speak.
- 9:45 a.m.-10:30 a.m. Helping You Help Consumers:  
Agency to Agency Small Group Roundtable Discussions –**  
**Barbara Mascarin**, American Financial Solutions  
**Steven Trumble**, American Consumer Credit Counseling  
**Christopher Viale**, Cambridge Credit Counseling

Small group roundtable discussions moderated by agency heads to discuss issues affecting EVERY agency. Topics may include (but not limited to!): process efficiency managing costs; managing creditors; training counselors and support staff; IT systems & applications; better customer services; how to reduce employee turnover, etc. This is your time to ask questions regarding issues your agency is facing and get input and advice from your colleagues! (Note: for attendees interested in hearing more in-depth discussion about internet/computer security, be sure and attend Barbara Mascarin's breakout as Ms. Mahler will be on hand to answer additional questions on the subject)

- 10:30 a.m.-10:45 a.m. Break**

**10:45 a.m. – 11:30 a.m. The Elections are Over-What’s Next for the Economy?**

**[Gregory Miller](#), Chief Economist**

SunTrust Bank

Miami, Florida

**11:30 a.m.-11:45 a.m. Exhibitor Focus (5 Exhibitors, 3 minutes each)**

**11:45 a.m.-1:00 p.m. LUNCH – (for all registered attendees)**

**11:45 a.m. – 1:00 p.m. CAB Meeting and Lunch-by invitation only**

**1:00 p.m. – 2:30 p.m. Who is Using Prepaid Cards and Why?**

**[Suze Orman](#), Author/TV Show Host/Financial Expert**

Suze Orman Show

New York, NY

**Kim Bishop, President**

**[Approved Card LLC](#)**

New York, NY

**[Peregrin Services](#) is generously sponsoring an autographed copy of Suze Orman’s latest book, *The Money Class*, for each attendee**



**2:30 p.m.-2:45 p.m. Break**

**2:45 p.m. – 3:30 p.m. State and Federal Regulatory Update**

**[Susan Niemiec](#), Compliance Officer (Moderator)**

Novadebt

Freehold, NJ

**[Neal Monaghan](#), Financial Investigator**

Colorado Attorney General’s Office

Denver, CO

**[Danielle Greco](#), Attorney Advisor, Bankruptcy Judges Division**

Oversight of the Bankruptcy Administrator program in Alabama and North Carolina

Administrative Office of the U.S. Courts

Washington, D.C.

**[William N. Lund](#), Superintendent**

Maine Bureau of Consumer Credit Protection

Augusta, ME

**[Sabrina Brown](#), Supervisor Non Mortgage Compliance**

Maryland Department of Labor, Licensing and Regulation

Baltimore, MD

**3:45 p.m.-5:15 p.m. Creditor Sessions**  
**PLEASE NOTE, AT THE REQUEST OF THE CREDITORS WE ASK THAT ONLY NON-PROFIT CREDIT COUNSELING AGENCIES ATTEND THE CREDITOR BREAKOUT SESSION-All sessions will be held in the main room with the following schedule:**

**3:45 p.m.-4:15 p.m.-Capital One**

**4:15 p.m.-4:45 p.m.-Bank of America**

**4:45 p.m.-5:15 p.m.-Barclay's Bank**

**6:00 p.m.-7:30 p.m. Reception –with thanks to generous sponsorship by [Clarity for Consumers](#)**



**FRIDAY, January 25, 2013**

**8:00 a.m. – 9:00 a.m. Continental Breakfast**

**8:50 a.m. – 9:00 a.m. Exhibitor's Prize Giveaways (During Breakfast)**

Attendees must be present to win any prizes/awards by Exhibitors.

**9:00 a.m.-9:45 a.m. The Future of Student Loan Debt**  
**[David Bergeron](#), Acting Assistant Secretary for Post-Secondary Education**  
Department of Education  
Washington, D.C.

**9:45 a.m.-10:30 a.m. The Future of Credit Counseling and Regulatory Update**

**[Jonathan Pompan](#) and [Jeff Tenenbaum](#) will discuss the latest federal and state regulatory issues that affect nonprofit consumer credit counseling agencies, and share their practical strategies and tactical insights. Government agencies that will be considered include the Consumer Financial Protection Bureau (CFPB), Internal Revenue Service (IRS), Department of Housing and Urban Development (HUD), and state financial services regulators.**

**[Jeff Tenenbaum](#) and [Jonathan Pompan](#)**

Venable

Washington, D.C.

**10:30 a.m.-10:45 a.m. Break**

**10:45 a.m.- 11:45 a.m. Creditor Sessions**  
**PLEASE NOTE, AT THE REQUEST OF THE CREDITORS WE ASK THAT ONLY NON-PROFIT CREDIT COUNSELING AGENCIES ATTEND THE CREDITOR BREAKOUT SESSION-All sessions will be held in the main room with the following schedule:**

**10:45 a.m.-11:15 a.m.-Citibank**

**11:15 a.m.-11:45 a.m.-Wells Fargo**

**11:45 a.m. AICCCA Conference Adjourned**