

Credit Unions

Lighting Paths,
Changing Lives

Southeast Regional Directors Conference

July 13 - 16, 2008

Beau Rivage Resort • Biloxi, Mississippi

2008

Photo courtesy of the Mississippi Gulf Coast Convention & Visitors Bureau



Pierre LeMoyne D'Iberville landed off the Mississippi Gulf Coast in 1699, memorialized in this statue by the lighthouse. Photo courtesy of the Mississippi Gulf Coast CVB.



Credit unions change lives.

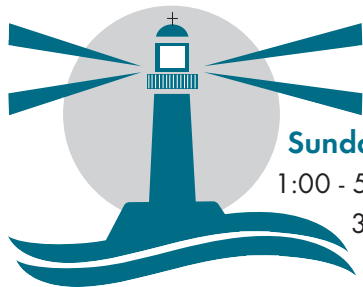
Credit unions lead their member-owners to a financial path that will lead to a prosperous future. The role of a credit union director is an important one. These volunteers make decisions that will effect the financial well-being of their member-owners. By staying abreast of the latest trends and regulations, directors can make educated choices that are in the best interest of the credit union and its members. Join us during the **2008 Southeastern Regional Directors Conference** to learn about the opportunities and changes on the horizon for your credit union.

Who Should Attend

The conference is offered to credit union Directors and Committee members of state League-affiliated credit unions.

The Southeast Directors Conference is conducted by the State Credit Union Leagues of Alabama, Georgia, Florida, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Virginia.





Schedule at a Glance

Sunday, July 13

1:00 - 5:00	Registration
3:00 - 4:30	Pre-Conference Workshop Cynthia Cooper
5:00 - 6:30	Opening Reception

7:00 - 8:30 Show - Beau Rivage

Monday, July 14

7:00 - 8:15	Breakfast Buffet
8:30 - 8:45	Opening Remarks
8:45 - 10:15	<i>Hurricane Katrina: Lessons Learned - Charles Elliott, CLE</i>
10:15 - 10:20	Morning Break
10:20 - 11:45	<i>Divided America and the Elections of 2008 - Dr. Merle Black</i>
11:45 - 1:00	Lunch
1:00 - 2:00	<i>NCUA Update - Alonzo Swann</i>
2:00 - 2:15	Afternoon Break
2:15 - 3:45	<i>The Transformation of Corporate Governance: Bringing Boards To Life - Mark Sickles</i>

Tuesday, July 15

7:00 - 8:15	Breakfast Buffet
8:45 - 10:15	<i>Become a Truly Effective Negotiator - Peter Reilly, J.D.; LLM</i>
10:15 - 10:35	Morning Break
10:35 - 12:00	<i>The Economy and Credit Unions - Mike Schnek</i>
<i>Afternoon free for exploring the Mississippi Gulf Coast and New Orleans</i>	
<i>Optional Excursions: Golf Outing; Birding and Swamp Tour; New Orleans Tour; Biloxi Schooner Sail</i>	

Wednesday, July 16

7:00 - 8:15	Breakfast Buffet
8:45 - 10:15	<i>How to Succeed in a Low Margin Environment - Jared Cahill</i>
10:15 - 10:30	Morning Break
10:30 - 12:00	<i>Proof of Life: How Serving the Underserved Is Good for Your Future - Stephen Delfin</i>
12:00 - 1:15	Group Lunch
1:15 - 2:30	<i>Secrets of Service Professionalism - Phillip Van Hooser</i>
6:00 - 8:30	Closing Banquet

Pre-conference Workshop

Sunday, July 13 • 3:00 p.m. - 4:30 p.m.



