WELCOME
A NEW DECADE BEGINS AND WITH IT, AN OCEAN OF OPPORTUNITY AWAITS US. HOW WILL OUR MOVEMENT RISE TO MEET THE CHANGING TIDES? TIME WILL TELL, BUT EACH OF US ADDS TO THAT STORY — SO, LET’S MAKE WAVES.

Aristotle once said, “There is no time without change.”

The year 2020 is a pivotal time in the world. It marks a generational shift as Millennials make up over one third of the global workforce; in the U.S.—a significant Presidential election year; and if you’re into astrology, this time introduces new possibilities in the world of finance. How fitting.

Yes, “the times, they are a-changin’,” and we have an opportunity as a movement to impact the trends over the next ten years. To not only ride the waves of change but make the waves.

At this year’s Annual Meeting, hear from our lineup of motivational and inspirational speakers as they teach us through story how to live an influential life, what it takes to make your credit union remarkable, and how to overcome adversity using the skills already inside you.

Join hundreds of credit union professionals and volunteers across the Carolinas for this experience that delivers inspiring and educational content, opportunities to network amongst each other and with esteemed guests, and a robust exhibit hall where new connections may yield operational solutions.
THE AGENDA

The Annual Meeting agenda features general sessions, political and national industry updates, the CCUL Business Meeting, exhibitor showcase, and more.

SUNDAY, JUNE 14

6:00 – 10:00 a.m.  Breakfast on Your Own
8:30 a.m.  CCUL Golf Outing and Luncheon (Shotgun Start) | Pine Lakes Country Club
11:00 a.m. – 2:45 p.m.  Small Credit Union Workshop (open to all asset sizes)
  » Focus: compliance hot topics, board governance, and financials
1:00 – 5:00 p.m.  Conference Registration Open
4:00 – 6:00 p.m.  Exhibit Hall Open
6:00 p.m.  Dinner on Your Own

MONDAY, JUNE 15

7:00 – 8:30 a.m.  Exhibitors-Sponsored Continental Breakfast
7:30 a.m. – 4:30 p.m.  Conference Registration & Check-in

ATLANTIC BALLROOM

8:45 – 9:00 a.m.  Welcome
9:00 – 9:30 a.m.  Political Update | Honored Guest: To Be Announced
9:30 – 10:30 a.m.  LIVING A LIFE OF INFLUENCE | Dan Meers
10:35 – 11:35 a.m.  REMARKABLE | David Salyers
11:40 – 12:40 p.m.  THE SURVIVOR WAY | Holly Hoffman
12:40 – 1:55 p.m.  Lunch on Your Own
12:40 – 1:55 p.m.  Vizo Financial Member Appreciation Luncheon (by invitation)

ATLANTIC BALLROOM

2:00 – 3:00 p.m.  ETHICAL LEADERSHIP FOR THE 21ST CENTURY | Cynthia Cooper
3:10 – 4:10 p.m.  THE POLITICAL SCENE ACCORDING TO STEELE | Michael Steele
4:15 – 6:45 p.m.  Exhibit Hall Open
7:00 p.m.  Dinner on Your Own

TUESDAY, JUNE 16

7:30 – 8:45 a.m.  Complimentary Continental Breakfast
8:00 – 9:00 a.m.  Delegate Registration & Check-in

ATLANTIC BALLROOM

9:00 – 9:30 a.m.  FOCUS ON FINANCIAL INCLUSION: YOUR PATH TO GROWTH FOR CUS | Cathie Mahon
9:40 – 10:25 a.m.  CURRENT STATE OF THE ECONOMY | Dr. Joseph Von Nessen
10:35 – 11:35 a.m.  CCUL Business Meeting
“Life is like the ocean. You can either be the ball floating on the waves, or make your own waves.”

- OLIVER GASPIRTZ
COOPER
Cynthia Cooper is an internationally recognized speaker, consultant, and best-selling author. Cynthia speaks internationally to executives and students on the topic of ethical leadership. She was named one of Time Magazine’s Persons of the Year for her role in uncovering fraud at WorldCom and has been featured as one of twenty-five most influential working mothers in Working Mother magazine.

