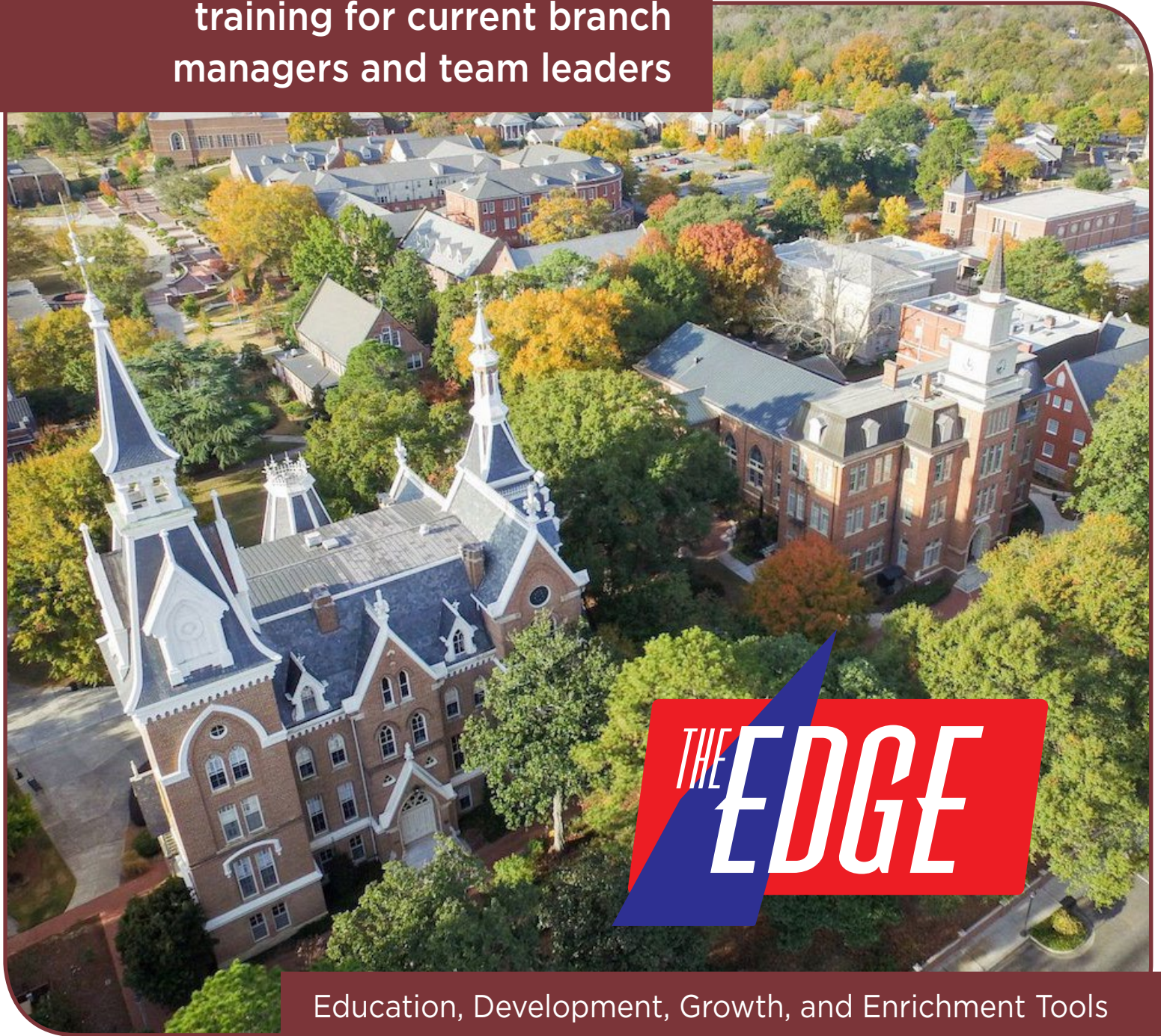


Providing the highest quality  
training for current branch  
managers and team leaders



