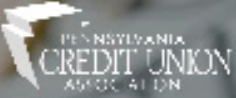


"The only constant is change."
Heraclitus of Ephesus, Greek Philosopher



800.932.0661
<http://www.pcuu.coop>

Payment Systems Conference Session Highlights

Wednesday, October 13

WHY PLASTIC MATTERS

Corinne Sherman, Pennsylvania Credit Union Association

Explore the role your card programs play in attracting and retaining members, and in meeting essential business objectives; with or without the interchange factor.

FINANCIAL REGULATORY REFORM PASSES: NOW WHAT

Pennsylvania Credit Union Association Staff

Now that the Financial Regulatory Reform Bill, including the interchange amendment, has been signed the Federal Reserve Board has 9 months to write the specific rules. This session will review what those next steps are before the final rules take effect.

ALTERNATIVE PAYMENTS

Casey Merolla, First Annapolis Consulting, Inc.

Alternative payments have become an important part of a credit union's portfolio. By the end of 2010, financial institutions will process more than 320 billion non-cash payments annually, and the number of "connected devices" is expected to reach three billion. Learn about recent trends and developments in alternative payments and the implications of those developments for card issuers.

PORTFOLIO OPTIMIZATION: THE POWER OF INFORMATION

Gail Tofil, CO-OP Financial Services

Increasing portfolio optimization requires key cardholder data. Learn how to create loyalty by understanding, influencing and measuring cardholder behavior through highly targeted marketing.

MAXIMIZING PROFITABILITY OF YOUR DEBIT CARD PROGRAM

Lynn Kneebone, Director of Sales, CO-OP Financial Services

Understanding how to leverage interchange is vital to maximizing card program profitability. In this session, you will learn how to calculate the true cost of a transaction, where to increase income and minimize expense. We'll discuss why today's payment trends impact interchange earnings and key ways to capture unrealized profit dollars.

"The only constant is change."
Heracilus of Ephesus, Greek Philosopher

Payment Systems Conference Session Highlights

Thursday, October 14

FRAUD TRENDS

John Buzzard, Client Relations Manager, Fair Issac Corporation (FICO)

During this session we'll take a look at the latest trends in ATM card skimming and recent fraud scams. Conference participants will be able to ask questions and learn about best practices to assist in your mission to control fraud and risk.

WHAT'S SO BIG ABOUT SMALL BUSINESS?

Steve Hill, Senior Business Leader, Commercial Sales, Visa Inc.

Ann Farrell, Card Services for Credit Unions (CSCU)

U.S. demographics and economic conditions suggest we are on the verge of rapid acceleration in small business formation. Who will be forming these small businesses and their financial services needs have significant implications for credit unions. While small business owners value the relationship-oriented approach delivered by credit unions, the credit union small business banking market share is modest.

This session will outline, based on recent market research, who small business owners are, what they are seeking from you and how to best reach them.

OPPORTUNITY IN PREPAID CARDS: A TEEN FOCUS

James Brynes, National Accounts, Illinois Credit Union League Service Corporation

We're living in a plastic world; where vending machines, public transportation and nearly all merchants accept plastic for everyday transactions, and cash is becoming known as something your grandmother carried in her wallet. Faced with this prospect, credit unions and parents alike are wondering how best to introduce the temptations of swipe-and-sign purchase technology to their children.

Welcome the world of prepaid debit cards – where you can offer teens flexibility and independence in their purchases while teaching them the financial responsibility associated with a Prepaid Teen Card Program.