THE EDGE

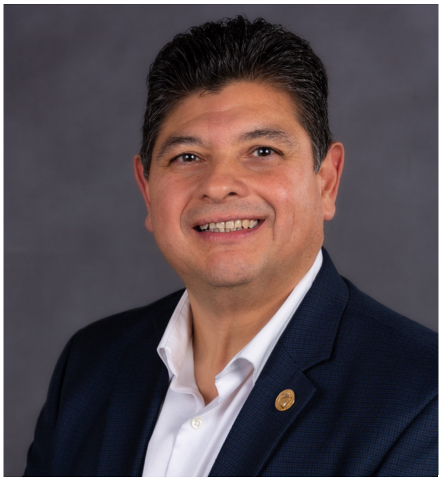
Providing the highest quality training for current branch managers and team leaders

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

MERCER UNIVERSITY
SCHOOL OF BUSINESS

June 23-28, 2024
Atlanta, Georgia

CHAIR'S MESSAGE



SAL CALVIO

Vice President, Talent Management
Security Finance Corporation of Spartanburg

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

Lecturer of Finance
Stetson-Hatcher School of Business
Mercer University

Director - THE EDGE

As Director of THE EDGE, I could not be more excited for our upcoming 2024 EDGE program! Each year I am impressed with the energy and engagement of the program's participants and instructors. The AFSA Education Foundation (AFSAEF) and Mercer University collaborate annually to offer this high-quality program, and it is slated to be better than ever! This year, THE EDGE will be offered June 23rd – 28th. 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, Business Ethics, and Opportunities for Engagement with the AFSA Education Foundation
- **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 2024 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.

COURSES FOR YEAR I

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***

NEGATIVE IMPACT 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 Branch 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.

BAILEY MAXWELL | ***Diversity, Equity and Inclusion Leader, Bennett Thrasher***

CLASS PRESIDENT TESTIMONIAL

2023 CLASS PRESIDENT – YEAR I

CHRISTOPHER J. REYES

Regional Manager, Sun Loan Company

It was so inspiring to be a part of THE EDGE Year 1 program. I had the privilege of meeting so many talented and like-minded individuals that THE EDGE program facilitates in an environment where we can network and spread our knowledge of the finance industry. I was honored to be elected THE EDGE Year 1 President. To me, the honor was getting to represent all these amazing people all year long. I was able to attend the AFSA's Annual Conference where I got to see other leaders in our industry get recognized for their important roles in spreading knowledge of the consumer finance industry. This program is so important for future leaders in the financial industry to get inspired and motivated to spread the good that we do for our communities.

THE EDGE Program allows everyone to further their knowledge of the finance industry and learn from top Leaders such as Brad Noel, the EVP of Republic Finance, and another leader that I happen to know very well our very own Chief Financial Officer of Brundage Management Company, Rochelle McClanahan. All the speakers in this program were so engaging and enthusiastic. This opportunity has so much value for our industry and company. Not only do they have amazing speakers, but this program also values the input of each of the people that attend. As Year 1 President I have had the privilege to impact the future teachings in this program. I am excited to see what the future holds for the financial industry with companies like this getting together to educate and develop future leaders. Thank you so much for the opportunity to attend and represent such an amazing group of people.

I am excited to further my learning experience with THE EDGE Year 2 program. I know that I will take away lifelong lessons as well as friends with this program. I am looking forward to all the experiences and learning opportunities that this program provides.

COURSES FOR YEAR I (CONT'D)

COMMUNICATIONS AND CONFLICT NEGOTIATIONS

- 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.

JASON ESTEVES | ***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 | ***Senior Vice President of Operations, 1st Franklin Financial Corporation***

AFSA EDUCATION FOUNDATION OPPORTUNITIES FOR ENGAGEMENT

- Examine the effect of financial education on consumer behavior;
- Learn about the work of the AFSA Education Foundation, including the MoneySKILL® personal finance curriculum and the impact it has on learners' financial knowledge and behaviors;
- Explore opportunities to promote and deliver financial education within your community.

RHONDA ASHBURN | ***AFSA Education Foundation***

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.

COURSES FOR YEAR II

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

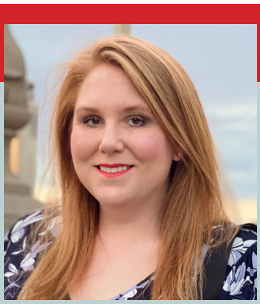
- Review federal laws covering such topics as wrongful termination, workplace harassment, and unlawful retaliation; and
- Analyze the effects of legislation and judicial decisions on employee relations.