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

**MERCER**  
UNIVERSITY  
STETSON SCHOOL OF  
BUSINESS AND ECONOMICS

**Atlanta, Georgia**

**June 9-14, 2019**

## CHAIR'S MESSAGE

# JAMES SCHNEIDER

*Executive Vice President & COO, Mariner Finance, LLC  
Chair, THE EDGE Advisory Board*



**A**s 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 2019!

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

# ELIZABETH F. CHAPMAN, Ph.D.

*Director - THE EDGE*

*Director of Executive Education and Associate Professor of Management  
Mercer University, Stetson School of Business and Economics*



**I** am very excited to be joining THE EDGE team as the new Director. I had the opportunity to assist with the 2018 EDGE program and was highly impressed with the energy and engagement of both participants and instructors. I am proud to announce that the AFSA Education Foundation and Mercer University will be offering THE EDGE during the week of June 9th – June 14th, 2019, at Mercer University, in Atlanta, GA. As Director of The EDGE, I am honored to work in tandem with consumer finance industry leaders and The EDGE Advisory Board to ensure The EDGE program is dynamic, relevant, and value added for participants and their employers. This year's curriculum will include implications for the Consumer Financial Protection Bureau (CFPB) given the mid-term election results, as well as the impact of innovation and technology on compliance. The EDGE participants will learn formulas for success and best practices from both industry top executives and renowned Mercer faculty.

### Program Highlights:

- **Year I courses:** Consumer Lending, Collections and Compliance, Rates and Profits, Performance Management, Communications, Time Management, Leadership, and Business Ethics.
- **Year II courses:** Financial Statements, Competitive Environment, Employment and Financial Services Law, Funding Strategies, Marketing Strategies, Monetary System, Regulatory Compliance, Leadership, 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.
- Develops management and decision-making skills for newly promoted supervisors.

For more than 65 years, AFSA has been a key component in the development of leaders, and continues to provide cutting-edge training through The EDGE for high-potential managers. The partnership with Mercer University has facilitated a program that cultivates highly skilled leaders who can implement their new knowledge immediately on the job. The EDGE has consistently received high attendance and outstanding reviews.

We invite you to sign up your high-potential leaders for the 2019 program. This is an excellent opportunity for your people to enhance their knowledge and evolve their skills. Investing in and developing your human capital is a critical move toward obtaining a sustained competitive advantage.

# THE EDGE Advisory Board

## **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

## **ELIZABETH CHAPMAN, Ph.D.**

Director, THE EDGE  
Director of Executive Education and Associate  
Professor of Management  
Stetson School of Business and Economics  
Mercer University

## **REX J. ELLISON**

President & CEO  
Republic Finance, LLC

## **BILLY FULLER**

Chief Operating Officer  
Tidewater Finance Company

## **BILL HIMPLER**

President & CEO  
American Financial Services Association

## **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**

Assistant to the President  
American Financial Services Association

## **BILL STUBBS**

Vice President & Chief Human Resources Officer  
Regional Management Corporation

## **J. DAN WALTERS**

CEO  
Credit Central

## **SCOTT WISNIEWSKI**

CEO  
Western-Shamrock Corporation

## CLASS PRESIDENTS' TESTIMONIALS ...

### CARRIE HOLZHEI

*Class President - Year I  
Vice President of  
Indirect Originations,  
Gateway Financial Solutions*



“In order to grow, you need sustenance. THE EDGE program provides this not only for the individual leaders and emerging leaders attending, but also for the organizations that they represent. From every day operational issues and challenges to high level strategizing, regulatory, and compliance, THE EDGE offers insight and education from the best in our industry. THE EDGE also helps to expand your industry knowledge and connections due to the networking opportunities with your classmates. In order for our industry to grow and thrive, we must invest in the individuals who continue to make the commitment to excellence and innovation in our industry. THE EDGE program offers enrichments for those individuals.”

