



2006 MANAGEMENT DEVELOPMENT PROGRAMS



UNC EXECUTIVE PRESENCE PROGRAM

UNIVERSITY OF
NORTH CAROLINA
CHAPEL HILL, NC

MAY 4-5, 2006



NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT

MARQUETTE UNIVERSITY
MILWAUKEE, WI

JUNE 4-9, 2006



UNC MANAGEMENT DEVELOPMENT PROGRAM

UNIVERSITY OF
NORTH CAROLINA
CHAPEL HILL, NC

JULY 9-21, 2006

WWW.AFSAEF.ORG

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WHAT INDUSTRY LEADERS SAY...



"The AFSA Management Development Programs are without exception the best defining career development experiences for our future leaders." John C. Maxwell puts it best, "A leader is one who knows the way, goes the way, and shows the way," "and who best to teach our future executive attendees, but today's leaders and staff of college professors with proven track records!"

These programs offer your participant not only the opportunity to gain knowledge in the classroom but also from each other in search of solutions to common challenges. These programs also provide future leaders from our industry many strategic, technical and management concepts and skills to build on. I highly recommend that you enroll your future leaders in these programs today.

"No one of us is as smart as all of us!"

Sharon Moore
Chief Executive Officer
Titan Financial Group



"The AFSA Management Development Programs are without exception the best I have seen in my 30-plus years in the lending industry. The courses gets better every year. It is a great way for a company to educate and prepare outstanding employees for upper management positions. The curriculum is taught by leading industry people, most who have been through the programs themselves, and by seasoned business educators. It's an outstanding program put on by outstanding individuals for the benefit of future industry leaders. I am proud and excited to be associated with such a professional and important program that will prepare individuals to lead our industry in the future."

Phil Hitz
Vice President - Government Relations
Popular Financial Holdings, Inc.



"The National Institute on Consumer Credit Management program at Marquette University has proven to be an excellent training opportunity as well as a good indicator of future promotions at World Acceptance. We utilize the program as a motivational tool for our high potential supervisors by identifying potential candidates up to three years in advance. I highly recommend companies participate consistently in the NICCM two week program."

Douglas R. Jones
President and Chief Executive Officer
World Acceptance Corporation



"I am more than pleased to see successive iterations of the AFSA Management Development program receive acclaim from young executive attendees. These programs are carefully crafted to assist young fast-track executives achieve their potential. Team building concepts overlayed with fundamentals help put 'legs' under management skill techniques."

H. Randy Lively
President & CEO
American Financial Services Association



"The UNC management development program has directly impacted our employees who are on the fast track in their career development. Many of our high-potential employees who have attended this program have since been promoted to roles with much greater responsibility. I would encourage anyone who is looking for a realistic and interactive management development program to consider the UNC Management Development Program as your primary choice for high-potential employee development."

Robert P. O'Han
Regional General Manager
Household International Consumer Lending



"Having attended NICCM and the AFSA Executive Institute at the University of Colorado (the forerunner of the current Executive program at the University of North Carolina), I can tell you first hand that those were some of the best professional experiences in my life. These programs gave me a "leg up" on my peers as I grew up in the industry. I would highly recommend them to the over-achievers in our industry."

Robert T. Rawl
President & CEO
Regency Finance Company



"The NICCM program is an excellent, consumer finance-specific education program. It will increase your knowledge of our industry, improve your management skills, and enable you to establish relationships that will endure throughout your career."

Steve Schmelzer
Vice President
Personal Finance



"The AFSA Management Development Program was a great experience for me. It helped to enhance my management abilities and allowed me to evaluate my leadership skills ultimately leading to an improved ability to manage and lead in the financial services industry. The faculty was excellent and the opportunities to meet with and interact with leaders from the industry was extremely valuable."

Jon D. Volkert
President
John Deere Credit



"Harley-Davidson Financial Services enthusiastically supports and recommends the AFSA 2005 Management Development Programs. These unique programs are tailored to our industry, and effectively teach and address relevant issues regarding strategic, leadership and technical skills that are essential to the success of our employees and our company."

Donna F. Zarcone
President and COO
Harley-Davidson Financial Services, Inc.

WHAT 2005 CLASS REPRESENTATIVES HAVE TO SAY...

UNC Management Development Program



JODY GUNDERMAN - Class President
Harley-Davidson Financial Services

When I started the AFSA/UNC Management Development Program I thought — as many of you might — that I did not have much to learn. I was wrong! No matter the level of education or experience in financial services, participants will gain valuable insights into their leadership skills and up-to-date knowledge of our industry and the business environment in general. While two weeks away from family, the office and customers may seem like a long time, it is time very well worth the investment.

The instructors from the Kenan-Flagler Business School proved to be outstanding. They engaged the class with challenging case studies and lively discussions. In addition, the information that they provided was current and apropos to the business environment we face today. I concur with the comments many of my classmates made regarding the faculty at the AFSA/UNC Management Development Program.

The business leaders who made up our class rounded out this excellent experience by providing their “best practices” to many of the

issues we discussed making classes both relevant and stimulating. The team-building exercises we engaged in were challenging and very fun. While our class seemed to bond right from the start, the ropes course provided a deeper level of trust and teamwork than I thought possible. The facilities at the Rizzo Conference Center are state-of-the-art and very conducive to an interactive classroom environment. Its many amenities helped foster a casual atmosphere that made it easy to get to know our classmates and have fun at the same time. We all commented on how difficult it will be to leave an environment where we were so well treated.