Cynthia Cooper

WorldCom Whistle Blower

This session open to participants
& guests at no additional charge

In June 2002, Cynthia Cooper, Vice President of Internal Audit at WorldCom, made a decision that would reveal the largest fraud in U.S. corporate history. Cooper discovered that WorldCom's crafty accounting methods turned a \$662 million loss into a \$2.4 billion profit for the company. Standing by her ethical values, Cooper released a report that exposed the fraud, unleashing a firestorm of investigations, media coverage and accusations. The repercussions were enormous and in the months that followed, Cooper faced extreme personal and professional challenges, having to face the fact that by reporting her findings she triggered a remarkable fallout.

Some may think, "What are the chances I or someone in my family will face an ethical decision such as the one at WorldCom?" But as Cooper points out, any of us can find ourselves being pressured to do something that we don't believe is right. Most people don't wake up and say I think I'll become a criminal today. Instead, they venture down a slippery slope.

Cynthia Cooper shares her compelling story in her book, **EXTRAORDINARY CIRCUMSTANCES: *The Journey of a Corporate Whistleblower***. The Southeast Director's Conference is please to announce she will personally share her story with conference attendees in a special pre-conference session Sunday, July 13, 2008. This session will be open to all – participants and guests – and will not require any additional cost to attend. Make your plans now to be in Biloxi on Sunday July 13 to hear this insider's gut wrenching story from a human perspective that looks far beyond the accounts and numbers involved in the fraud.

Spotlight on Educational Sessions

Sunday, July 13

Pre Conference Workshop

Monday, July 14

Hurricane Katrina: Lessons Learned - Charles Elliott, CLE, CUDE

During this presentation, Charles Elliott, Mississippi Credit Union Association President/CEO will take attendees on a visual slide-show tour of the aftermath of Hurricane Katrina and demonstrate how the disaster affected Mississippi and the credit union community. He'll review lessons learned, including important tips credit unions should consider when developing business continuity plans. He'll also cover the impact the credit union industry's relief efforts made on credit unions, as well as their staff.

Divided America and the Elections of 2008 - Dr. Merle Black

In his talk, Black will discuss how partisan battles in the regions will likely influence the November elections. What is the outlook for partisan control of the White House and both houses of Congress in 2008? Black will discuss the strengths and weaknesses of the Democratic and Republican presidential candidates, as well as the chances of Democratic gains in the Senate and House of Representatives.

NCUA Update - Alonzo Swann

Join Alonzo Swann, NCUA Region III Director to learn what regulators will be focusing on in 2008. He'll discuss current examination issues and regulations credit union should keep in mind. You will learn how Region III credit unions stack up regionally as well as nationally.

The Transformation of Corporate Governance: Bringing Boards To Life - Mark Sickles

The current transformation of corporate governance is redefining the role of boards and directors in ways that will enhance your ability to "light paths" and "change lives." As a driving force behind this change, Mark will discuss this new regime of corporate governance, and then provide ideas, tools and techniques to help you excel in this new role and demonstrate an unbending commitment to the credit union philosophy of "People Helping People".

Tuesday, July 15

Become a Truly Effective Negotiator - Peter Reilly, J.D.; LLM

Peter Reilly teaches participants how to manage conflict, engage in the art and science of negotiation and respond to different personality types and different negotiation styles.

The Economy and Credit Unions - Mike Schnek

An unprecedented housing market correction, quickly deteriorating labor markets and spiraling bankruptcies are just a few issues you'll be wrestling with in the coming year. Mike's presentation will assess current economic conditions and explore their influence on your credit union's operations and financial results. You'll review expectations for economic performance in the future and uncover potential changes in your credit union's lending activity, funding operations, and earnings. Selected regulatory & competitive developments and their financial-related effects also will be discussed.

Wednesday, July 16

How to Succeed in a Low Margin Environment - Jareh Cahill

Margins are tight and getting even tighter, not to mention there is very little asset and liability pricing elasticity in the market place. Additionally, credit union's operating costs exceed their net interest margin. Finally, add stiffer competition and the

outlook is challenging to say the least. So how are you to compete and grow in such a market? You must increase your non-interest income; reduce operating costs; and become more competitive.

