

2016
**AFG
USER**
CONFERENCE
NOVEMBER 2 - 4

AGENDA

2016 AFG USER CONFERENCE NOVEMBER 2 - 4

The **2016 AFG User Conference** is designed to provide knowledge about auto industry trends, the economy, and technology, in relation to the AFG Balloon Lending program and vehicle Remarketing program. The adept key speakers, panels and round-tables will allow for open discussions with AFG program user-experts, providing further insight on best practices in real life scenarios to current and prospective lenders, dealers, and broker partners.

MAP OF EVENTS:



SCHEDULE:

WEDNESDAY, NOVEMBER 2ND

11 AM – 5 PM

RECREATIONAL ACTIVITIES

GOLF SCRAMBLE

Location: Bear's Best Las Vegas

Sponsored by Recapture Services Group

11 AM: Shuttle service will begin for transportation from hotel to course.

11:15 AM – 12:15 PM: Lunch to be provided at Bear's Best Las Vegas.

12:30 PM: Shotgun start!

SPA SERVICE

Location: The Spa at Red Rock

6:30 PM – 9:30 PM

RECREATIONAL ACTIVITIES

Location: Crimson Room

Sponsored by Allied Solutions

9:30 PM – 11:30 PM

COCKTAILS & CONVERSATION

Location: Onyx Bar

THURSDAY, NOVEMBER 3RD

7:30 AM – 8:30 AM

BREAKFAST

Location: The Veranda

8:45 AM

WELCOME REMARKS: RICHARD EPLEY

CEO | Auto Financial Group

Location: Veranda DE

THURSDAY, NOVEMBER 3RD

9 AM

KEY SPEAKER: LIEUTENANT COLONEL TRES SMITH Joint Staff, J-33 Homeland Defense Division, JOTS Branch Chief | USMC

Location: Veranda DE

Sponsored by CU Direct

10 AM

REFRESHMENT BREAK

Sponsored by Roquemore

10:15 AM

SPEAKER: ALAIN NANA-SINKAM

Senior Director, Industry Solutions | ALG

Topic: Auto Industry & the Consumer Market

Location: Veranda DE

11 AM

REFRESHMENT BREAK

Sponsored by Roquemore

11:15 AM

DIRECT LENDING FORUM

Location: Veranda DE

• Eileen Marciano, SEFCU | Albany, NY

• Mitch Loken, Black Hills FCU | Rapid City, SD

Noon

NETWORKING LUNCH

Location: The Veranda

1:30 PM

SPEAKER: RENE ABDALAH

Senior Vice President | The RVI Group

Topic: Used Car Market Outlook

Location: Veranda DE

2:30 PM REFRESHMENT BREAK

2:45 PM INDIRECT LENDING PANEL

Location: Veranda DE

- **Dave Blassingame**, *Managing Partner, Autoflex Leasing* | DFW, TX
- **Joe Delle Fave**, *Finance Manager, Doan Chevrolet* | Spencerport, NY
- **Jennifer Walker**, *CEO, Credit Union Auto Finance* | Rochester, NY
- **Mike Tornatore**, *VP Indirect Auto Finance, ABECU/American Eagle CU* | DFW, TX

Moderator: **Dave Ruggles**, *Columnist, Auto Finance News*

3:30 PM AWARDS & DAY 1
CONCLUDING REMARKS

4 PM BREAK BEFORE DINNER

6 PM NETWORKING DINNER
Location: T-Bones Chophouse

FRIDAY, NOVEMBER 4TH

7:30 AM – 8:30 AM BREAKFAST
Location: Veranda C

9 AM KEY NOTE SPEAKER:
DEDE MURGER MOFFETT
Author, Entertainer, Educator
Topic: Get a New Lease on Life; 7 Strategies to Increase Happiness & Reach Goals In a SNAP!
Location: Veranda DE
Sponsored by Open Lending

9:45 AM REFRESHMENT BREAK

FRIDAY, NOVEMBER 4TH

10 AM SPEAKER:
ERIC IBARA

Director, Residual Value Consulting | Kelley Blue Book

Topic: Market Trends Impacting the Market & Its Implication for Residual Values

Location: Veranda D

10:50 AM REFRESHMENT BREAK

11 AM AFG ANNOUNCEMENTS
& LOOKING FORWARD

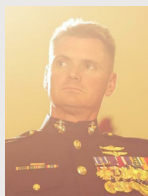
Location: Veranda DE

11:30 AM NETWORKING LUNCH

Location: Veranda C

12:30 PM DEPARTURES;
THANK YOU FOR JOINING US!