I applaud the AFSA Management Development Committee on the program that they have developed. I know that I attended a program with many of the future leaders in our industry. Not only am I encouraged, I am confident in the knowledge that I am better prepared and more energized about our industry than I have ever been.

National Institute on Consumer Credit Management — Management I



APOLLO CORONA - Class President
World Acceptance Corporation

In one word — Phenomenal! The NICCM Management I Class presented the leaders of today with an extraordinary experience. Within five days of a comfortable paced training, we learned techniques for refining our leadership skills and several other aspects that are vital to the future of the financial industry.

The array of instructors provided us with hands-on, interactive courses dealing in real workplace situations. We were encouraged

to bring in industry-related issues currently active in our own organizations. We also had an opportunity to receive insight from a fresh perspective. Instructors gave suggestions enabling us to devise solutions that we can take back to our organizations. This is bottom line training at its finest! The skills we learned throughout these courses will definitely help us become better leaders to our organization. I am already looking forward to NICCM MANAGEMENT II.

National Institute on Consumer Credit Management — Management II



JUDY RADISH - Class President
Regency Finance Company

It was a great honor to have been selected by Regency Finance Company to attend the AFSA two-year leadership program at the National Institute of Consumer Credit Management, held at Marquette University. Beginning with the welcome dinner and continuing throughout Year One and Two, the faculty emphasized that we were chosen by our respective CEOs to attend the program because we are regarded as the future leaders of the finance industry.

We were fortunate to learn not only from the experience and wisdom of the faculty, but also were given the opportunity to work at, discuss and attempt to solve problems with our peers in the industry. NICCM is an exceptional program in which we stand alongside our competitors to discuss common issues as well as plan for our future and the futures of our companies.

The faculty of NICCM was phenomenal, their enthusiasm contagious and their knowledge vast! One cannot help but leave the program inspired to use the new found knowledge in both one’s professional and personal life. The time and effort invested by the faculty in our futures did not go unappreciated.

As I reflect on my experience at Marquette University, I feel extremely fortunate to not only have found confidants in business but also friends I will cherish. Anyone with a thirst for knowledge and a commitment to succeed as a leader will benefit greatly from the National Institute on Consumer Credit Management.

AFSA/UNC Executive Presence Program

May 4-5, 2006

UNC Management Development Program

July 9-21, 2006



Ben Rosen

Dear Financial Services Executive:

In today's rapidly changing business environment, it is absolutely critical organizations develop their future leaders. Here's your opportunity! In conjunction with the University of North Carolina's Kenan-Flagler Business School, the AFSA Educational Foundation is once again offering an outstanding leadership development opportunity for the "best and the brightest" in your organization.

We are pleased to announce that the **AFSA Management Development Program** will be offered this year on July 9-20, 2006, taking place at the Paul J. Rizzo Conference Center in Chapel Hill — an unparalleled facility for world-class executive development.

Now in its 22nd year, this program provides a superb leadership development opportunity for those individuals who have excelled in your organization. The program is designed to broaden the leadership skills of mid-level supervisors, regional and district managers, vice presidents, and rising stars in technical and support functions. The sessions combine a number of types of learning situations, including case discussions, simulations and role plays and a day-long outdoor team-building exercise. They create a fast-paced, learning environment that involves the "students" from start to finish.

Some of the results for alumni of past programs included:

- Obtaining critical management skills, including empowerment, negotiation, decision making and change management.
- Thinking like a leader, including the abilities to articulate a vision, communicate with passion, and shape a corporate culture
- Focusing on the legal and ethical issues in the industry, including investigation and compliance.
- Broadening skills in financial analysis and marketing.
- Examining the strategies of two cases in the financial services industry.
- Interacting with a panel of experts on the challenges of shaping industry-government relations.

Beyond the classroom, participants have ample opportunity to network with industry colleagues, benchmark best practices and build lasting personal and professional friendships.

In addition, on May 4-5, 2006, we will also offer our **Executive Presence Program**. This program consists of an intense day and a half of executive communication skills development. Participants will receive personal coaching to sharpen their oral and written communication skills, including opportunities for video-taped feedback on simulated executive presentations. The program is a "must attend" for all managers and executives who make public presentations and write documents directed at audiences of any size.

Both programs take place at the Paul J. Rizzo Conference Center in Chapel Hill, set in a 28 acre wooded environment near the University of North Carolina campus. Leading edge instructional technology, expert technical support and a relaxed retreat environment provide an ideal learning environment for executives. The facility includes a modern residential complex complete with swimming pool, health club and an elegant dining and social center.

Almost 800 of the financial service alumni of these programs have called them "inspiring", "enriching", "transformational" and "incredibly fun". We encourage you to sponsor your managers to participate in the programs that have meant so much to so many of tomorrow's leaders.

Sincerely



Ben Rosen
Faculty Director, AFSA Leadership Development Program

Executive Presence Program

Faculty

THURSDAY, MAY 4 - 2:00 P.M.

FRIDAY, MAY 5 - 5:00 P.M.

DEVELOPING YOUR EXECUTIVE PRESENCE

Successful leaders who embody “executive presence” speak with confidence, listen with empathy, stand with conviction, and embody a healthy dose of humility. To give participants the opportunity to explore and practice these qualities, this session:

- Provides a rationale for “executive presence”
- Examines body language, vocal quality, and content as they contribute to “executive presence”
- Asks participants to identify specific “executive presence” goals
- Invites participants to practice their goals within interpersonal and presentation contexts.
- The class will also cover writing strategies geared toward efficiency and effectiveness. Specifically, we will cover how to:
 - Design reader-centered messages
 - Develop effective openings
 - Create succinct prose

As you develop in your career, your ability to present effectively to groups becomes critical. In this session, you’ll have a chance to cultivate your executive presence by delivering a presentation and by handling a question and answer session in a high-energy environment.

