



Education, Development, Growth and Enrichment
Tools for Consumer Finance Industry Professionals



*Providing the highest quality
training for current branch
managers and team leaders*

**Mercer University
Eugene W. Stetson School of
Business and Economics**

June 10-15, 2018 | Atlanta, Georgia

CHAIR'S MESSAGE

JAMES SCHNEIDER

**Executive Vice President and Chief Operating Officer,
Mariner Finance, LLC
Chair, THE EDGE Advisory Board**



As a long-time member of the AFSA Education Foundation board of directors, and a founding member of its endowment, it is an honor and privilege for me to serve as Chair of THE EDGE Advisory Board. THE EDGE Program (Education, Development, Growth and Enrichment) continues the strong history for more than 60 years of providing education and professional development experiences for the consumer finance industry's rising leaders.

Now, more than ever, it is critical for the growth and future success of your company to identify and train the next generation of leaders. As a result of their participation in THE EDGE program, your future leaders will perform better in their current roles and be better equipped to advance to the next level.

Hosted on the campus of Mercer University in Atlanta, GA since 2013, THE EDGE has been continually refined based on current business trends and feedback from participants. With a curriculum that is presented by industry leaders and professional instructors, THE EDGE has been designed to provide a quality education, a current look at the challenges and opportunities facing the consumer finance industry, and a valuable and enriching experience for each attendee. With record attendance and outstanding reviews, we are excited about building on a strong foundation to offer our best program yet in 2018!

THE EDGE is a great opportunity to "invest in your best", and I'm confident that you'll find it to be one of the best investments your company will make for its future. I encourage you to identify your candidates for THE EDGE and empower them with the knowledge and skills they need to compete in today's marketplace and move your organization forward.

DIRECTOR'S MESSAGE

J. MICHAEL WEBER, PH.D

**Director - THE EDGE
Senior Associate Dean and Professor of Marketing
Mercer University, Stetson School of Business and Economics**



I am proud to announce that the AFSA Education Foundation and Mercer University will be offering THE EDGE, during the week of June 10th – June 15th, 2018, at Mercer University, in Atlanta, GA. As Director of THE EDGE, it is a great privilege to work with consumer finance industry leaders and THE EDGE Advisory Board to develop, enhance, and facilitate THE EDGE program. This year's curriculum will include updates and implications for regulatory compliance that are the result of changes with the CFPB. Participants will learn from the industry's top executives who share their personal formulas of success, and they will learn from renowned Mercer faculty who share best practices as they relate to the industry.

Program Highlights:

- **Year I courses:** Leadership, Consumer Lending, Financial Services Law, Rates and Profits, Performance Management, Communications, Time Management, and Business Ethics.
- **Year II courses:** Leadership, Financial Statements, Competitive Environment, Employment Law, Regulatory Compliance, Funding Strategies, Marketing Strategies, Monetary System, Strategic Planning, and being a great coach at work.
- Broadens knowledge and understanding of the consumer finance industry;
- Develops industry specific abilities, analytical expertise, and critical thinking skills;
- Prepares participants to advance to the next level within your organization; and
- Develops management and decision making skills for newly promoted supervisors.

It is critical for the growth and survival of your company that the next generation of leadership is identified and trained to take on the responsibilities of leadership. For more than 65 years, AFSA has been a key component in the development of these leaders, and continues to provide cutting-edge training through THE EDGE for high potential managers. The partnership with Mercer University has facilitated a program with record attendance and outstanding reviews.

We invite you to sign up your high potential leaders for the 2018 program as this an excellent opportunity to enhance their knowledge and evolve their skills, and it creates a competitive advantage for you and your company.

JAMES SCHNEIDER

Chair, THE EDGE Advisory Board
Executive Vice President/Chief Operating Officer
Mariner Finance, LLC

RHONDA ASHBURN

Executive Director
AFSA Education Foundation

ANDRE BOHY

President
Omni Financial

DENNIS CONTIC, JR.

