

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
SCHOOL OF BUSINESS

September 26 - October 1, 2021
Atlanta, Georgia

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 ongoing outstanding reviews, we are excited about building on a strong foundation to offer our best program yet in 2021!

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
Associate Professor of Management
Mercer University, Stetson-Hatcher School of Business



As Director of THE EDGE, I am excited for the upcoming 2021 EDGE program! I am always impressed with the energy and engagement of both participants and instructors in the program. Each year the AFSA Education Foundation and Mercer University collaborate to offer this high-quality program. This year THE EDGE will be offered September 26th - October 1st. 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. 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 2021 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

SAL CALVIO

Vice President, Talent Management
Security Finance

ELIZABETH CHAPMAN, Ph.D.

Director, THE EDGE
Associate Professor of Management
Stetson-Hatcher School of Business
Mercer University

REX J. ELLISON

President & CEO
Republic Finance, LLC

BILLY FULLER

Chief Operating Officer
Tidewater Finance Company

GINGER HERRING

President & CEO
1st Franklin Financial Corporation

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

JANET SMITH

Executive Vice President & Chief Administrative Officer
Mariner Finance, LLC

DAN WALTERS

CEO
Credit Central, LLC

SCOTT WISNIEWSKI

Chief Executive Officer
Western Shamrock Corporation

CLASS PRESIDENTS' TESTIMONIALS ...

CHET ENTEN

2019 Class President - Year I
Talent Development Supervisor
Security Finance



"In 2019 I was selected by my peers in THE EDGE Class Year 1 to represent them as president. I felt honored to be selected by these individuals as they are recognized as future leaders in their companies and our industry.

When my company informed me that they were sending me to THE EDGE Program, I felt a sense of pride because they were making an investment in me.

THE EDGE Program helped me both personally and professionally. From the first day of the program we participated in workshops led by industry presidents, CEO's, and COO's. These experts are committed to expanding our knowledge in the consumer lending industry as well as providing practical leadership skills. I was able to immediately apply information from workshops led by professors at Mercer on subjects such as business ethics and communications. During the workshops, each of us was encouraged to participate and be involved in our development. The relationships with those in the class have carried on well beyond THE EDGE Program. One of the instructors introduced us to the saying "Leaders Learn" and I have adopted it as my own philosophy in preparing for my next level in leadership and as I lead now. EDGE is truly a catalyst for that next level of leadership and I recommend it to those wanting to learn more about effective leadership and the industry."

NATE MEW

2019 Class President - YEAR II
Branch Manager
Southern Management



"Some of the most influential steps I've ever taken along my career path are those walking alongside my fellow classmates and instructors of THE EDGE program. From the moment I arrived at the welcome/networking reception, it was clear... reaching my destination was going to be a monumental step towards reaching

my destiny as a successful finance industry professional. At THE EDGE, I gained invaluable knowledge while being sharpened by industry experts with proven track records that have successfully navigated the challenging course to the top. Industry CEO's, presidents, and other top-level senior management personnel from the industry's top companies became our mentors as EDGE instructors. If you're looking to build lasting relationships with fellow outstanding performers in the industry and accelerate your path to future success, you'll find that THE EDGE is the premier program that will guide YOUR path towards professional growth and success. I strongly recommend THE EDGE to anyone looking to take their career 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-Hatcher School of Business, 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 and Professional Communication, Kennesaw State 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 CFBP'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 and local management's strategies for various types of consumer lending.

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 responsibilities of leadership;
- Learn leadership techniques for inspiring others; and
- Explore EI's connection to leadership success.

TOM HUDGINS | President and COO, Western Shamrock Corporation, Chair, AFSA Board of Directors

C-SUITE PANEL — Top level leaders in the financial services industry will share their own 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-Hatcher School of Business, Mercer University

POLITICAL PERSPECTIVES

- 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-Hatcher School of Business, 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-Hatcher School of Business, Mercer University

MARKETING STRATEGY

- Understand the basics of marketing strategies and current trends from the industry;
- Study how to apply basic marketing strategies to acquire and retain customers; and
- 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 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, 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; and
- Emphasis on the importance of compliance management.

PATTY COVINGTON | Hudson Cook, LLP

CHRIS CAPURSO | Hudson Cook, LLP

LEADERSHIP LESSONS

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TOM HUDGINS | President and COO, Western Shamrock Corporation, Chair, AFSA Board of Directors

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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.

RETURN ON INVESTMENT

To get the most return on investment for your employees, create a list of pre- and post-program goals related to skills that need to be transferred to the job. THE EDGE is geared to develop skills in employees who will in turn increase efficiencies, decrease waste, improve bottom line, manage others effectively, make strategic decisions, and navigate change. Investing in your employees can yield both quantitative and qualitative returns—improved financials and more satisfied employees and customers.

ARRIVAL/DEPARTURE

Participants should plan to arrive in the early afternoon on Sunday, September 26th, to attend a 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, October 1st. Participants are encouraged to complete reading materials prior to arrival. Access will be provided in August and an orientation will be offered.