THURSDAY, MAY 4

DINNER SPEAKER

IS THE FOMC ABOUT TO CAUSE THE 2007 RECESSION?

The Federal Open Market Committee will have its second meeting under the able leadership of Ben Bernanke on May 10th. Are they determined to fight an apparently nonexistent threat of inflation by raising the Federal Funds target rate to 5.0 percent or will they come to their collective senses and pause for a while or even reduce rates quickly to avoid a recession? Inquiring minds want to know.

This session will cover the impact of the FOMC’s decision and its likely effects on your businesses. We will also discuss consumer confidence, the spending outlook, employment trends, the housing outlook and trends in business fixed investment. Also covered will be the dollar, foreign trade, the state of the global economy and why the US faces bankruptcy by 2030 if Social Security, Medicaid and Medicare are not fixed.

HEIDI M. SCHULZ, Ph.D.

*Director,
Communication Program and
Adj. Associate Professor of
Management Communication*

JAMES F. SMITH, Ph.D.

*Global Economic Forecaster
Director,
Center for Business Forecasting
University of North Carolina -
Chapel Hill*

AFSA/UNC EXECUTIVE PRESENCE PROGRAM

GENERAL INFORMATION

ENROLLMENT

The Executive Presence Program is open to individuals that received a certificate of completion from the AFSA/UNC Management Development Program held at the University of North Carolina at Chapel Hill and **junior/senior level executives that did not have the opportunity to attend the two-week AFSA/UNC Management Development Program**. This program will be offered every two years.

ARRIVAL/DEPARTURE

Participants need to plan to arrive before 2:00 p.m. on Thursday, May 4th. Departure can be scheduled for Friday afternoon, May 5th, after 5:00 p.m.

AIRPORT

Raleigh/Durham International Airport is the nearest airport to Chapel Hill. Transportation to the Rizzo Center is available by reservation with Brad's Shuttle Service (919) 493-5890 or (800) 467-3302. The cost for this service is \$66 per person roundtrip. Taxis are available outside of the baggage claim area. Rental car companies are located at the airport. The airport is 20 minutes from the Rizzo Conference Center.

DIRECTIONS TO THE PAUL J. RIZZO CONFERENCE CENTER

TRAVELING I-40 EAST:

- Take Exit 273 (NC Highway 54). At the top of the exit ramp, turn right.
- At the third traffic light (approximately 1.8 miles from I-40), turn right onto Meadowmont Lane.
- After you turn right onto Meadowmont Lane, you will see an apartment complex on the right, as well as businesses and stores on the left.
- Follow Meadowmont Lane for approximately ½ mile, turn right on to DuBose House Lane at the brick wall and gatehouse (just after the new retirement facility under construction on your right) and continue up the hill to reach the Rizzo Center.
- The parking lot will be on your right.

TRAVELING I-40 WEST (RDU Airport):

- Take Exit 273A (Highway 54 West, Chapel Hill). The exit ramp will loop around and bear right onto Highway 54 West.
- At the fourth traffic light (approximately 1.8 miles from I-40), turn right onto Meadowmont Lane.
- (Follow above directions from third bullet.)

Participants staying at The Rizzo Center should continue past the first paved lot (on the right) and Loudermilk Hall (on the left) to the McLean Hall residence building (also on the left). Circle around to unload luggage and then park in the paved lot you passed coming in (now located on your left).

ACCOMMODATIONS

Participants will be staying at the *Paul J. Rizzo Conference Center at Meadowmont*. The center, set in a 28-acre wooded environment, provides an ideal setting for learning. The state of the art facility is comprised of three separate buildings — Loudermilk Hall contains the classrooms; McLean Hall offers 56 guest rooms, two seminar rooms, study rooms with telecommunications ports, and a full health club; and DuBose House, a Georgian Revival house, serves as a social center.

DRESS/CLIMATE

Business-casual attire such as sports shirts and long pants is appropriate for class sessions. Daytime temperatures range from the 60s-70s with moderate humidity. Evening temperatures are in the mid-40-50s.

EXECUTIVE PRESENCE PROGRAM ENROLLMENT FORM

REGISTRATION DEADLINE — MARCH 10, 2006

REGISTRANT INFORMATION

Name _____ Title _____
Company _____
Address _____
City _____ State _____ Zip code _____
Phone _____ E-mail _____
Year attended AFSA/UNC Management Development Program _____

Materials will be mailed one month prior to the program. If you want materials sent to your home address, please provide below. A post office box cannot be used.

Address _____
City _____ State _____ Zip _____

PROGRAM FEE

FEE MUST BE PAID IN FULL BY APRIL 2, 2004

The fee includes all instructional materials, classroom facilities, housing for two nights, and meals.

Program Fee: \$2,500 Payment of \$150 deposit and application enclosed.
 \$150 Deposit Required Full payment and application enclosed.

CANCELLATION POLICY

Due to the fact that enrollment will be limited and participants will be required to read articles, books and case studies in advance, cancellations must be submitted in writing and are subject to the following policy:

- Cancellation of enrollment or substitutions accepted on or before March 31, 2006. A full refund will be issued with the exception of the \$150 deposit.
- No refunds will be made after April 11, 2006.