Cynthia is a recipient of the Maria & Sidney E. Rolfe Award for her contributions to educating the public about economics, business, and finance and is the first woman to be inducted into the American Institute of Certified Public Accountants Business Hall of Fame. In addition, she is an inaugural inductee of the Institute of Internal Auditors American Hall of Distinguished Audit Practitioners, and is the first woman to receive the American Accounting Association’s Accounting Exemplar Award.

Cynthia has been featured in national periodicals such as The Wall Street Journal and USA Today, among others. She has served on panels with notables such as Anderson Cooper, Donna Brazile, and Grover Norquist and has appeared on programs including Fox Business’ America’s Nightly Scoreboard, PBS’s Tavis Smiley, and NBC’s the Today show.

HOFFMAN
Holly Hoffman is a professional motivational speaker, author of Your Winner Within and Write Yourself a Note. Holly was the last remaining member of the Espada Tribe and
last woman standing on Season 21 of CBS’ hit reality show “Survivor: Nicaragua.”

Holly is a member of the National Speaker’s Association and recipient of Certified Speaking Professional designation, and travels internationally, speaking to a wide variety of corporations, associations, schools, and women’s organizations.

A native of South Dakota, Holly’s writing and speaking offer encouragement, optimism, and a roadmap for self-discovery and spiritual enlightenment. Holly inspires her audiences to take opportunities and focus on faith, attitude, determination, confidence, desire, and perseverance.

**MAHON**

Cathie Mahon is President/CEO of Inclusiv, formerly the National Federation of Community Development Credit Unions. Cathie previously led the NYC Office of Financial Empowerment in the Bloomberg Administration, the first municipal office in the nation and served as the director of policy and program development at the National Federation. She was the founding director of the Asset Funders Network, a network of grant makers dedicated to help individuals and families with low incomes build assets.

Cathie has been involved with credit unions for more than 20 years serving as Treasurer of the Lower East Side People’s FCU in Manhattan and President of the Transfiguration Parish FCU in Brooklyn, NY.

**MEERS**

Dan Meers goes to work like many other men, dressed in a suit. The only difference is instead of wearing a tie, Dan wears a tail. You see, Dan is a professional mascot. Today, Dan is widely known as KC Wolf, the official mascot of the Kansas City Chiefs (this year’s Super Bowl champion team!). He travels the U.S. and the world entertaining thousands of people both in and out of costume.

Dan was selected the nation’s #1 college mascot at the 1989 National Collegiate Mascot Championships. After graduating with honors, Dan began his professional career as Fredbird, the mascot for the St. Louis Cardinals baseball team. Dan only stayed for a brief time before he was offered a job as the Chief’s mascot.

Dan is not only a mascot, but also a humorous and motivational speaker to audiences of all ages. His enthusiasm, optimism, and love for life are contagious and makes him an inspiration to everyone he meets.

**STEELE**

A skilled communicator and political specialist, Michael Steele surveys the political landscape and provides his unique perspective on the headlines and the 2020 Presidential election. As a leader in the Republican Party and someone with strong ties to the Washington community, Mr. Steele has proven himself as a speaker who offers valuable insight on the hard-hitting topics of the day and the many benefits of fostering cooperation between government and faith-based organizations to help those in need.

Sworn in as Lt. Governor of Maryland in 2003, Mr. Steele made history as the first African American elected to statewide office, breaking similar ground when named by the GOP as chairman of the RNC in 2009. Steele’s background positions him as an expert on a variety of topics, from political strategy and fundraising, to PACs and the complexities of election reform.
ETHICAL LEADERSHIP FOR THE 21ST CENTURY
CYNTHIA COOPER

As one of *Time* Magazine’s Persons of the Year for her role in uncovering fraud at WorldCom, Cynthia shares her personal experiences at WorldCom as well as critical lessons learned from WorldCom and recent corporate scandals. Discover who commits fraud and why, common threads and root causes of recent corporate scandals, what organizations can do to build a strong culture of ethics, compliance, and integrity, 10 steps to recognize ethical dilemmas and making the right choices, and more.