Proof of Life: How Serving the Underserved Is Good for Your Future - Stephen Delfin

During this session you will hear about the potential to grow credit unions through service to the un- and underserved; obtain data, examples and other relevant information from businesses already committed to this previously largely untapped marketplace; and learn about NCUF's REAL Solutions™ Program, currently operating in cooperation with 27 Leagues to help credit unions better serve low-wealth and modest means households.

Secrets of Service Professionalism - Phillip Van Hooser

The strategies Phillip Van Hooser presents teach service providers at all levels how to: connect immediately with every customer every time; design a personalized service solution for each customer's needs; offer special treatment that creates a lasting; positive impression, create winning, long lasting impression relationships with customers; and turn customers into repeat buyers who recommend you to their friends!

Spouse/Guest Program

Sunday, July 13

- 1:00 - 5:00 Registration
- 2:00 - 4:00 Pre Conference Workshop
- 5:00 - 6:30 Opening Reception
- 7:00 - 8:30 Show - Beau Rivage

Monday, July 14

- 7:00 - 8:15 Breakfast Buffet

On the guest program for Monday:

- *Rebuilding the Ohr-O'Keefe Museum of Art* - Marjie Gowdy
- *One Writer's Imagination: Eudora Welty and her First Stories* - Suzanne Mars
- *The Divine Delta Wedding and Funerals* - Gayden Metcalfe
- *What to do when a relative dies* - Bridget Weatherly
- *Looking at Grief* - The Rev. Rachel Benefield-Pfaff

Tuesday, July 15

- 7:00 - 8:15 Breakfast Buffet

On the guest program for Tuesday:

- *Cooking and Humor: Southern Style* - Robert St. John
- *Southern Roots—A Writer's Confession* - Carolyn Hayes

Afternoon free for exploring the
Mississippi Gulf Coast and New Orleans

Optional Excursions:

*Golf Outing; Birding and Swamp Tour; Bellingrath Gardens
New Orleans Tour; Biloxi Schooner Sail*

Wednesday, July 16

- 7:00 - 8:15 Breakfast Buffet
- Mystery Tour

Spotlight on Guest Sessions

Monday, July 14

Rebuilding the Ohr-O'Keefe Museum of Art - Marjie Gowdy

Gowdy will share with attendees the rebuilding campaign and process surrounding the Ohr-O'Keefe Museum of Art following Hurricane Katrina's destruction. www.georgeohr.org

One Writer's Imagination: Eudora Welty and her First Stories - Suzanne Mars

The recipient of the French Legion of Honor, the winner of a Pulitzer Prize, the woman who received honorary doctorates from this nation's best colleges and universities, Eudora Welty is widely recognized as one of the twentieth century's most distinguished writers. But in the course of her lifetime, she also became a sort of cultural icon, a celebrity revered, paradoxically, for her sheltered, unworldly life. Now a wealth of new biographical

materials has called into question this image of a provincial Welty. Drawing upon Welty's extensive correspondence and upon a personal friendship with her, Suzanne Marrs will discuss the ways in which Eudora Welty's openness to experience enriched her fiction, especially those stories included in her first book, *A Curtain of Green*.

The Divine Delta Wedding and Funerals - Gayden Metcalfe

In the Mississippi Delta, funerals bring out the best in people, while weddings, which are supposed to be happy occasions, bring out the worst, so says author Gayden Metcalfe who coauthors "Being Dead Is No Excuse: The Official Southern Ladies' Guide to Hosting the Perfect Funeral" and "Somebody Is Going To Die If Lilly Beth Doesn't Catch That Bouquet: The Official Southern Ladies Guide To Hosting The Perfect Wedding." www.somebodyisgoingtodie.com

Looking at Grief - The Rev. Rachel Benefield-Pfaff

Our time together will consist of a presentation, discussion and some small group work. We will explore the definition of grief, outline the nature of the grief process (this will include the psychological and physiological responses to loss; triggers of grief and depression; coping tips; and faith and healing. As a part of our time together we will have the opportunity to share stories of sorrow and hope.