PERSON TO INVOICE

Name _____ Title _____
Company _____
Address _____
City _____ State _____ Zip code _____
Phone _____ E-mail _____

Signature of Applicant _____

Date _____

SEND COMPLETED APPLICATION AND PAYMENT TO:

AFSA Education Foundation Phone: 202-466-8611
Attn: Susie Irvine Fax: 202-223-0321
919 Eighteenth Street, NW, 3rd Floor E-mail: mdp@afsamail.org
Washington, DC 20006-5517 Web site: www.afsaef.org

UNC Management Development Program Curriculum

Faculty

COMMUNICATION IN ORGANIZATIONS

- Analyze the major causes of effective interpersonal communications in leadership behavior.
- Learn methods of one-way and two-way communications and the effect of communication on developing peak performers.
- Learn how to measure and improve communication.
- Study how to work for and manage individuals with different communication styles.

JEFFREY R. EDWARDS

*Belk Distinguished Professor of Management
Ph.D., Carnegie Mellon University*

CONDUCTING INTERNAL INVESTIGATIONS AND EMPLOYMENT LAW

- Learn how to conduct effective internal investigations when you receive an employee complaint or suspect wrongdoing whether it is sexual harassment, discrimination, theft, substance abuse, ethical violations, or criminal misconduct.
- Gain the techniques to handle investigations swiftly, professionally, and effectively so problems are solved and liabilities are minimized.
- Identify legal pitfalls in the hiring and firing of employees, reference checking, negligent hiring, and liability issues in the discharge of employees.
- Explore the issues of sexual harassment and employees' right to privacy.

DOUGLAS P. MISHKIN

*Partner, Patton Boggs, LLP
J.D., National Law Center
Georgetown University*

DELEGATION AND EMPOWERMENT

- Get feedback about your own delegation style through anonymous questionnaires given to your employees.
- Learn how and when to delegate.
- Discuss how to solve the major problems encountered when attempting to delegate.
- Examine how managers empower individuals and work teams to make creative decisions, respond to customer needs, and take ownership of their work.

BEN ROSEN

*Hanes Professor of Management
Ph.D., Wayne State University*

ETHICAL DECISION MAKING AND NEGOTIATIONS

- Identify ethical issues and discuss guidelines for ethical behavior in the context of American Financial Services Association's (AFSA) Code of Ethics.
- Analyze ethical issues in the case studies presented.
- Learn how to plan for win-win negotiations through readings, discussion, and in-class simulation.
- Recognize the usefulness of win-win negotiations to effectively manage conflict.
- Explore the various aspects of negotiating and dealing with difficult people, assessing and controlling emotions, and developing strategies for successful negotiations.

ROBERT S. ADLER

*Professor of Management
J.D., University of Michigan*

FINANCIAL STATEMENT ANALYSIS OVERVIEW

- Develop and apply a set of skills that will enable participants to be more insightful users and analysts of financial information.
- Examine the structure and components of the Balance Sheet, Income Statement, the Statement of Cash Flows, and related footnotes.
- Develop and apply various tools useful for examining financial statements such as ratios.
- Compare strengths and weaknesses of companies as revealed by financial statement analysis techniques.
- Develop and apply techniques and tools to evaluate and analyze the financial statements of financial services companies.
- Develop better understanding of the investment characteristics of securities, which are backed by such assets as automobile loans, credit card receivables, and airplane leases.

LINDA C. BOWEN

*Associate Professor of Accounting
Ph.D., Georgia State University*

PROFESSIONAL PRESENTATIONS

- Learn how to organize audience-centered presentations.
- Practice key delivery strategies to enhance "executive presence".
- Review effective PowerPoint techniques.

HEIDI SCHULTZ

*Professor and Director,
Management and Corporate
Communication
Ph.D., University of North Carolina
at Chapel Hill*

MANAGING THE EXTERNALS

- Develop relationships with state regulators.
- Influence the legislative process.
- Protect against lawsuits initiated by special interest groups to raise public awareness of a perceived concern.
- Learn how to confront legislative issues throughout your career.

LEADING IN COMPLEX TIMES

- Consider the qualities, traits and styles of effective leaders.
- Develop and communicate a vision for your departments and organizations.
- Understand how leaders shape their corporate cultures.
- Analyze how to lead in times of uncertainty.

MANAGING CHANGE

- Learn to manage change effectively.
- Discuss why change is resisted; what factors inhibit change, and alternative change strategies.
- Learn the advantages and disadvantages of certain strategies and under what circumstances they are appropriate.
- Explore the common mistakes managers make in implementing change.

MARKETING AND CONSUMER BEHAVIOR

- Analyze the key trends in the marketplace and consumer trends that will impact on the financial services industry.
- Focus on the identification of new and growing market segments and assess differential advantages within individual segments.
- Discuss how customers define value.
- Learn how to achieve and maintain a sustainable competitive advantage.
- Explore the nature and pitfalls of market leadership.

ASSESSMENT OF MANAGEMENT PERFORMANCE

- Review approaches to organizational and managerial performance assessment based on criteria of the Malcolm Baldrige National Quality Awards and other assessment protocols.
- Identify expectations of corporate performance of different groups of stakeholders — including customers, senior management, boards of directors, shareholders, employees, and government regulatory agencies.
- Apply a framework for organizational and managerial performance assessment in the discussion of two case studies of companies in the financial services industry.