Chief Administrative Officer
Lendmark Financial Services, LLC

REX J. ELLISON

President & CEO
Republic Finance, LLC

BILLY FULLER

Chief Operating Officer
Tidewater Finance Company

PHIL HITZ

VP/Managing Director of Government Relations
OneMain Financial

JOSHUA C. JOHNSON

President & CEO
Mariner Finance, LLC

SHARON MOORE

President
Career Success

ANDREW MORRISON

Executive Vice President
Brundage Management/Sun Loan Company

TIMOTHY STANLEY

Chairman of the Board
Heights Finance

CHRIS STINEBERT

President & CEO
American Financial Services Association

BILL STUBBS

Vice President & Chief Human Resources Officer
Regional Management Corporation

J. DAN WALTERS

CEO
Credit Central

MICHAEL WEBER, Ph.D.

Director, THE EDGE
Senior Associate Dean and Professor of Marketing
Stetson School of Business and Economics
Mercer University

SCOTT WISNIEWSKI

CEO
Western-Shamrock Corporation

CLASS PRESIDENTS' TESTIMONIALS ...

CALLIE KITCHEN

*Class President - Year I
Branch Manager
Regional Finance*



"The EDGE program was an amazing opportunity to learn more about the consumer finance industry. Not only did the classes zero in on specific needs that I could immediately apply, I gained some valuable leadership strategies. I walked away with helpful tools that I have incorporated into my daily practice. The conference gives a great opportunity to network with other leaders across the industry and has allowed us to share current and future challenges daily. I would highly recommend attending The EDGE program to all those wishing to invest in themselves and in their future."

CAYCI JOHNSON

*Class President - YEAR II
Branch Manager
Mariner Finance, LLC*



"I encourage all finance companies to send current and future supervisors to the EDGE program. There they will fine-tune the skills needed to be a successful leader and manager. The ability to network with other finance company leaders during this program is priceless. You quickly realize that most of you face the same day-to-day obstacles. You know that you always have a team that you can reach out to for support or suggestions."

BUSINESS ETHICS

- Discuss the responsibility of employees to follow sound ethical business practices;
- Review the positive impact that ethical behavior has on a firm and its relationship with customers; and
- Examine ethical decision making in the context of industry issues.

FAYE SISK, PH.D. | Professor of Management, Stetson School of Business and Economics, Mercer University

PERFORMANCE MANAGEMENT

- Gain valuable management skills to help identify, retain and motivate your employees;
- Learn and apply easy six-step process for performance evaluations;
- Discuss methods to strengthen employee performance with positive feedback; and
- Participate in role-playing using the six-step process.

SHARON MOORE | CEO, Career Success

MANAGING RATES AND PROFITS

- In an era of rate cap legislation, it is vital to understand the relationship between rates and profits, and what caps would mean to the availability of traditional installment loans.

ANDREW MORRISON | Executive Vice President, Brundage Management/Sun Loan Company

COMMUNICATIONS

- Learn to communicate with confidence, assurance and clarity;
- Speak effectively to one or 100;
- Choose the most appropriate language to get your message across; and
- Coach employees on effective telephone techniques.

ROBIN SMITH MATHIS, PH.D. | Assistant Professor of Organizational Leadership, Mercer University

FINANCIAL SERVICES LAW I

- Discuss from consumer lender point of view collection practices and issues;
- Discuss UDAAP risks, understand what constitutes UDAAP and examples of recent enforcement actions; and
- Understand CFPB's role.

RONALD GORSLINE | Hudson Cook, LLP

BLAKE SIMS | Hudson Cook, LLP

CONSUMER LENDING

- Provide a history of significant federal and state laws and regulations regarding installment lending; (Reg Z, TILA, ECOA, etc.);
- Discuss current regulatory trends, including the potential impact of the Consumer Financial Protection Bureau on consumer lending;
- Discuss the basic components of consumer loan products, including finance charges and fees, credit insurance products, ancillary products, and refunding methods (pre-computation, simple interest, Rule of 78s, etc.); and
- Utilize simulation models to evaluate corporate level and local management's strategies for various types of consumer lending.

PHIL HITZ | VP – Managing Director Government Relations, OneMain Financial

JIM SCHNEIDER | Executive Vice President and COO, Mariner Finance, LLC

BASIC CPR FOR TIME MANAGEMENT

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

RANDY GREGG, PH.D. | CEO, Corporate Performance Resources

INDIRECT LENDING

- Provide history of indirect lending, explain how it differs from direct lending to include application process, assignment, and tier levels; and
- Discuss how federal and state laws and regulatory agencies can impact the process.