### ROSS E. GARTMAN

*Class President - YEAR II  
Branch Manager  
Heights Finance*



“The EDGE program provided an incredible opportunity to gain insight, wisdom, and learn more about current industry tools while enhancing my own leadership style and market strategies. The classes were taught by leaders in the finance industry, who also maintain the highest standards in excellence and customer service. At THE EDGE, you rub elbows with peers who are there because of individual accomplishments at their own company and in the industry. It truly is a program full of the “Best of the Best” in the consumer finance industry. The networking opportunity is invaluable to all who attend. I would challenge all new attendees to step out of their comfort zone and engage with other attendees at every opportunity. The leadership and management tools that are taught will help you to be more successful and the relationships you build from this program can last a lifetime. THE EDGE was an eye opening experience and I would recommend the program to anyone striving to rise to the next level.”

**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** | President, Career Success

**DANGEROUS FOLLY OF RATE CAPS**

- 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.

**ERICA KRAMER** | Hudson Cook, LLP

**DAILEY WILSON** | 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

**PHIL HITZ** | Consultant

**JIM SCHNEIDER** | Executive Vice President and Chief Operating Officer, Mariner Finance

**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, D.Min.** | 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.

**JOSH JOHNSON** | President and CEO, Mariner Finance, Chair, AFSA Board of Directors

**C-SUITE PANEL** — Top-level leaders in the financial services industry will share their own personal paths to success, including the highs and lows of their journeys, in an intimate panel discussion.

## ANALYSIS OF FINANCIAL STATEMENTS

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

**JULIE PETHERBRIDGE, Ph.D.** | Associate Dean and Associate 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
- See how the Dodd-Frank Act impacted financial reform and how the Consumer Financial Protection Bureau could affect your business.

**BILL HIMPLER** | President & 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

- Understand the basics of marketing and current trends from the industry
- Study how to apply basic marketing strategies to acquire and retain customers;
- Learn basics on marketing success measurement

**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.

**GINGER HERRING** | President and CEO, 1st Franklin Financial

## 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, D.Min.** | 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 Consumer Financial Protection Bureau and how it differs from other regulators.
- Emphasis on the importance of compliance management.

**PATTY COVINGTON** | Hudson Cook, LLP

**CHRIS CAPURSO** | Hudson Cook, LLP

## LEADERSHIP LESSONS

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

**JOSH JOHNSON** | President and CEO, Mariner Finance, Chair, AFSA Board of Directors

**C-SUITE PANEL** — Top-level leaders in the financial services industry will share their own personal paths to success, including the highs and lows of their journeys, in an intimate panel discussion.

**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 9, 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 14th.

**ACCOMMODATIONS**

Participants will be staying at the Grand Hyatt Atlanta in Buckhead located at 3300 Peachtree Road NE, Atlanta, Georgia, 30305. AFSA Education Foundation (AFSAEF) staff will book your stay when your registration is received. Self-parking facilities are adjacent to the hotel with a daily fee of \$32. Guests also may take advantage of indoor valet parking. With in/out privileges, valet parking is provided at a rate of \$42 per day. Parking is not included in THE EDGE registration fee.

**AIRPORT/TRANSPORTATION**

Atlanta's Hartsfield-Jackson International Airport (ATL) is located approximately 22 minutes from the Grand Hyatt Buckhead. There are various forms of transportation to the hotel. The Rental Car Center (RCC) is a one-stop facility that operates 24 hours a day, seven days a week, located just a few minutes away from the airport via the SkyTrain that connects to additional parking and the airport. 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 and is located in the Yellow Bus aisle. For additional information, call (404) 530-3485. Over 300 companies provide limo services to/from the Atlanta airport. Call the company directly to make a reservation.

**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 80s during the day and in the 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 at the bottom of page 7 and are subject to the following policy:

- Cancellation of enrollment or substitutions will be accepted on or before May 10, 2019.

**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

## 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 30, 2019**

### 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 \_\_\_\_\_

If you require special assistance or have specific dietary needs please provide details

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.

### FOR CLASS PURPOSES -

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

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



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