SPEAKER BIOS:



LIEUTENANT COLONEL TRES SMITH

USMC

Thursday, November 3rd at 9 AM

A graduate of George Mason University he was commissioned a Second Lieutenant in September 1995. Second Lieutenant Smith subsequently reported to Marine Corps Combat Development Command Quantico, Virginia for initial officer training at The Basic School. Following graduation in April 1996, he reported to Naval Air Station Pensacola, Florida for initial flight training. First Lieutenant Smith was designated a Naval Aviator in February 1998 and reported to Camp Pendleton, California for initial training in the UH-1N in April, 1998.

In September 1998, he reported to Marine Aircraft Group 26, Marine Corps Air Station New River, NC and was subsequently assigned to Marine Light Attack Helicopter Squadron-167 (HMLA-167). In October 1998, First Lieutenant Smith deployed with Marine Medium Helicopter Squadron-266 (HMM-266 (Rein)) to Puerto Rico and the Dominican Republic during OPERATION FULL PROVIDER for humanitarian assistance following Hurricane Georges. Upon his return First Lieutenant Smith served as the UH-1N schedule writer and pilot training officer at HMLA-167 before deploying with HMM-266 (Rein) and the 24th Marine Expeditionary Unit (MEU) in April, 2001. Upon his return from deployment in October 2001, Captain Smith reported back to HMLA-167 and attended the Weapons and Tactics Instructor Course (WTI) in the spring of 2002 and continued to serve as the UH-1N tactics officer within the Operations Department. In January 2003, Captain Smith attended the Tactical Air Control Party (TACP) school at Expeditionary Warfare Training Group Atlantic (EWTGLANT) and was designated as a Forward Air Controller.

In February 2003, he deployed with Marine Wing Headquarters Squadron-2 (MWHS-2) as a 3d Marine Aircraft Wing (MAW) augment in the Tactical Air Command Center (TACC) and participated in OPERATION IRAQI FREEDOM from March-May 03 serving as the Rotary Wing (R/W) Close Air Support (CAS) planner within future

operations and was subsequently attached to HMLA-269 as a combat replacement. Following his return to CONUS, Captain Smith completed his tour with HMLA-167 serving as the UH-1N Tactics Officer until June 2003.

In June 2003 Captain Smith reported to 2d Reconnaissance Battalion, 2d Marine Division at Camp Lejeune, NC and attended Basic Airborne course, Ft Benning, GA. While attached to 2d Recon he served as the Assistant Operations Officer (S-3A), the Forward Air Controller and Air Officer for the battalion until June 2004.

Captain Smith then reported to Marine Aviation Weapons and Tactics Squadron One (MAWTS-1) where he served as an Air Officer Instructor, Forward Air Controller, UH-1N Instructor, UH-1N/Y Air Naval Tactics Techniques and Procedures (ANTTP) Model Manager, UH-1N/Y Training and Readiness Program Manager and the UH-1N Division Head. After completing his tour in June 2007 Major Smith reported to Command and Staff College, Marine Corps University, Quantico, Virginia in July 2007 and received his Masters of Military Studies.

In June of 2008, Major Smith reported to Marine Air Group-39 (MAG-39) and was assigned to HMLA-369 as the Director of Safety and Standardization during a combat deployment to Iraq and subsequently served as the Operations Officer preparing the squadron for its first combat deployment to Afghanistan. On 18 June 2010 Major Smith was wounded during an intense firefight while piloting an aircraft in support of ground forces and was evacuated to the United States after multiple surgeries. In September 2010, he was assigned to the Marine Light attack Helicopter training Squadron-303 (HMLAT-303) where he served as the Squadron Executive Officer and UH-1Y Flight Instructor.

