

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

June 5-10, 2022
Atlanta, Georgia

CHAIR'S MESSAGE

SAL CALVIO

**Vice President, Talent Management, Security Finance
Chair, THE EDGE Advisory Board**



As a former participant, I have certainly benefitted from the knowledge and relationships that I have gained from this program. I am honored to serve as Chair of THE EDGE Advisory Board. THE EDGE Program (Education, Development, Growth and Enrichment) is focused on consumer finance industry fundamentals. It has a strong 60-year history of providing education and professional development experiences for the industry's current and future leaders.

With the unprecedented disruptions caused by the COVID-19 pandemic, leadership has never been more important to navigate uncertainty and change. 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 lead.

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 2022!

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 2022 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 June 5th - 10th. 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 Types, Collections and Compliance, Rates and Profits, Performance Management, Communications, Time Management, Leadership, Financial Services Law, and Business Ethics
- **Year II courses:** Financial Statements, Competitive Environment, Employment Law, Funding Strategies, Marketing Strategies, Monetary System, Regulatory Compliance, Leadership, Strategic Planning, Competitive Environment, and Being a Great Coach at Work
- Broadens knowledge and understanding of the consumer finance industry
- Develops industry-specific analytical thinking 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 many 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 continues to receive high attendance and outstanding reviews.

We invite you to sign up your high-potential leaders for the 2022 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

SAL CALVIO

Chair, THE EDGE Advisory Board
Vice President, Talent Management
Security Finance

RHONDA ASHBURN

Staff Liaison
Executive Director
AFSA Education Foundation

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

JOHN J. HOLMES

COO
Omni Financial

TOM HUDGINS

President & CEO
Western Shamrock Corporation

JOSHUA C. JOHNSON

President & CEO
Mariner Finance, LLC

ROCHELLE McCLANAHAN

Chief Financial Officer
Brundage Management Company

SHARON MOORE

President
Career Success

JAMES SCHNEIDER

Executive Vice President & Chief Operating Officer
Mariner Finance, LLC

J. DAN WALTERS

CEO
Credit Central, LLC

CLASS PRESIDENTS' TESTIMONIALS ...

ALAN NOEL

2021 Class President - Year I

Regional Vice President, Republic Finance, LLC



"Attending THE EDGE program has been a goal of mine for years since I first learned about the program. The impact this program has on the development of leadership abilities is second to none. In 2021 I was voted President of THE EDGE Year 1 Class by my peers. I felt privileged to be chosen by a class of individuals that represent the future leaders of many organizations within our industry.

This program truly feels like an investment by companies in the employees they recognize as future leaders within their organization. Upon being selected to attend this program, I felt that investment in my future as well. The program was impactful and beneficial to me both in my professional career and my personal life. The week was charged with a sense of eagerness and excitement that I hadn't felt before. The program delivers on this eagerness by beginning the first day with classes and workshops led by industry experts including c-suite executives and leaders of companies within our industry. It was clear that these representatives were just as eager to share their knowledge with us as we were to receive it. In addition, as students, it felt like we were all there together rather than as a group of individuals from varying competing companies.

The information learned while at Mercer that week has already been so valuable to me during my day-to-day job responsibilities. The exposure attendees get to industry leaders and the knowledge they possess is so important. I highly recommend THE EDGE Program to anyone wanting to take their skills in leadership to the next level."

BRANDON FRIERSON

2021 Class President - YEAR II

Branch Sales Manager, Republic Finance, LLC



"THE EDGE program has been one of the best programs I have ever been able to attend. The knowledge we gained from the instructors and industry executives has been unparalleled to any other career experience I have ever had. By participating each year with the workshops, we are able to recall things we have learned from the previous years and use those concepts to

build upon and move forward in improving our knowledge of the industry to help better serve our communities.

During my time at THE EDGE, I was able to bring back real-life examples of stories to share with my team and provide insight on the challenges we may face in the future. I strongly recommend THE EDGE program to all upcoming industry leaders. The knowledge I gained from this program will continuously guide me on my career path in consumer finance."

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.

JEREMY BENNETT | Associate Dean & Associate 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.

BRAD NOEL | Executive Vice President - Director of Operations, Republic Finance, LLC

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.

JIM DROTMAN | Executive Vice President, Ford Pro FinSimple, Ford Motor Credit Company, 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

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-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, Amsive

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

LEADERSHIP LESSONS

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

JIM DROTMAN | Executive Vice President, Ford Pro FinSimple, Ford Motor Credit Company, 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, June 5th, 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, June 10th. Participants are encouraged to complete reading materials prior to arrival. Access will be provided in May 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 handle booking your stay when your registration is received. Self-parking facilities are adjacent to the hotel with a daily fee of \$32. Valet parking is available by request only. Parking is not included in THE EDGE registration fee.

AIRPORT/TRANSPORTATION

Participants and their companies are responsible for making their airline reservations or other travel arrangements. 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 shuttle service provides transportation services to and from Buckhead. Shuttles leave from the airport from stalls 1-3. Taxi service is approximately \$50 one-way depending on traffic and is located in the Ground Transportation Center/West Curb, immediately outside and between doors W1 and W2. Over 200 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. Rideshare pickups occur in the North Economy lot. Passengers will proceed through North baggage claim for access to the lower-level escalators located between doors N2 and N3. Once downstairs, follow the orange signs to the Economy lot and request a ride only after arrival at the pickup location.

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 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. 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 May 12, 2022.
- 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. **Visit the Grand Hyatt Atlanta in Buckhead website for more information.**

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. **Visit the Mercer University website for additional information.**

The health and safety of EDGE participants is our highest priority. For the current COVID-related protocols please visit Mercer University Atlanta Campus: <https://www.mercer.edu/> and Grand Hyatt Atlanta in Buckhead: <https://www.hyatt.com/en-US/hotel/georgia/grand-hyatt-atlanta-in-buckhead/atlgh> websites for the latest information.



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:
MAY 6, 2022**

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 student 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 _____

Note that students will receive badges, table tents, and email communications from the AFSA Education Foundation and Mercer University.

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 20006-5531

Phone: 202-466-8611 (office)
703-901-9459 (mobile)
Email: rashburn@afsamail.org
Website: www.afsaef.org

*A small portion of the room rate is applied to offset conference expenses.



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FOUNDATION**

Brightening Your Financial Horizon

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