What to do when a relative dies - Bridget Weatherly

When a loved one dies, the details that need to be taken care of by the survivors may be particularly overwhelming during such an emotional time. Weatherly will walk us through how to handle the situations that need tending to, both at the time of death and afterward.

Tuesday, July 15

Cooking and Humor: Southern Style - Robert St. John

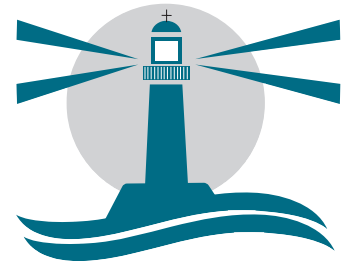
With passion for great food and all its accompanying revelry, Robert St. John keeps the South in the eyes of the world's culinary scene ... and in mouths everywhere. St. John will share with the audience anecdotes and recipes that clearly illustrate his love for the South. www.robertstjohn.com

Southern Roots—A Writer's Confession - Carolyn Hayes

A humorous exploration of what it means to be Southern and to be a writer.

Wednesday, July 16

Mystery Tour



Optional Excursions

Tuesday, July 15

While you are visiting the beautiful Mississippi Gulf Coast, take the time to see some of the character that makes this part of the United States unique during one of our optional excursions. Each excursion is Tuesday afternoon. Prices are per person.

New Orleans Tour

The National World War II Museum, Dinner and Shopping

Excursion schedule: 1:15 to 10:15 p.m.

www.ddaymuseum.org

www.courtoftwosisters.com



A deluxe motorcoach will transport you to historic New Orleans where you will tour the National World War II Museum. You feast on authentic Creole cuisine during dinner at the Court of Two Sisters Restaurant in the French Quarter. Following dinner you will have free time to shop and sight see in the French Quarter. Each guest will receive a miniature souvenir praline.

\$109 per person

Bellingrath Gardens & Home/Dinner at Wintzell's Oyster House

Excursion schedule: 1:30 to 9:30 p.m.

www.bellingrath.org

www.wintzellsoysterhouse.com

Enjoy a tour of Bellingrath Gardens located in Theodore, AL. This was the home of one of the early Coca-Cola barons. It originally started as a fish camp and later grew to a mansion which has been featured in the A&E series America's Castles. This estate has landscaped gardens that have become one of the region's preeminent gardens. Nestled among oak trees, Spanish moss, and the scenic Fowl River the 65 acre gardens of Bellingrath boast a bloom every day of the year. After time shopping in their gift shop, we will travel to Mobile where we will have an early dinner at Wintzell's Oyster House known for their local seafood and colorful slogans adorning their walls. This restaurant is located in downtown historic Mobile, the oldest city in Alabama. Each customer will receive a miniature praline.

\$99.00 per person

Biloxi Schooner Cruise

Excursion schedule: 5:15 to 8:15 p.m.

www.maritimemuseum.org

Enjoy a relaxing sunset cruise on the Biloxi Schooner, a replica of the previous fishing fleets that used to ply the waters of the Mississippi Sound. Wine, sodas and hor's d'oeuvres served aboard the boat

Each guest will receive a miniature souvenir pralines.

\$79 per person



Photo courtesy of the Mississippi Gulf Coast CVB.

Golf Outing

Lunch will begin at 12:30 p.m. with tee times to follow. Includes green fee, range balls, buffet lunch, and three beverage cart drink tickets. *Transportation will not be provided.* Visit www.preservegc.com for directions to the course.