In July of 2011, Major Smith was transferred to the Pentagon to serve as the H-1 Requirements Officer for the Chief of Naval Operations Air Warfare Directorate (N88) where he was responsible for developing the requirements and the budgetary management of the USMC H-1 upgrades program. In March of 2012, Major Smith returned to MAG-39 and was promoted to LtCol in May of 2012.

From June 2012-2104 Lieutenant Colonel Smith served as the Commanding Officer of HMLA-369 and concluded his tour with a successful combat deployment to Helmand Province, Afghanistan in May of 2014.

Lieutenant Colonel Tres Smith (cont.)

In July of 2014, Lieutenant Colonel Smith reported to the National Defense University to attend the Eisenhower School of National Security and Resource Strategy where he was selected to participate in the Long Term Strategy concentration and received a MS in National Resource Strategy. Additionally he received the Commandant's award for the best Long Term Strategy Paper "Asia-Pacific Balance in 2040: The Relevance of the Philippines." In June of 2015, Lieutenant Colonel Smith was assigned to serve the Chairman of the Joint Chiefs of Staff within the J3, J33, Homeland Defense Division as the Joint Operational Theater Security Branch Chief.

Lieutenant Colonel Smith has logged over 750 combat hours and more than 3500 total mishap-free flight hours. His personal decorations include the Distinguished Flying Cross with combat distinguishing device, Bronze Star, Purple Heart, Meritorious Service Medal (with Gold star in lieu of second award), Air Medal with strike/flight numeral "11" and the Navy/Marine Corps Commendation Medal (with three Gold stars in lieu of fourth award)).



ALAIN NANA-SINKAM

Director of Industry Solutions | **ALG**

Thursday, November 3rd at 10:15 AM

Topic: Auto Industry & the Consumer Market

Alain Nana-Sinkam is a 23-year auto industry veteran, currently serving as Director of Industry Solutions for ALG, providing data-driven solutions to answer some of the biggest questions facing the North American auto industry. He is responsible for ALG's relationships with clients in the Finance sector, which includes banks, finance companies and credit unions, as well as investment firms, insurance companies and ratings agencies. In addition, Alain manages ALG's luxury and European OEM partnerships. Alain brings a wealth of experience to ALG, most recently with the Auto Finance arm of Wells Fargo, where he led teams in Marketing, Business Development and Product Management. In addition to having worked at HSBC Auto Finance, Alain started his career in an auto dealership, producing a very well-rounded view of the

industry. He holds a Journalism BA from the University of Delaware and lives in suburban Philadelphia (Hockessin, Del.) with his wife and two children.



RENE ABDALAH

Senior Vice President | **The RVI Group**

Thursday, November 3rd at 1:30 PM

Topic: Used Car Market Outlook

Rene Abdalah is a Senior Vice President at the RVI Group, and is responsible for business and product development for the insurance business as well as analytical services. Rene's area of expertise is in the analysis of the auto leasing market with particular focus on portfolio risk management; his extensive experience in residual risk management includes consulting with bank and captive lessors on appropriate reserve estimates, as well as residual setting practices. Rene joined RVI in 2002, with responsibility for Passenger Vehicle underwriting and risk management and served as its Vice President of Passenger Vehicle until June 2015. Before joining RVI, he was a principal at The Campbell Group and prior to this, spent four years at Standard & Poor's Global Automotive Group. Earlier in his career, he worked at World Omni's residual risk group, and the Federal Reserve's automotive group. He holds a B.A. in Mathematical Economics from Brown University.



DEDE MURCER MOFFETT

Author, Entertainer, Educator

Friday, November 4th at 8:45 AM

Topic: Get a New Lease on Life; 7 Strategies to Increase Happiness and Reach Goals In a SNAP!

DeDe Murcer Moffett is a respected and sought after international speaker, author, and official box jumper. After spending 25 years in corporate sales and battling alcoholism for 24 of them, DeDe knows what it takes to SNAP Out of It, re-engage vision, refuel drive and re-ignite your determination to succeed. Get ready to say SNAP Yes! to more creativity, productivity, innovation, and more possibilities in business and life.

DeDe Murcer Moffett (cont.)

DeDe began her career as a corporate sales executive. For 25 years she sold millions of dollars of products, services, and financial portfolios for companies including Toyota Material Handling, Waste Management, State National Insurance Company, and Auto Financial Group. But for 24 of those years, DeDe dealt with stress, fear of failure and constant change by developing a 3-bottle a night alcohol addiction.

