

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 11-16, 2023
Atlanta, Georgia

CHAIR'S MESSAGE

SAL CALVIO

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



It is a pleasure to serve as chair of THE EDGE Advisory Board and I look forward to attending the graduation each summer. Having attended the program years ago as a participant, I know firsthand the value the class professors bring and the benefits of the new relationships created. THE EDGE Program (Education, Development, Growth and Enrichment) is focused on consumer finance industry fundamentals with fresh content driven by industry professionals. With its strong over 60-year history of providing education and professional development experiences for the industry's current and future leaders, I encourage financial services professionals to send their employees year after year!

The financial services landscape is rapidly changing and leadership has never been more important to navigate the challenging roads ahead. As a result of participation in THE EDGE program, your future leaders will perform better and be equipped to lead with a new set of tools in the toolbox.

Hosted on the campus of Mercer University in Atlanta, GA since 2013, THE EDGE focuses on current business trends. The curriculum is presented by industry leaders and professional instructors at the top of their game and excited to offer quality content considering the current challenges and opportunities facing the consumer finance industry leaving attendees motivated and inspired to proceed as leaders. Each year participants provide outstanding reviews and input to help us build on a strong foundation to offer our best program yet every year!

We say THE EDGE is a great opportunity to "invest in your best" and we mean that. As industry leaders on THE EDGE Advisory Board, my colleagues and I think you'll find this program to be one of the best investments your company will make for its future offering long-term benefit. I encourage you to identify your candidates for THE EDGE and take the first step to empowering them with the knowledge and skills they need to compete in today's market and move your organization to the next level.

DIRECTOR'S MESSAGE

JOHN WILSON GORDON, MBA

Director – THE EDGE

Lecturer of Finance, Stetson-Hatcher School of Business, Mercer University



As Director of THE EDGE, I could not be more excited for our upcoming 2023 EDGE program! Being involved with THE EDGE last year, I was extremely impressed with the energy and engagement of the program's participants and instructors. Each year, the AFSA Education Foundation and Mercer University collaborate to offer this high-quality program, and it is slated to be better than ever! This year, THE EDGE will be offered June 11th - 16th. In my Director role with THE EDGE, it has been an honor and a privilege to work alongside consumer finance industry leaders and THE EDGE Advisory Board throughout the planning process. Coming from a career in banking, I know firsthand that programs like THE EDGE are invaluable to finance professionals. Our goal is to ensure THE EDGE program is dynamic, relevant, and results in maximum value added for our participants and their employers. THE EDGE participants will learn keys for success as well as best practices from both industry executives and my fellow Mercer faculty.

Program Highlights:

- **Year I courses:** Consumer Lending Types, Diversity, Equity, and Inclusion, 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, and Being a Great Coach at Work.

THE EDGE will help financial services professionals:

- Broaden knowledge and understanding of the consumer finance industry
- Develop industry-specific analytical thinking and critical thinking skills
- Prepare to advance to the next level within their organization
- Develop management and decision-making skills for newly promoted and aspiring 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 2023 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

BILLY FULLER

Chief Operating Officer
Tidewater Finance Company

GINGER HERRING

President & CEO
1st Franklin Financial Corporation

JOHN WILSON GORDON, MBA

Director, THE EDGE
Lecturer of Finance
Stetson-Hatcher School of Business
Mercer University

BILL HIMPLER

President & CEO
American Financial Services Association

JOHN J. HOLMES

President
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

BRAD NOEL

Executive Vice President -
Branch Operations
Republic Finance, LLC

JAMES SCHNEIDER

Executive Vice President &
Chief Operating Officer
Mariner Finance, LLC

J. DAN WALTERS

CEO
Credit Central, LLC

CLASS PRESIDENTS' TESTIMONIALS ...

OLIVIA MOSELEY

2022 Class President - Year I

DMUA OK/North Texas Region, Heights Finance



THE EDGE was such an amazing and eye-opening experience to be part of. I was able to meet, spend time with and learn from people of all different backgrounds in the lending industry. The information and experience I took away will stay with me and help guide me on my own new leadership journey. Being selected as class president was just a bonus!

While attending EDGE I was introduced to all aspects of the lending industry, not just the one I currently work in. The things I learned are things I am able to take with me and share with my employees and colleagues to help with business and personal success. I truly believe that anyone who attends this program will gain valuable information no matter where they are on their career path. I am honored to not only be able to attend but represent my class. I look forward to more opportunities as a result of engagement with THE EDGE.

