



# FiSCA Conference Brings to “The Springs”

Times are tough – for our customers, for our businesses, for our country. As we tighten our belts, professionally and personally, we weigh each financial decision carefully. We cut out the frivolous and make sure we are really getting the most bang for our bucks – when we decide we really do need to spend them.

The FiSCA Conference is an investment in your business and in your industry that you simply cannot afford not to make. Our customers, who have been our lifeblood for more than half a century, are facing more challenges than ever before; because of, among other things, the mortgage crisis, the unemployment rate and new, stringent credit restrictions. Are you meeting these new challenges for them – and with them? Are you anticipating and meeting their new needs? There are other consumers who might find it advantageous to become our customers now. Do you know where to find them? Are you recruiting and welcoming them to your stores and introducing them to your services?

If you cannot answer “yes” to each of these questions there is more you need to know in order to survive and, indeed, thrive, in this climate of change. The Annual Conference program this October has been designed to provide this information to attendees through a wide variety of means: General Sessions, Workshops, Guest Speakers, and an expanded Exhibit Hall, just to name a few.

By way of example, the first General Session will feature Gwenn Bezard, Co-Founder & Research Director of the AITE Group, LLC. If you read the trade press, you will recognize the AITE Group as having researched the space in which we operate from all angles. They have been prolific in issuing studies about our customers, our competition...and ourselves. You will get the benefit of hearing their recommendations for your business, based on what they have learned from their extensive work in our field.

That session will also include the participation of Kimberly Gartner, Assistant Director of the Center for Financial Services Innovation (CFSI), with which FiSCA has partnered on the Small Dollar Loan Dialogue Meeting initiative. The CFSI has also been studying our customers and their financial behaviors and will present you with an in-depth presentation on the financial decision-making processes of our customers.

In the General Session II Panel, *A New View on Banking Relationships*, experts such as Peter Djinis (former FinCEN regulator), Larry Slonina (U.S. Advisory Services), Lisa Arquette (FDIC), bankers and representatives from major trade associations will exchange views on where FSCs and other MSBs currently stand with regard to banks, and what we can expect going forward. Current conditions are requiring banks to cut corners. For many, eliminating our industry from their customer portfolio entirely, and thereby removing a source of regulatory compliance obligations, is viewed as a prudent, albeit a short-sighted, business decision. So the exodus of banks leaving the industry continues, whether by their own choice or due to their own desperate financial conditions. Nowhere else will you find such a gathering of experts discussing reputational risk, examining the perceptions and the realities, and highlighting the opportunities that lie ahead.

General Session III will focus on small dollar lending, including updates on important FiSCA initiatives such as the national Grassroots Campaign and the Counter-Initiative to the FDIC Small Dollar Loan Pilot Program. Findings will be presented that will go a long way toward leveling the playing field with our critics and getting the true facts and figures about our industry and its products disseminated to the public and to the press. It's been a long time coming, and the timing could not be better as we face increased scrutiny and legislative activity at both the state and federal levels. Speakers on these topics will include Dr. Russ O'Haver, Partner/Transfer Pricing, Ernst & Young, Dr. Pat Cirillo of Cypress Research and William Sellery, Washington Representative for FiSCA.

For business and operational specifics, the 2009 Conference will offer more than twenty Workshops on topics such as *Building and Retaining Customer Trust: Image is Everything: How Your Store's Appearance Affects Your Bottom Line; Battleground*



# Critical Industry Insights



EXPANDING THE INDUSTRY'S CULTURE THAT VALUES OUR CUSTOMERS

*States: Lessons Learned in 2009 and What's on the Horizon in 2010; Extending the Life Cycle of Your Customer; and Diversifying Your Company's Product Line to Compete in Today's Marketplace.*

To see new ideas in action, you need only stroll over to the Exhibit Hall where 100 vendor displays will await, providing opportunities to learn about the cutting-edge products and services that are available to owners and operators who are keeping one eye on the future, while maximizing present opportunities.

Moreover, you can experience all of this at the spectacular Broadmoor Hotel, located at the foot of the Rockies, in Colorado Springs, Colorado. The Broadmoor is the longest-running consecutive winner of both the AAA Five-Diamond and the Mobil Travel Guide Five-Star awards. It is located on 3,000 lush acres under the shadow of Cheyenne Mountain and offers an award-winning spa, fitness center, two swimming pools, three outdoor hot tubs, one lap pool; six tennis courts with camps run by Hall-of-Fame member Dennis Ralston; children's programs; 24-hour room service, valet parking, pet-friendly accommodations and 25 specialty retail shops.

The Broadmoor offers the perfect environment in which to think and learn. The stunning views of nearby Cheyenne Mountain and the Colorado Springs skyline will prove beautiful and inspiring to all those who attend. If you are so inspired to try different cuisines, you need not go far, as the Broadmoor presents an impressive choice of dining and lounge options in 18 distinctly different facilities, from fine French and Italian to al fresco American.

Golfers will enjoy the 54 holes of championship golf that can be found within the three courses belonging to the hotel. The East Course served as the site of the 2008 U.S. Senior Open, and the USGA has awarded the Broadmoor the 2011 U.S. Women's Open as well.

If golf is not for you, special tour packages

are being developed for FISCA attendees, which will let you take advantage of nearby wonders. Experience the excitement of Pikes Peak, Cripple Creek, and the Garden of the Gods with a tour or go on your own. Other packages will include a visit to the Air Force Academy. If you prefer to stay close by, there will also be a special package offered for The Spa at Broadmoor, where it is said you will find "the prescription for serenity."

The Broadmoor has been the top-rated FISCA Conference site since the last conference held there in 2004, according to yearly

attendee surveys, and is conveniently located in the center of the United States with air access from two airports – Colorado Springs and Denver International. You can get there from wherever you call home.

The FISCA Conference will give you critical insights, ideas and information that you won't be able to get elsewhere. And in a setting that is unparalleled as well. Expand your horizons and explore new opportunities this October 22-25 at the 21st Annual FISCA Conference in Colorado Springs. ■



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