After hitting rock bottom in 2007, DeDe made the tough decision to say SNAP Yes! to the hard work of overcoming her addiction and transforming her life. DeDe demonstrates how staying engaged instead of checking out, and how facing instead of running from challenges plus developing grit and determination to push past what is uncomfortable, increases your success and happiness level in a SNAP!

Today she combines her expertise in corporate sales, her success in overcoming her alcoholism, her entrepreneurial success strategies plus her early training as a Broadway entertainer to deliver a one of a kind message of possibilities and long lasting positive change.

The Power of Engagement

Once DeDe initiated her SNAP-fueled determination and committed to taking risk, she tapped into massive creativity and unleashed peak performance. She went from alcoholic to acclaimed author writing two books; *Wisdom Wedgies* and *Life's Little Zingers* and *SNAP Yes! The Art of Seeing New Achievable Possibilities in Business and Life*.

DeDe also launched her own SNAP Out of It! Women's Conference and hosted and produced the SNAP Out of It! Radio Show where hundreds of thousands of listeners tuned in each week.

DeDe literally knocked it out of the park in 2011 when she found herself standing in the middle of Yankee stadium in front of over 48,000 Yankee fans singing the National Anthem (this opportunity is only offered to a very select group of singers; past invitees include Kristin Chenoweth, James Taylor, and Billy Joel). Additionally, she has shared the stage with many celebrities, entertainers, and thought leaders.

DeDe's SNAP strategy helped her continue to push through limits and achieve massive success. In 2009 DeDe released her album, "I Believe"

and her original song "Beautiful Addiction" was selected and featured in a compilation CD with other singer/songwriters to help promote awareness of addictions and the devastation caused by bullying. DeDe is currently collaborating with several award-winning composers and lyricists to bring her one-woman show, "If I Stop Then Who Am I?" to the stage.



ERIC IBARA

Director, Residual Value Consulting
Kelley Blue Book

Friday, November 4th at 11 AM

Topic: Market Trends Impacting the Market
& Its Implication for Residual Values

Eric Ibara is the director of residual value consulting for Kelley Blue Book and brings more than 20 years of automotive industry experience to this role. He is responsible for managing the residual value practice at Kelley Blue Book, which includes overseeing the residual value forecasts. Additionally, Ibara meets with manufacturers, finance companies and automotive fleet companies to provide consulting services. The information Ibara manages is offered as a syndicated data product, utilized on KBB.com and published in Kelley Blue Book's Official Residual Value Guide.

Prior to joining Kelley Blue Book in 2006, Ibara dedicated more than a decade to Mitsubishi Motors, where he directed the financial planning department. In this position, he architected new ways of forecasting residual values for the lifecycle of vehicle models and improved incentive cost forecasting. Ibara worked closely with the remarketing group to assist with the setting of floors that achieved budget targets. He also provided analysis and support to the fleet business unit and assisted with contract negotiations. Additionally, Ibara collaborated with the pricing, marketing and product planning teams on new model debuts and product redesigns to achieve vehicle profit targets.

Prior to Mitsubishi, Ibara worked at Nissan Motor Corporation in financial planning. In this capacity, he handled long-range forecasts and strategic planning, including the viability and profitability of models for both Nissan and Infiniti brands. He participated in early studies evaluating the residual risk associated with Nissan and Infiniti lease

Eric Ibara (cont.)

portfolios. Ibara also worked for Disney and served as a consultant for Price Waterhouse prior to his work in the automotive industry.

Ibara often appears as a speaker at industry conferences, contributes articles to the company's Blue Book Market Report and is frequently interviewed on topics pertaining to residual values by journalists covering the automotive industry.

Ibara holds a Bachelor of Science degree in civil engineering from Purdue University, a Master of Science degree in civil engineering from the University of California, Berkeley and a Master of Business Administration degree from the University of California, Los Angeles.

NOTES:

THANK YOU
TO OUR
**2016 AFG USER
CONFERENCE
SPONSORS!**



SAVE THE DATE
FOR NOVEMBER 2017!

SEE YOU NEXT YEAR IN
NASHVILLE

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