BILLY FULLER | Chief Operating Officer, Tidewater Finance Company

LEADERSHIP LESSONS

- Discuss attributes critical for successful leaders;
- Assess your own leadership style; and
- Learn leadership techniques for inspiring others.

GINGER HERRING | President & CEO, 1st Franklin Financial Corporation, Chair, AFSA Board of Directors

ANALYSIS OF FINANCIAL STATEMENTS

- Basic overview of financial statements; and
- Obtain an understanding of financial statements and footnote disclosures.

JULIE PETHERBRIDGE | Assistant Professor of Accounting, Stetson School of Business and Economics, Mercer University

COMPETITIVE ENVIRONMENT

- Examine the changing role of the consumer finance industry;
- Review the role that state and federal legislation and regulation has on a consumer's access to affordable credit; and
- Study the Dodd-Frank Act's impact on financial reform and how the Consumer Financial Protection Bureau could impact your business.

CHRIS STINEBERT | President and CEO, American Financial Services Association

EMPLOYMENT LAW

- Review federal laws covering such topics as wrongful termination, workplace harassment and unlawful retaliation; and
- Analyze the effects of legislation and judicial decisions on employee relations.

JORDAN BLANKE, J.D. | Professor of Law, Stetson School of Business and Economics, Mercer University

FUNDING STRATEGIES

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

NIKANOR VOLKOV, PH.D. | Assistant Professor of Finance, Stetson School of Business and Economics, Mercer University

MARKETING STRATEGY

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

STEPHANIE D'AMICO | Senior Account Executive, SourceLink

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; and
- Explore the changing roles and services provided by financial institutions.

ROGER TUTTEROW, PH.D. | Professor of Economics, Coles College of Business, Kennesaw State University

STRATEGIC PLANNING

- Study the role of senior management in establishing long-term corporate strategic goals with emphasis on methodologies and techniques; and
- Create a blueprint for future success with personal strategic planning.

TIM STANLEY | Chairman, Heights Finance Corporation

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; and
- Look at the skills, strategies, and practices you can use to coach great performance.

RANDY GREGG, PH.D. | CEO, Corporate Performance Resources

REGULATORY COMPLIANCE

- Know the relevant Federal and State Regulators and laws that impact the financial services industry.
- Gain a thorough understanding of the newest regulator – the CFPB – and how it differs from other regulators.
- Emphasis on the importance of compliance management.

PATTY COVINGTON | Hudson Cook, LLP

LEADERSHIP LESSONS

- Discuss attributes critical for successful leaders;
- Assess your own leadership style; and
- Learn leadership techniques for inspiring others.

GINGER HERRING | President & CEO, 1st Franklin Financial Corporation, Chair, AFSA Board of Directors

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.

ARRIVAL/DEPARTURE

Participants should plan to arrive early afternoon on Sunday, June 10, to attend an orientation and reception with heavy hors d'oeuvres starting at 6:30 p.m. at the Grand Hyatt Atlanta in Buckhead. Departure should not be scheduled until Friday morning, June 15th.

ACCOMMODATIONS

Participants will be staying at the Grand Hyatt Atlanta in Buckhead located at 3300 Peachtree Road NE, Atlanta, Georgia, 30305. AFSAEF will book your stay when your registration is received. Self-parking facilities are adjacent to the hotel with a daily fee of \$28. Guests also may take advantage of indoor valet parking. With in/out privileges, valet parking is provided at a rate of \$39 per day.

AIRPORT/TRANSPORTATION

Atlanta's Hartsfield-Jackson International Airport is located approximately 25 minutes from the Grand Hyatt Buckhead and Mercer University. Rental car companies are located on the first floor, near baggage claim. Shared-ride van service provides transportation services to and from Buckhead. Shuttles leave every 15 minutes from the airport from stalls 3 through 10. Trip fee is approximately \$30 per person to Buckhead. Taxi service is approximately \$50 one-way depending on traffic. For limo service to/from the Atlanta airport, call 404-762-3007 or www.nationallimo.com. Travelers can also board the Metropolitan Atlanta Rapid Transit Authority (MARTA) train within the airport. Train fare is \$2.50. Service runs from 4:45 a.m. - 1:00 a.m. on weekdays and 6:00 a.m. - 1:00 a.m. on weekends. Trains depart every 10 minutes weekdays and every 20 minutes on weekends. Grand Hyatt Atlanta guests should board the Northbound train (N to North Springs) Red Line to Buckhead Station (N 7). Exit at the Buckhead Station N7 onto Peachtree Road S. The hotel is two blocks away and guests may call the hotel at 404-237-1234 to request pick up from the courtesy car.