PERFORMANCE MANAGEMENT

- Examine processes and procedures essential to achieving high performance for your employees.
- Discuss attracting, selecting and retaining high quality employees.
- Learn to coach and develop employees.
- Learn to effectively evaluate employees.

STRESS MANAGEMENT

- Discuss the signs and symptoms of a stressful lifestyle and how to measure your stress level.
- Diagnose the work and non-work causes of stress and identify the consequences of a stressful lifestyle.
- Learn how to cope effectively with stress.
- Develop an action plan for managing stress to enhance your overall well being and effectiveness.

THE ROPES COURSE

- Participate in an outdoor experience where mental and physical activities combine education with group-oriented learning.
- Focus on leadership, teamwork, problem solving and self discovery.

PHIL HITZ

*V.P., Government Affairs
Popular Financial Holdings, Inc.*

RANDY LIVELY

*President & CEO
American Financial Services Assn.*

BEN ROSEN

*Hanes Professor of Management
Ph.D., Wayne State University*

JEFFREY R. EDWARDS

*Belk Distinguished Professor of
Management
Ph.D., Carnegie Mellon University*

JAY E. KLOMPIAKER

*Professor of Marketing (Retired)
Ph.D., University of Chicago*

HUGH O'NEIL

*Professor of Strategy
Ph.D., University of Massachusetts*

JEFFREY R. EDWARDS

*Belk Distinguished Professor of
Management
Ph.D., Carnegie Mellon University*

JEFFREY R. EDWARDS

*Belk Distinguished Professor of
Management
Ph.D., Carnegie Mellon University*

AFSA/UNC MANAGEMENT DEVELOPMENT PROGRAM

GENERAL INFORMATION

ENROLLMENT

Open to individuals associated with financial services, including diversified financial institutions, consumer and sales finance companies, credit card companies, retail companies, auto finance companies, and independently-owned and operated finance companies.

CERTIFICATE

Participants who successfully complete the requirements of the program will be awarded a certificate of completion and Continuing Education Units (C.E.U.s). Attendance at graduation on Thursday night **July 20th** is a **mandatory** requirement to complete the program.

ARRIVAL/DEPARTURE

Participants should plan to arrive on **July 9th, Sunday afternoon**. Departure can be scheduled for **Friday morning, July 21st**. Attendance at graduation on **Thursday night July 20th** is a **mandatory requirement to complete the program**.

AIRPORT

Raleigh/Durham International Airport is the nearest airport to Chapel Hill. Transportation to the Rizzo Center is available by reservation with Brad's Shuttle Service (919) 493-5890 or 1-800-467-3302. The cost for this service is \$66 per person roundtrip. If using Brad's, please identify yourself as an Executive Education participant to receive discount. Taxis are available outside of the baggage claim area with a \$35 charge one way. Rental car companies are located at the airport. The airport is 20 minutes from the Rizzo Conference Center.

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Participants will be staying at the Paul J. Rizzo Conference Center at Meadowmont. The center, set in a 28-acre wooded environment, provides an ideal setting for learning. The state of the art facility is comprised of three separate buildings—Loudermilk Hall contains the classrooms; McLean Hall offers 56 guest rooms, two seminar rooms, study rooms with telecommunications ports, and a full health club; and DuBose House, a Georgian Revival house, serves as a social center.

PLANNED OUTINGS — SUNDAY, JULY 16TH

Two outings will be offered on Sunday, July 17th. The cost for the outing is covered by the registration fee.

Golf Outing — Will be at UNC's Finley Golf Course, which was selected as the 11th best collegiate course in the country by Golfweek in 2004. Finley is a par 72 course, redesigned in 1999 by internationally renowned golf designer Tom Fazio.

DRESS/CLIMATE

Business-casual attire such as sports shirts and long pants is appropriate for class sessions. Athletic wear is necessary for the Ropes Course. Daytime temperature can range from the 70s-90s with moderate humidity. Evening temperature is in the mid-60s.

KENAN-FLAGLER BUSINESS SCHOOL

Registrants will receive a packet of information in early June from Kara Sullivan, UNC Executive Program Manager.

AFSA/UNC MANAGEMENT DEVELOPMENT PROGRAM REGISTRATION FORM

REGISTRATION DEADLINE — MAY 1, 2006

PROGRAM FEE: \$8,500

FEE MUST BE PAID IN FULL BY JUNE 16, 2006

The fee includes all instructional materials, classroom facilities, **housing for 11 nights**, transportation to program activities, Sunday's outing, The Ropes Course, and three meals each day.

\$150 deposit required.

- Payment of \$150 deposit and registration form enclosed.
- Full payment and registration form enclosed.

HOUSING: Hotel accommodations will be reserved for all participants from July 9-21, 2006 at the Paul J. Rizzo Conference Center in Chapel Hill, NC. Participants should plan to arrive in Chapel Hill the afternoon of Sunday, July 9th. Departure can be scheduled for Friday morning, July 21st. If there is a need for extra room nights, please contact Kara Sullivan at (919) 962-3120 by Friday, June 23, 2006.

CANCELLATION POLICY: Due to the fact that enrollment will be limited and participants will be required to read articles, books and case studies in advance, cancellations must be submitted in writing and are subject to the following policy:

- Cancellation of enrollment or substitutions will be accepted on or before May 26, 2006. A full refund will be issued with the exception of the \$150 deposit.
- Cancellation between May 27 - June 9, 2006 will be charged a fee of 50% of the tuition. Substitutions accepted.
- **No refunds will be made after June 9, 2006.**

REGISTRANT INFORMATION *(Please print or type)*

Name	Last	First	Middle Initial	Badge Nickname (Preferred First Name)
------	------	-------	----------------	---------------------------------------

Title

Company

Position/Title

Business Address

City/State/Zip

Phone

Fax

E-mail

Advance reading materials will be mailed one month prior to the program. Unless otherwise indicated, these materials will be sent to the address above. A street address must be provided as we cannot send to a post office box. If you want materials sent to your home address, please provide below.