NEVER GIVE UP – THE SURVIVOR WAY
HOLLY HOFFMAN

Laced with humor to reinforce the motivation and inspiration of what it takes to survive in the real world, learn the importance of taking opportunities, understanding the value of relationships, and how to deal with adversity and change. You’ll walk away from this session understanding how opportunities taken often let you see beyond your expectations; that we learn from risk, and those lessons may lead us on an important path; how determination keeps you on your path of achieving goals; and patience, persistence, and perseverance are keys to success.

FOCUS ON FINANCIAL INCLUSION: YOUR PATH TO GROWTH FOR CREDIT UNIONS
CATHIE MAHON

With five years of data backing it up, the verdict is in: embracing financial inclusion offers a robust business model for growth and sustainability for credit unions. For years, credit unions have been under the mistaken assumption that they have to choose between mission or margin. Cathie will share data that not only challenges that dichotomy but demonstrates that credit unions who embrace financial inclusion and target diverse members and markets are outperforming their peers in growth, earnings, and long-term sustainability. In this session, learn how to chart a path to growth by identifying and reaching new markets and communities; engage new voices and perspectives in credit union direction setting; develop a culture of diversity, equity and inclusion; and deploy this inclusion to design products, strategies and business models for growth.

COURAGEOUS LEADERSHIP – LIVING A LIFE OF INFLUENCE
DAN MEERS

On November 23, 2013, Dan Meers came within inches of losing his life while practicing a bungee jump and zip line stunt at Arrowhead Stadium, home of the Kansas City Chiefs. What Dan anticipated being the thrill of a lifetime ended up being the spill of a lifetime. The stunt went terribly wrong, and Dan plummeted 75 feet into the stadium seats. Miraculously, Dan survived. He spent nine days in the hospital and left with scars. Dan smiles when he says, “Scars are just tattoos that come with a cool story.” During this powerful presentation, Dan shares his incredible story and the important lessons learned about leadership and life during his long road to recovery.

THE ECONOMIC OUTLOOK FOR THE U.S. AND THE CAROLINAS
JOSEPH VON NESSLER

This session consists of an overview of the current state of the economy for both the Carolinas and the U.S. as a whole. Following the review of national
and local economic trends and their implications for future economic growth in the Carolinas, the economic outlook for the second half of 2020 will be provided.

**REMARKABLE**

**DAVID SALYERS**

Learn how to shift from *extracting* value from other people to *creating* value for other people and how it can radically change your business and the impact it will make to your customers, employees, stakeholders, and even your bottom line. Exploring key themes on culture, values, and mission, “Remarkable” is an engaging and memorable speech that has the potential to impact you and your organization to the very core.

**THE POLITICAL SCENE ACCORDING TO STEELE**

**MICHAEL STEELE**

Michael S. Steele is a witty, engaging, and savvy political observer. His experiences as Maryland’s lieutenant governor, as a candidate for the U.S. Senate, and as a Republican Party leader make him an excellent guide through the fast-paced world of politics and what to expect from each party as they attempt to sway voters in the 2020 U.S. Presidential election.

**SMALL CREDIT UNION WORKSHOP**

**JEANNE COUCHOIS, TRICHINA PIERCE, AND SCOTT WOOD**

Join CCUL’s Jeanne Couchois and Trichina Pierce, and Vizo Financial’s Scott Wood for this Small Credit Union Workshop at Annual Meeting. Open to all credit unions, this session includes: a compliance and state regulatory update which includes trending compliance topics and case law reviews; and an overview of ALM and board responsibility over ALM.

“Have you considered that if you don’t make waves, nobody including yourself will know that you are alive?”

- THEODORE ISAAC RUBIN
For this conference, we recognize many credit unions reserve a large number of rooms early for their potential attendees within the League’s room block. Then close to the event, many of these rooms are dropped. While we understand the reason for this practice, it creates an inaccurate sold out status — forcing others to find alternate hotel accommodations and can result in great financial penalty to the League when contractual obligations are not met.

