



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



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



**Atlanta, Georgia**  
**June 4-9, 2017**

## CHAIR'S MESSAGE

# JAMES SCHNEIDER

*Executive Vice President & COO, 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 2017!

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  
Associate Dean and Professor of Marketing  
Mercer University, Stetson School of Business and Economics*



I am proud to announce that the AFSA Education Foundation (AFSAEF) and Mercer University will be offering The EDGE, during the week of June 4th – June 9th, 2017, 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 Board to develop, enhance, and facilitate The EDGE program. This year's curriculum will include any updates and implications for regulatory compliance that are the result of changes with 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:** Consumer Lending, Collections and Compliance, Rates and Profits, Performance Management, Communications, Time Management, and Business Ethics.
- **Year II courses:** Financial Statements, Competitive Environment, Employment and Financial Services Law, Funding Strategies, Marketing Strategies, Monetary System, Regulatory Compliance, and being a great coach at work.
- Broadens knowledge and understanding of the consumer finance industry;
- Develops industry specific skills, analytical thinking skills, 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 2017 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

**JANET MATRICCIANI**

Chief Executive Officer  
World Acceptance Corporation

**SHARON MOORE**

President  
Career Success: Leverage Your Strengths

**ANDREW MORRISON**

Executive Vice President  
Brundage Management/Sun Loan Company

**STEVE SCHMELZER**

President & CEO  
Personal Finance Company, LLC

**TIM STANLEY**

Chairman  
Heights Finance Corporation

**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  
Associate Dean and Professor of Marketing  
Stetson School of Business and Economics  
Mercer University

**SCOTT WISNIEWSKI**

CEO  
Western-Shamrock Corporation

## CLASS PRESIDENTS' TESTIMONIALS ...

### JASMINE CARTER

*Class President - Year I  
Branch Manager  
Republic Finance, LLC*



“Participating in the EDGE conference this year was a blast! I got the opportunity to network with my peers, and I gained so much professional knowledge about the ever expanding consumer finance industry. The EDGE Conference gave me the insight to really connect with my team and our customers. This conference really encourages an atmosphere of sharing ideas, leadership skills, expanding knowledge, and networking; which I really appreciated. After taking so much away from the EDGE, I highly suggest that all companies looking to enrich their brightest stars consider The EDGE without doubts. I can’t wait for Year III!”

### WILLIAM NALLEY

*Class President - YEAR II  
Branch Manager  
Personal Finance Company, LLC*



“The EDGE program is a high quality training program that helps develop future leaders. The program has been very rewarding to me professionally and personally. The EDGE stands for Educate, Development, Growth and Enrichment and there couldn’t be a better name for the program because the program delivers all that and more. Classes are taught by CEO’s of leading companies in our industry and Faculty from Mercer University which makes the topics relevant to what we do on a daily basis. The networking that takes place in and out of the classes is a valuable part of the program. I know that the program has helped me to become a better leader for today and in the future. It has been an honor and privilege to have attended the EDGE program and being elected class president by my peers for two years.”

**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: Leverage Your Strengths

**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.

**JOHN BEAVIN** | President, John Beavin Seminars

**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.

**DAVID HICKS** | 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 & COO, Mariner Finance, LLC, Chair, THE EDGE Advisory Board

**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, Chair, AFSA Independents Section Board

**LEADERSHIP LESSONS**

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

**MARTIN LESS** | President & CEO, Nationwide Acceptance Corporation, LLC

**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.

**MARTIN LESS** | President & CEO, Nationwide Acceptance Corporation, LLC

**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 on Sunday, June 4, to attend a reception starting at 6:30 p.m. at the Grand Hyatt Atlanta in Buckhead. Departure should not be scheduled until Friday morning, June 9th.

**ACCOMMODATIONS**

Participants will be staying at the Grand Hyatt Atlanta in Buckhead. AFSAEF will book your stay when your registration is received.

**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. Taxi service is approximately \$42 one-way and the SuperShuttle is \$30.00 one-way trip for shared rides, gratuity not included. Contact [www.supershuttle.com](http://www.supershuttle.com) or 1-800-BLUEVAN (258-3826). Travelers can also board the Metropolitan Atlanta Rapid Transit Authority (MARTA) train within the airport. Service runs from 4:45 a.m. to 1:00 a.m. on weekdays and 6:00 a.m. - 1:00 a.m. on weekends. Trains depart every 4-5 minutes weekdays and every 10-15 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 the address below and are subject to the following policy:

- Cancellation of enrollment or substitutions will be accepted on or before May 22, 2017.

**REGISTRATION FEE**

Registration Fee includes all instructional materials, classroom facilities, housing for five nights, bus transportation from the hotel 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

## ONLINE REGISTRATION: [www.afsaef.org/theedge](http://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 28, 2017**

### 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/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: [rashburn@afsamail.org](mailto:rashburn@afsamail.org)  
Website: [www.afsaef.org](http://www.afsaef.org)



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