Address

City

State

Zip

(over, please)

EDUCATION

College or University (if applicable, but not required) _____ Degree Obtained _____

BUSINESS EXPERIENCE

List your experience in the financial field (list most recent position first) and briefly outline your specific job responsibilities.

COMPANY INFORMATION

Length of time in current position _____ Length of time with company _____ Number of personnel in company _____
Number of your direct reports _____ Number of your total reports _____
Total Company Assets \$ _____ Consumer Credit Outstanding \$ _____

APPLICATION MUST BE SIGNED BY YOUR SUPERVISOR OR A DESIGNATED COMPANY OFFICIAL

Name _____ Title _____

Company _____

Address _____ City/State/Zip _____

E-mail _____ Phone _____

Signature of Supervisor/Company Official _____ Date _____

Signature of Applicant _____ Date _____

SEND COMPLETED APPLICATION AND PAYMENT TO:

AFSA Education Foundation Phone: 202-466-8611
Attn: Susie Irvine Fax: 202-223-0321
919 Eighteenth Street, NW, 3rd Floor E-mail: mdp@afsamail.org
Washington, DC 20006-5517 Web site: www.afsaef.org

54th Annual National Institute on Consumer Credit Management

June 4-9, 2006



WILLIAM J.
HUNTER

Dear Financial Services Executive:

I am pleased to announce the 56th session of the National Institute on Consumer Credit Management, NICCM, on June 4-9, 2006. NICCM was established by Marquette University and the Wisconsin Consumer Finance Association in 1950 and is currently supported by AFSA Educational Foundation (AFSAEF) and the College of Business Administration of Marquette University.

It has been my pleasure to serve as Director of the National Institute on Consumer Credit Management, a position I have held for the last 15 years. I am also particularly proud of my association with the consumer finance industry; over the last decade I have met many industry leaders, including CEOs, CFOs, EVPs and have worked closely with many of them who have served on the board of the NICCM. What has struck me most about these industry leaders is that they have all attended NICCM training in their early years of development as managers and executives. Indeed the attendees of the 1970s and 1980s are now in the highest positions of leadership both with their firms and within the industry.

NICCM still provides the high quality training of current branch managers and team leaders, who are on a fast track in their career development. Managers who complete the two-year program at Marquette University will certainly be among the industry leaders as we move further into the 21st century.

The NICCM program provides a valuable and enriching experience in layered modules of learning. Management I, the first year, provides a sound basic knowledge for financial managers and Management II, the second year, builds on this with applications and higher level skills. The NICCM Institute:

- Benefits newly promoted supervisors;
- Expands the horizons and skills of your most promising managers;
- Prepares participants to take the next level of advancement within your organization;
- Broadens overall knowledge and understanding of the consumer finance industry.

As you know, it is critical for the growth and survival of your firm that the next generation of leadership be identified and trained to take on the responsibility of leadership. For over fifty years NICCM at Marquette University has provided a key component in the development of these leaders and we continue to provide cutting-edge training for your high potential managers.

Classes are held in Marquette's state-of-the-art Executive Education Center which is located in David Straz Hall, the College of Business Administration building.

Select your high potential leaders for the NICCM 2006 program and provide them with the opportunity to broaden their knowledge and sharpen their skills for the challenges that lie ahead for this ever-changing industry. Take this important step towards enhancing your high potential employees professional careers.

A handwritten signature in black ink that reads "Wm. J. Hunter". The signature is written in a cursive, flowing style.

William J. Hunter, Ph.D.
Director, National Institute on Consumer Credit Management
Marquette University, College of Business Administration

Curriculum—Management I

BUSINESS ETHICS

- Discuss the responsibility of employees to follow sound ethical business practices in accordance with the AFSA Code of Ethics.
- Review the positive impact that ethical behavior has on a firm and its relationship with customers.

PERFORMANCE MANAGEMENT

- Explore the vital role that all members of a management team play in the development of your most important asset—your people.
- Complete and conduct performance evaluations.
- Introduce communication techniques for reporting up within an organization.

MANAGING RATES AND PROFITS

- Evaluate the factors that affect the profitability of product lines along with alternative methods of developing rate and revenue calculations.

FINANCIAL SERVICES LAW I

- Analyze collection techniques and resolve public relations issues.
- Discuss selecting, auditing and compensation of collection attorneys.
- Provide an overview of the differences in chapter 7 and 13 bankruptcy, statute-of-limitation problems, repossession, foreclosures, and post-judgment remedies.

QUALITY CUSTOMER SERVICE

- Explore the role of customer service in the financial services industry.
- Discuss customer service in a competitive environment.
- Discuss various techniques for effective external communication with customers and the broader community.

CONSUMER LENDING — SECURE & UNSECURED

- Gain a basic understanding of secured lending trends.
- Review the principles of unsecured lending.
- Utilize case studies that will focus on corporate-level strategies and results.

BASIC CPR FOR TIME MANAGEMENT

- Identify time wasters and develop action plans for dealing with each one.
- Take a quick look at time-saving strategies to get you on track to getting the most out of every day.