In an effort to resolve this issue, the following reservation protocol is now in effect:

• When making your room reservations, each reservation will need an individual’s name on record with the hotel (cannot be the same name for multiple rooms).
• The room cost for cancellations made after Friday, June 5, 2020 will be the responsibility of each credit union.

Thank you for understanding and please plan accordingly when registering for this conference.

IMPORTANT HOTEL NOTICE!

The Marriott Resort & Spa welcomes you! Located on the North end of Myrtle Beach, this oceanfront getaway offers free high-speed internet, newspaper delivered to your door, in-room coffee maker, complimentary self-parking, fitness center, pool, full-service spa, and use of recreation room. Join us at the beach and take in the fresh ocean air!

RESORT INFORMATION

8400 Costa Verde Dr.
Myrtle Beach, South Carolina 29572
Phone: 1-800-228-9290
Rate: $249 per night
Code: CUNCUNR
Reservation Deadline: May 13, 2020

RESERVE ONLINE

MARRIOTT RESORT & SPA AT GRANDE DUNES

ANNUAL MEETING AT

The Marriott Resort & Spa welcomes you! Located on the North end of Myrtle Beach, this oceanfront getaway offers free high-speed internet, newspaper delivered to your door, in-room coffee maker, complimentary self-parking, fitness center, pool, full-service spa, and use of recreation room. Join us at the beach and take in the fresh ocean air!
The 2020 Annual Meeting is open to officers and employees of member credit unions, their guests, and invited guests of the League and Affiliates. **ticket details:** With the exception of private events or add-on activities, “Participant” and “Small CU” registrants have full access to conference events and meals. The “Guest” ticket includes continental breakfast both Monday and Tuesday morning, and entrance into the Exhibit Hall and related activities during exhibit hall hours. There is no fee to attend only the **Tuesday, June 16 CCUL Business Meeting.** Conference-designated name badges are required for admission to events.

**REGISTRATION FEES**

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<th>PARTICIPANT</th>
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**CCUL GOLF OUTING**

For pricing and registration details for the CCUL Golf Outing, see pg. 13.

**CONFERENCE REGISTRATION DEADLINE:** June 5, 2020

**CANCELLATION POLICY**

Conference cancellations received in writing via e-mail to development@carolinasleague.org before **Monday, May 18, 2020 5:00 p.m. EST** are eligible for a refund on the amount paid minus a $250 administrative fee. No refunds will be granted for cancellation requests received after Monday, May 18, 2020. Substitutions are accepted anytime prior to the start of the program at no additional cost.

**COMING SOON**

CCUL’s Annual Meeting app will return this year to provide an interactive conference experience featuring easy access to the schedule, maps, exhibit hall information, and more.
EXPERIENCE MYRTLE BEACH AT ANNUAL MEETING

Combine oceanfront views, a beautiful beach, nearby attractions, and summer weather and it’s easy to see why people are taken in by Myrtle Beach, SC. In addition to enjoying your time at the beach, be sure to join us for the League’s annual golf outing!

CCUL GOLF OUTING & LUNCHEON

June 14 (Shotgun Start at 8:30 AM)
Where: Pine Lakes Country Club
5603 Granddaddy Dr
Myrtle Beach, SC 29577
Cost: $150 per person
Pre-registration Required (Register by June 3)

The CCUL Golf Outing and Luncheon is at the Pine Lakes Country Club. Touted as Myrtle Beach’s first golf course, Pine Lakes Country Club continues to be a favorite location for Myrtle Beach golfers. Designed by architect Robert White, the first president of the Professional Golfers’ Association (PGA) of America and a co-founder of the American Society of Golf Course Architects, Pine Lakes has surpassed its initial glory after a complete restoration.

Shotgun start will begin at 8:30 a.m. on Sunday, June 14. Please be at the course by 8:00 a.m. Cost is $150 per person and includes cart. Participants are responsible for their own transportation to the golf venue.

Golf Pairings: CCUL will make every attempt to accommodate requested golf pairings request and reserves the right to make adjustments as needed.

Cancellation: CCUL will honor substitutions or refunds for this event if notice via email is received by Wednesday, May 27, 2020.
This conference is made possible in large part by our sponsor, CUNA Mutual Group