TOM BISHOP, J.D. | ***Chairman of the Board of Trustees, 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. | ***Associate Professor of Finance, Stetson-Hatcher School of Business, Mercer University***



CLASS PRESIDENT TESTIMONIAL

2023 CLASS PRESIDENT – YEAR II

LOREN TIDMORE

Branch Manager, Republic Finance, LLC

THE EDGE Year 2 proved to be an extraordinary week of personal and professional development. Throughout the program, participants engaged in a dynamic learning experience, soaking in insights from industry professionals that will undoubtedly shape their future leadership roles. The information presented was educational and provided a comprehensive understanding of the intricacies of the consumer finance industry. As the participants absorbed this wealth of knowledge, they found themselves not only growing in expertise but also forging valuable connections that will likely prove invaluable in their careers.

What set THE EDGE program apart was the evident passion and genuine concern exhibited by its organizers. The commitment to nurturing the next generation of leaders in the consumer finance industry was evident. From the meticulously curated content to the thoughtful arrangement of networking opportunities, every aspect of the program reflected a deep-seated dedication to the success and growth of the participants. This passion was contagious, creating an environment where learning wasn't just a task but a shared journey towards excellence.

In essence, THE EDGE Year 2 was more than a learning platform; it was a testament to the commitment of its organizers to empower and guide the future leaders of the consumer finance realm. The impact of this week will likely resonate through the careers of the participants, serving as a cornerstone for their leadership journeys. The program's success is clear by the lasting impression of genuine care and passion that will undoubtedly inspire these emerging leaders in their future endeavors.

COURSES FOR YEAR II (CONT'D)

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.

YEARS I & II JOINT SESSION

OKTOLEAD, LEADERSHIP LESSONS FROM OKLAHOMA TO THE EDGE

- Top 10 Leadership Traits (& not so Top 10)
- Evolutions in leadership approach
- Interactive Q&A

KYLE BIRCH | ***President of North America Operations, GM Financial, 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 satisified 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@afsamail.org for more information.

ARRIVAL/DEPARTURE

Participants should plan to arrive in the early afternoon on Sunday, June 23rd to attend a reception with heavy hors d'oeuvres starting at 6:30 p.m. at the Thompson Atlanta in Buckhead. Departure should not be scheduled until Friday morning, June 28. Participants are encouraged to complete reading materials prior to arrival. Access will be provided in June and an orientation will be offered.

ACCOMMODATIONS

Participants will be staying at the Thompson Atlanta – Buckhead located at 415 East Paces Ferry Road NE, Atlanta, GA 30305. AFSA Education Foundation staff will handle booking your stay after your registration is received. Self-parking facilities are adjacent to the hotel with a daily fee of $40. Valet parking is available at $50 per day on 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 Thompson Atlanta – Buckhead hotel. 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 Transporation 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. Ridesare 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.

GENERAL INFORMATION (CONT'D)

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 high 80's during the day and in the low 70's 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.

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 Thompson Atlanta – Buckhead: **https://www.hyatt.com/en-US/info/global-care-and-cleanliness-commitment** websites for the latest information.

CANCELLATION POLICY/ LATE ARRIVALS

All cancellations must be submitted in writing to Rhonda Ashburn via email at rashburn@afsamail.org and are subject to the following policy:

- THROUGH MAY 13, 2024: Full registration refund for cancellations. Substitutions welcome.
- AFTER MAY 13: No registration refunds, substitutes welcome.
- 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 EDGE Advisory Board

SAL CALVIO
Chair, THE EDGE Advisory Board
Vice President, Talent Management
Security Finance Corporation of Spartanburg

RHONDA ASHBURN
Staff Liasion
Executive Director
AFSA Education Foundation

BILLY FULLER
Senior Vice President of Operations
1st Franklin Financial Corporation

JOHN WILSON GORDON, MBA
Director, THE EDGE
Lecturer of Finance
Stetson-Hatcher School of Business
Mercer University

GINGER HERRING
President & CEO
1st Franklin Financial Corporation

BILL HIMPLER
President & CEO
American Financial Services Association

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 - Director of Branch Operations
Republic Finance, LLC

JIM SCHNEIDER
Executive Vice President & Chief Operating Officer
Mariner Finance, LLC

SHERYL SMITH, CRCM
Chief Operating Officer & Chief Risk & Compliance Officer
Omni Financial of Nevada, Inc.

J. DAN WALTERS
CEO
Credit Central, LLC

REGISTRATION

Online Registration: www.afsaef.org/theedge

REGISTRATION FEE*

YEAR I	☐ AFSA Member Fee	$3,050	☐ Non-Member Fee	$3,450
YEAR II	☐ AFSA Member Fee	$3,050	☐ Non-Member Fee	$3,450

Fee ☐ Enclosed ☐ Please invoice ☐ Received by AFSAEF

REGISTRATION DEADLINE: MAY 8, 2024

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
1750 H Street, NW, Suite 650
Washington, DC 20006

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.

THE EDGE

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

AFSA EDUCATION FOUNDATION

Brightening Your Financial Horizon

1750 H Street, NW, Suite 650
Washington, DC 20006
Telephone: 202-466-8611
Email: rashburn@afsamail.org
Website: www.afsaef.org

rev 3/11/24