LEADERSHIP

- Discussion with an industry leader on effective leadership.
- Use of cases to learn techniques for motivation.
- Learn effective delegation of responsibility.

Faculty

KEVIN GIBSON, Ph.D.

*Associate Professor
Department of Philosophy
College of Business Administration
Marquette University*

SHARON Y. MOORE

*Chief Executive Officer
Titan Financial Group*

DAVID D. WESSELINK

*Chairman & CEO
Metris Companies Inc.*

WILLIAM C. STURM GREG ENERSON

*Attorneys at Law
Rausch, Sturm, Israel & Hornik, S.C.*

DON HEINZ

*President,
Don Heinz & Associates, Inc.*

KEITH LINDSTROM

*Regional Production Manager
Fremont Investment & Loan*

ALEX GORDILLO

*Executive Vice President
Titan Financial Group*

RANDY GREGG, Ph.D.

*CEO
Corporate Performance Resources*

TBA

Curriculum—Management II

ANALYSIS OF FINANCIAL STATEMENTS

- Review the key elements in financial statements of small businesses and proprietorships so that prudent lending decisions can be made.

COMPETITIVE ENVIRONMENT

- Examine the changing role of the consumer finance industry and how competitors such as banks, credit unions, and thrifts affect credit making decisions.
- Review changes in capital markets and the implication of these changes in the financial industry.
- Discuss the impact of government policies in operations of the industry.

EMPLOYMENT LAW

- Review Federal regulations covering such topics as sexual harassment and wrongful termination.
- Analyze the effects of legislative, legal, and judicial decisions on employee relations.

FINANCIAL SERVICES LAW II

- Review Federal Truth-in-Lending regulations.
- Discuss privacy issues and law.

FUNDING STRATEGIES

- Explore sources of funds for financial institutions, including the use of derivatives and securitization.
- Discuss the financial and competitive implications resulting from enhanced funding techniques.

MARKETING AND BUSINESS DEVELOPMENT

- Study how to apply basic marketing strategies to acquire and retain customers.
- Study competitive marketing strategies to ensure marketplace presence.
- Discuss the advantages of centralized versus decentralized marketing.

MONETARY SYSTEM

- Review the United States monetary system with particular emphasis on the role of the Federal Reserve System in regulating the supply and costs of funds.
- Explore the changing roles and services provided by financial institutions.

STRATEGIC PLANNING

- Study the role of senior management to establish strategic and operational policies, with emphasis on methodologies and techniques.
- Create a blueprint for future success with strategic planning.

HOW YOU CAN BE A GREAT COACH AT WORK

- Learn how coaching drives productivity.
- Discover employee's talent, develop potential, and create leaders for the future through coaching.
- Look at the skills, strategies, and practices you can use to coach great performance.

LEADERSHIP

- Discussion with an industry leader on effective leadership.
- Use of cases to learn techniques for motivation.
- Learn effective delegation of responsibility.

Faculty

KEN HOERR

*Chairman (Retired)
Heights Finance Corporation*

WILLIAM J. HUNTER, Ph.D.

*Director, NICCM
Associate Professor of Finance
Marquette University*

PHIL HITZ

*V.P., Government Affairs
Popular Financial Holdings, Inc.*

DAVID HERTEL

HEATHER TILTMANN

*Attorneys at Law
Whyte Hirschboeck Dudek, s.c.*

EDWARD J. HEISER, JR.

AMY SALBERG

*Attorneys at Law
Whyte Hirschboeck Dudek, s.c.*

WILLIAM J. HUNTER, Ph.D.

*Director, NICCM
Associate Professor of Finance
Marquette University*

STEVE LARKIN

*President
AMI Leasing
Ford Motor Credit Company*

FARROKH NOURZAD, Ph.D.

*Professor of Economics
Marquette University*

STEVAN P. SCHMELZER

*Vice President
Personal Finance*

DOUGLAS R. JONES

*President & COO
World Acceptance Corporation*

RANDY GREGG, Ph.D.

*CEO
Corporate Performance Resources*

TBA

NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT GENERAL INFORMATION

ENROLLMENT

Open to individuals associated with the financial services industry, including diversified financial institutions, consumer and sales finance companies, credit card companies, retail companies, auto finance companies, and independently-owned and operated finance companies. Members of the American Financial Services Association and the National Home Equity Mortgage Association are encouraged to participate.

CERTIFICATE

Participants who successfully complete the requirement will be awarded a certificate of completion.

PROGRAM ARRIVAL/DEPARTURE

Participants should plan to arrive early afternoon on Sunday, June 4th to attend an orientation, social, and dinner starting at 4:00 p.m at the Holiday Inn. **Departure should not be scheduled until after 12:00 p.m. on Friday, June 9th.**

AIRPORT

Milwaukee's General Mitchell International Airport is located approximately 10 minutes from the Holiday Inn and Marquette University.

The Airport Connection Shuttle booth is located in the airport in the baggage area. The cost to the hotel is \$20 per person, roundtrip. For information call: 414-769-2444 or 800-236-5450 or www.mkelimo.com. Taxis are available directly outside of the baggage claim. Rental car companies are also located at the airport.

ACCOMMODATIONS

Accommodations are included in NICCM tuition – Sunday through Thursday night. Additional nights may be added at your expense. Please indicate any extra nights on your enrollment application. Breakfasts will be provided at the Hilton — coupons available at check-in.