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 about 30 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. Over 300 companies provide limo services to/from the Atlanta airport. Call the company directly to make a reservation. Travelers can also board the Metropolitan Atlanta Rapid Transit Authority (MARTA) train within the airport.

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 Stetson-Hatcher School of Business 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. Transportation options 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. Late September weather will normally be in the 70s 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/LATE ARRIVALS

- All cancellations must be submitted in writing to the address on the registration form and are subject to the following policy:
- Cancellation of enrollment or substitutions will be accepted on or before August 23, 2021.
 - Participants arriving late due to travel challenges should notify EDGE staff as soon as possible.

REGISTRATION FEE

Registration Fee includes all instructional materials, classroom facilities, housing for five nights, 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.

The health and safety for EDGE attendees, presenters, and supporters is our highest priority. In an effort to maintain the health and well-being of all participants, we are working closely with staff at the Grand Hyatt Atlanta in Buckhead and Mercer University Atlanta Campus regarding their operating practices and procedures for this event. Please see additional details below:

GRAND HYATT ATLANTA IN BUCKHEAD

Guided by Hyatt's purpose of care and experience delivering world-class hospitality for more than 60 years, their Global Care & Cleanliness Commitment further enhances existing operational guidance and resources around colleague and guest safety and peace of mind. This multilayered commitment will build on Hyatt's existing rigorous protocols and include an accreditation process by the Global Biorisk Advisory Council (GBAC) at all Hyatt hotels around the world, colleague training and support resources, and a cross-functional working group of medical experts and industry professionals that will contribute to various aspects of the hotel experience.

GENERAL PROCEDURES

- Masks are required by all guests upon entering the hotel. Masks may be removed while eating or drinking only.
- All hotel staff will be subject to a mandatory daily health screening prior to their shift.
- All hotel service and setup staff will wear three-ply disposable masks and gloves.
- All hotel staff have completed training on the proper cleaning and safety procedures.
- Increased frequency of cleaning and sanitation of all high touch event equipment, including chairs, tables, lecterns, trash receptacles, and easels.
- Regular laundering of all fabric materials, including table linen, napkins, and uniforms.
- Self-parking is recommended, though valet parking will be available.
- Restrooms will be cleaned and sanitized hourly.

EVENT SETUP

- Events will be set up with social distancing guidelines in mind such as up to six people per 6' round table and 6' between tables. Reception tables will be placed 6' apart.
- Water stations will be stocked with disposable cups, hand sanitizer, and tissues.
- Hand sanitizer and masks will be provided at the main entry points.
- Increased signage will be available to communicate hotel and individual safety measures.
- Event room doors will be propped open to reduce guest contact.

EVENT DINING

- Reception station and buffet service will be attended by hotel staff, in lieu of self service.
- Plexiglass dividers will be used on all food and bar stations.
- Hors D'oeuvres will be plated and served by hotel staff, in lieu of butler service.
- Rolled silverware will be provided, in lieu of traditional placesettings.
- Beverage and bread service will be offered tableside.
- No food will be preset on unoccupied tables.
- All food will be served to tables on china and covered with a lid.
- Salads will be served pre-dressed.

VENTILATION

The Grand Hyatt Atlanta in Buckhead closed its property during May of 2020 and all HVAC and ventilation systems were updated and cleaned at that time.

MERCER UNIVERSITY ATLANTA CAMPUS

Mercer University places a priority on the safety and well-being of students, faculty, staff and visitors. To mitigate the risks of spreading the novel coronavirus, Mercer is encouraging personal responsibility through the "Bears Care" initiative, as well as implementing additional measures, which will evolve as conditions warrant and as new guidance is received from infectious disease experts in the Mercer School of Medicine.

Key protocols include:

- Enhanced sanitizing and disinfecting protocols in all facilities.
- Reconfigured classrooms and other spaces to allow for appropriate social distancing.
- Mandatory face coverings in all classrooms, laboratories, and common spaces.
- Additional hand sanitizing stations throughout campus.
- Modified food service to incorporate additional safety protocols and options.
- Enhanced safety protocols for student events and organizations.

REGISTRATION

ONLINE REGISTRATION: www.afsaef.org/theedge

REGISTRATION FEE

YEAR I AFSA Member Fee \$2,700 Non-Member Fee \$3,100

YEAR II AFSA Member Fee \$2,700 Non-Member Fee \$3,100

Fee Enclosed Please invoice Received by AFSAEF

REGISTRATION DEADLINE: AUGUST 19, 2021

REGISTRANT INFORMATION (Please print or type)

Name _____
First Last 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

Please indicate if you plan to (check one): Drive Fly

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 and the AFSA Education Foundation.

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 _____

Cell Phone _____ E-mail Address _____

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 (office)
703-901-9459 (mobile)
Email: mdp@afsamail.org
Website: www.afsaef.org



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