MERCER UNIVERSITY

The Mercer - Atlanta campus is convenient and modern, yet tranquil, as it is located on 300 heavily wooded acres inside the Atlanta Perimeter. Classes will be hosted by the Eugene W. Stetson School of Business and Economics and held in the high-tech Business Education building. Parking is free, and passes are not required. The campus is convenient to Interstates 85 and 285, and it is about 15 minutes from the hotel. Shuttle buses will be provided to Mercer University from the hotel in the morning and in the afternoon from Mercer to the hotel.

DRESS AND CLIMATE

Business casual attire such as blouses, shirts and long pants is appropriate for class sessions. Business attire such as a suit is required for dinner on Thursday. It is advisable to bring a sweater to class each day, as there are differences of opinion concerning comfortable room temperatures. Early June weather will normally be in the mid-80s during the day and in the mid-60s during the evening.

CERTIFICATE

Participants who successfully complete the requirements of THE EDGE program will be awarded a certificate of completion on Thursday evening. Mandatory attendance is required to complete the program and to receive the certificate.

CANCELLATION POLICY

All cancellations must be submitted in writing to mdp@afsamail.org and are subject to the following policy:

- Cancellation of enrollment or substitutions will be accepted on or before May 14, 2018.

REGISTRATION FEE

Registration Fee includes all instructional materials, classroom facilities, housing for five nights, bus transportation to/from Mercer University each day, breakfast each day at the hotel, lunch each day at Mercer University, reception on Sunday evening and reception and dinner on Thursday night. The fee must be paid in full prior to beginning of the program.

Registration and attendance at, or participation in, AFSA meetings constitutes an agreement by the registrant to the use and distribution (both now and in the future) of the attendee's image or voice in photographs, videotapes, electronic reproductions, and audiotapes of such events and activities by AFSA.

REGISTRATION

ONLINE REGISTRATION: www.afsaef.org/theedge

REGISTRATION FEE

YEAR I AFSA Member Fee \$2,400 Non-Member Fee \$2,800

YEAR II AFSA Member Fee \$2,400 Non-Member Fee \$2,800

Fee Enclosed Please invoice Received by AFSAEF

REGISTRATION DEADLINE: APRIL 30, 2018

REGISTRANT INFORMATION (Please print or type)

Name _____
Last First Badge Nickname

Position/Title _____ Company Name _____

Business Address _____ City/State _____ Zip _____

Business Phone _____ Cell Phone _____

E-mail Address _____

Dietary Restrictions _____

FOR CLASS PURPOSES -

Can this information be listed on a class roster and given out to class participants? Yes No

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 _____

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

Supervisor's Name _____ Supervisor's Title _____ Phone _____

Supervisor's Office/Address _____ City/State _____ Zip _____

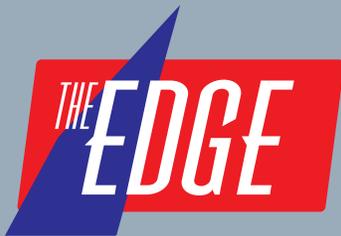
Supervisor's E-mail Address _____

Supervisor/Certifying Officer Position Signature _____ Date _____

SEND CHECK AND APPLICATION TO:

AFSA Education Foundation – THE EDGE
Attn: Rhonda Ashburn
919 Eighteenth Street NW, Suite 300
Washington, DC 20006-5517

Phone: 202-466-8611
Email: mdp@afsamail.org
Website: www.afsaef.org



Education, Development, Growth and Enrichment
Tools for Consumer Finance Industry Professionals



**AFSA EDUCATION
FOUNDATION**
Brightening Your Financial Horizon

919 Eighteenth Street, NW, Suite 300 • Washington, DC 20006-5517

Telephone: 202-466-8611

Email: mdp@afsamail.org • Website: www.afsaef.org