ALAN NOEL

2022 Class President - YEAR II

Regional Vice President, Republic Finance, LLC



THE 2022 EDGE Year 2 program was a complete success. We were given the opportunity to return to Mercer and spend another week engaging with industry professionals and learning more about the power of leadership done well. This program is so valuable to the future leaders of our industry, and I was thrilled to have been able to complete the program. As the former EDGE Year 1 President, I was honored to be considered and asked to resume the role

as the Year 2 President. I will cherish the relationships I've created through this program for years to come and will continue to leverage the knowledge gained while attending Year 1 and Year 2.

A benefit to representing my class was the opportunity to attend the AFSA Annual conference. It was another incredible opportunity to learn even more from leading consumer finance industry professionals. I would highly encourage any future EDGE participant to consider running for their class presidency. In this role you are not only able to represent your class, but also can share feedback and shape the future of the program. The development THE EDGE program provides is truly remarkable. I feel honored to have been able to attend this program as the lessons I have learned will continue to aid in my development as a future leader.

During my time since completing THE EDGE I have been able to strengthen my relationship with team members by leveraging the various lessons learned over the two-year course. I have been able to enhance my communication and understanding as a leader because of this program. Returning from the program I was able to share lessons and scenarios with my team, providing insight on the challenges we may face in our industry moving forward and the importance of providing safe and affordable access to credit for the communities we serve. I am excited for the future of THE EDGE program as it continues to provide Education, Development, Growth, and Enrichment tools for my fellow consumer finance industry professionals.

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.

ELIZABETH F. CHAPMAN, Ph.D. | Learning and Development Lead, Cathy Family Office, Chick-fil-A Corporate

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 - Operations, Republic Finance, LLC

DIVERSITY, EQUITY AND INCLUSION

- Recognize bias, unconscious bias, stereotyping, microaggressions, prejudice, and the impact they have on the workplace;
- Learn different types of privilege and their effect on working relationships; and
- Learn how to become a supportive advocate, upstander, and ally creating a respectful and professional work environment.

JEREMY BENNETT, Ph.D. | Associate Dean & Associate Professor of Management, Stetson-Hatcher School of Business, Mercer University

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

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.

NEYSA LAUX | Consultant

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

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. | Dean and Associate Professor of Accountancy, 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.

NEYSA LAUX | Consultant

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.

MARCI KAWSKI | Husch Blackwell, LLP

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.

LEADERSHIP LESSONS

- Discuss important qualities that make a good leader;
- Assess your leadership style; and
- Learn leadership techniques to inspire others and achieve results.

MARTIN LESS | President & CEO, Nationwide Acceptance, LLC, Chair, AFSA Board of Directors

GENERAL**INFORMATION****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.

Prior to THE EDGE program, we encourage companies to set up an orientation for their participants to go over the general information and topical content within this brochure. Sharing a brochure link or providing copies to the participants will help make their experience the best it can be. Facilitators of these sessions should consider involvement of a former participant to strengthen learning. Identifying expectations will help the participants engage in the program appropriately. We also encourage follow-up sessions to help get the greatest benefit of the program. If your company has not yet started offering an orientation and/or follow-up session to THE EDGE contact Rhonda Ashburn with the AFSA Education Foundation at rashburn@afsasmail.org for more information.

ARRIVAL/DEPARTURE

Participants should plan to arrive in the early afternoon on Sunday, June 11th, 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 16th. 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 after your registration is received. Self-parking facilities are adjacent to the hotel with a daily fee of \$35. Valet parking is available for \$49 per day by request. 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 normally 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. Rides are 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. June weather will normally be in the 90s during the day and in the 70s 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, 2023.
 - 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.

COVID-RELATED PROTOCOLS

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 \$2,945 Non-Member Fee \$3,245

YEAR II AFSA Member Fee \$2,945 Non-Member Fee \$3,245

Fee Enclosed Please invoice Received by AFSAEF

**REGISTRATION
DEADLINE:
MAY 8, 2023**

REGISTRANT INFORMATION (Please print or type). Fillable form available at www.afsaef.org/theedge.

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 _____

It is not a requirement to attend the Year 1 and Year 2 program in sequential years.

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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**AFSA EDUCATION
FOUNDATION**

Brightening Your Financial Horizon

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