Prizes include

- Closet to the Pin Contest
- Longest Drive
- CUNA Mutual Group Sponsor

\$125 per golfer

McCoy's Swamp and Birding Tour

Excursion schedule: 1:30 to 5:30 p.m.

www.msaudubon.org

During this swamp and birding tour you will tour the scenic Pascagoula River located in Escaptawpa, MS, visit the Audubon Center in Escatawpa, and tour through Moss Point, Pascaoula, Gauiter and parts of Ocean Springs and East Biloxi.

\$79 per person



Visit the following websites to learn more about the Mississippi Gulf Coast.

www.beaurivage.com

www.visitmississippi.com

www.gulfcoast.org

www.biloxi.ms.us

www.flygpt.com



Registration Information

Hotel Registration

Beau Rivage Resort and Casino

875 Beach Blvd.

Biloxi, MS 39530

www.beaurivage.com

Resort Room Rate: \$135 (single/double)

Group Code: 8007SOUTHE

For Reservations: 888.567.6667

Reservation Deadline: June 18, 2008

Room Cancellations: Subject to Beau Rivage policy

Conference Registration Costs & Deadlines

To register, complete the attached registration form or register online at www.msca.com.

Attendee Registration Fee: \$725

Deadline: June 25, 2008

Includes education sessions and materials, Sunday reception and show, breakfasts, lunches, and closing banquet.

Spouse/Guest Registration Fee: \$305

Deadline: June 25, 2008

Includes Sunday reception and show, breakfasts, special guest program and closing banquet.

Attendee/Guest Optional Outings:

Prices are per person.

- Golf Outing: \$125
- New Orleans Tour with WWII Museum and Dinner: \$109
- Bellingrath Gardens and Dinner Tour: \$99
- McCoy's Swamp and Birding Tour: \$79
- Biloxi Schooner Cruise: \$79

Conference Cancellation Policy:

Full Refunds will be made for cancellations received by June 25. Cancellations received after June 25th will be subject to a \$200 cancellation fee. Substitutions are always welcome. **No refunds will be made after July 13, 2008.** (All hotel reservations are subject to the Beau Rivage cancellation policy.)

Airport & Transportation Information

Airports:

- Gulfport-Biloxi International (GPT)
- Louis Armstrong New Orleans International Airport (MSY)
- Mobile Regional Airport (MOB)

Car Rental: Thrifty Car Rental, 1-800-Thrifty

Mention Promotion Code SRDC and receive 10% off, time and mileage only, on a two day minimum rental. 24-hour advance reservations are required. Limited number of vehicles available at this discount. Renter must meet minimum age, driver and credit requirements. This offer may not be used with any other offer or promotion and has no cash value. Additional charges, cost recovery fees, holiday and other blackout periods apply. Valid at the following participating locations: MSY, PNS, and GPT. Mobile, AL, New Orleans, LA and Gulfport, MS. Offer expires 7/21/2008.

For more information

If you have any question, concerns, or special needs, contact the Mississippi Credit Union Association and Tom McWilliams (800) 748-8627, ext. 311, email: tmcwilliams@mscua.com or fax (601) 981-4564.



Registration Form

(Complete separate registration form for each participant)

Participant's Name: _____ Participant's Title: _____

Participant's Email Address: _____ Spouse/Guest Name(s): _____

Credit Union: _____ Credit Union Address: _____

Credit Union Contact Person: _____

Email: _____ Phone Number: _____ Fax: _____

Enclose check payable to
Mississippi Credit Union Association
Post Office Box 9575
Jackson, Mississippi 39286

Payment Information (required):

Company Name: _____

Contact Name for Accounting Questions: _____

Telephone Number: _____

Email Address: _____

Educational Expenses: (Check all that apply)

Participant \$725 _____

Guest \$305 _____

Optional Excursions: (Designate # of participants)

_____ Golf Outing \$125 _____

_____ New Orleans Tour \$109 _____

_____ Bellingrath Gardens \$99 _____

_____ Biloxi Schooner \$79 _____

_____ McCoy's Swamp Tour \$79 _____

Total Enclosed: \$ _____