Holiday Inn Milwaukee - City Center (downtown), 611 West Wisconsin Avenue, Milwaukee, Wisconsin 53203
Tel: (414) 273-2950

MARQUETTE UNIVERSITY

Marquette is located in the heart of downtown Milwaukee — blocks from the shore of Lake Michigan. Classes are held in the high tech David A. Straz, Jr. Hall - College of Business Administration building. Parking is available in Lot F between 13th and 12th St. on W. Wells Street. Guest passes are available at the gate.

DRESS

Business casual attire such as sports blouses, shirts and long pants is appropriate for class sessions. Business attire such as a suit is required for one dinner. It is advisable to bring a sweater to class each day, as there are differences of opinion concerning comfortable room temperatures.

CLIMATE

Early June weather will normally be in the 70 degree range with cool nights but can vary between the 50s and the 90s and there also can be sudden late-spring showers!

FOR MORE INFORMATION

Registrants will receive a packet of information in early May from NICCM. Please feel free to contact Laurie Zello if you have any questions.
Phone: (414) 288-7353 • Fax: (414) 288-1668 • E-mail: mdp@afsamail.org

NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT (NICCM)
MARQUETTE UNIVERSITY • MILWAUKEE, WI
REGISTRATION FORM

REGISTRATION DEADLINE — APRIL 21, 2006

PROGRAM FEE:

MANAGEMENT I

- AFSA Member Fee \$1,500
- Non-Member Fee \$1,650

MANAGEMENT II

- AFSA Member Fee \$1,500
- Non-Member Fee \$1,650

\$150 deposit required

- Payment of \$150 deposit and application enclosed.
- Full payment and registration form enclosed.

CANCELLATION POLICY: Due to the fact that enrollment will be limited, cancellations must be submitted in writing to the address below and are subject to the following policy:

- Cancellation of enrollment or substitutions will be accepted on or before **May 1, 2006**. A full refund will be issued with the exception of the \$150 deposit.
- Cancellation between **May 2 - 15, 2006** will be charged a fee of 50% of the tuition. Substitutions accepted.
- **After May 15, 2006, substitutions will be accepted but no refunds will be made.**

HOUSING: Hotel accommodations for Sunday through Thursday nights are included in fees. Additional nights may be added at your expense.

APPLICATION: Make check payable to:

National Institute on Consumer Credit Management
College of Business Administration

Send check and application to:

AFSA Education Foundation
Attn: Susie Irvine
919 Eighteenth Street, NW, 3rd Floor
Washington, DC 20006-5517

Phone 202/466-8611
Fax 202/223-0321
E-mail mdp@afsamail.org
Web sites www.afsaef.org

(over, please)

NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT (NICCM)
MARQUETTE UNIVERSITY • MILWAUKEE, WI
REGISTRATION FORM

REGISTRATION DEADLINE — APRIL 21, 2006

PLEASE PRINT OR TYPE

APPLICANT'S NAME *Last* *First* *Middle Initial* AGE

BADGE NICKNAME (*preferred first name*) POSITION/TITLE NUMBER OF YEARS IN INDUSTRY

COMPANY BUSINESS PHONE HOME PHONE

BUSINESS ADDRESS CITY/STATE/ZIP

APPLICANT'S E-MAIL ADDRESS BUSINESS FAX

COMPANY'S HOME OFFICE ADDRESS CITY/STATE/ZIP

APPLICANT'S HOME ADDRESS CITY/STATE/ZIP

Education Background: High School Yes No
College or University Yes No If yes, degree obtained _____

Have you attended the Institute before? Yes No If yes, state year _____

SUPERVISOR'S NAME PHONE

SUPERVISOR'S TITLE

SUPERVISOR'S OFFICE/ADDRESS CITY/STATE/ZIP

LOCAL/AREA NEWSPAPER

Applications must be signed by your supervisor or a designated company official.

Supervisor/Certifying Officer Position Signature Date _____

Applicant Signature Date _____

AFSA Professional Development Committee

Chair

SHARON Y. MOORE

Chief Executive Officer
Titan Financial Group

JERRY R. BURKE

Manager, HR Strategic Planning
John Deere Credit

CATHERINE L. GESKE

Vice President, Human Resources
Harley-Davidson Financial Services, Inc.

VIRGINIA C. HERRING

President
1st Franklin Financial Corporation

PHIL HITZ

Vice President, Government Affairs
Popular Financial Holdings, Inc.

M. SUSIE IRVINE

President & CEO
AFSA Education Foundation

H. RANDOLPH LIVELY, JR.

President & CEO
American Financial Services Association

ROBERT P. O'HAN

Regional General Manager
HSBC - North America

ROBERT T. RAWL

President & CEO
Regency Finance Company

BENSON ROSEN, Ph.D.

Hanes Professor
Kenan-Flagler Business School
University of North Carolina

JON D. VOLKERT

President
John Deere Credit

DAVID WERNECKE

Vice President
CitiFinancial Univerciti

National Institute on Consumer Credit Management Board of Governors

Chair

PHIL HITZ

Vice President, Government Affairs
Popular Financial Holdings, Inc.

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President & CEO
American Financial Services Association

SHARON Y. MOORE

Chief Executive Officer
Titan Financial Group

ANDREW MORRISON

Executive Vice President
Brundage Management/Sun Loan Company

ROBERT T. RAWL

President & CEO
Regency Finance Company

STEVAN P. SCHMELZER

Vice President
Personal Finance

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Dean
Marquette University
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TIM STANLEY

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DAVID D. WESSELINK

Chairman & CEO
Metris Companies Inc.



**AFSA EDUCATION
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Brightening Your Financial Horizon

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