



107th ANNUAL MEETING

October 1-4, 2023

The Grand America Hotel | Salt Lake City, Utah

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GENERAL INFORMATION

HOTEL

The Grand America Hotel

555 Main Street
Salt Lake City, Utah
(801) 258-6000

ATTIRE

Business casual is recommended for all events.

REGISTRATION

Sunday, Oct. 1	4:30 p.m. – 6:00 p.m.
Monday, Oct. 2	7:30 a.m. – 6:00 p.m.
Tuesday, Oct. 3	8:00 a.m. – 4:00 p.m.
Wednesday, Oct. 4	8:30 a.m. – 2:00 p.m.

GRAND BALLROOM FOYER

SPOUSES & COMPANIONS

Registered spouses/companions are invited to attend all conference sessions and social events. Tickets for individual events are available for purchase by non-registered spouses/companions at the registration desk.

CONFERENCE TEXT ALERTS

Text "AFSA" to 77513 to receive timed alerts about the AFSA Annual Meeting!

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GUEST AMENITIES

WiFi is available throughout the conference.

Network: AFSA

Password: chapmanlaw (case-sensitive)

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Lanyards

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1:1 MEETING TIMES

Brella 1:1 Networking Appointments.

Check the AFSA Events app for more details.

Monday, Oct. 2	4:30 p.m. – 5:30 p.m.
Tuesday, Oct. 3	10:00 a.m. – 10:15 a.m.
	1:00 p.m. – 3:00 p.m.
Wednesday, Oct. 4	10:45 a.m. – 11:00 a.m.

Diamond Level - \$20,000+



iMag & Keynote Speaker

Platinum Level - \$15,000-\$19,999



Vehicle Finance Board Meeting and Mobile App



Level Up Luncheon and Speaker



Refreshment Break
Exclusive



GOLDPOINT

Annual Meeting Dinner,
BOD Meeting

Gold Level - \$10,000-\$14,999



Early Arrival Reception and
General Session: What's Ahead



VF Div. Board/IN Auto
Finance Exec. Dinner
Co-Sponsor



Welcome Reception



VF Div. Board/IN Auto Finance
Exec. Dinner Co-Sponsor



Law Committee Reception
& Dinner; WLC Speaker



Entertainment Sponsor:
Annual Dinner and
VF Div. Board/IN Auto
Finance Exec. Dinner

Silver Level - \$5,000-\$9,999



Session: Economy
Matters Live!



Conference Print
Program



VF Div. Board/IN Auto
Finance Exec./Commercial
Credit Luncheon



Lanyards



Independent Auto
Finance Executives
Breakfast



Wed. Breakout Sessions



Wed. Breakfast



Wed. Breakout Sessions



Annual Meeting
Dinner: Wine



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Welcome
Reception
Entertainment



State Government
Affairs Committee



Law Committee



NETSOL
Independent
Auto Finance
Executives
Meeting



Annual
Meeting Dinner
Decorations



PayNearMe
Tues. Networking
Breakfast



Mon. Executive
Committee



VF Div. Board/IN Auto Finance
Exec. Dinner Reception



ORCC Committee



Women's Leadership
Council Refreshments



solutions
by text

Conference Text Alerts



Annual Meeting Dinner Reception

Bronze Level - \$3,000-\$4,999



PROGRAM SCHEDULE

Sunday, Oct. 1, 2023

4:00 p.m. – 5:00 p.m.

AFSAEF Development Committee

EMBASSY

4:30 p.m. – 6:00 p.m.

AFSA Registration Center

GRAND BALLROOM FOYER

5:30 p.m. – 6:30 p.m.

Early Arrival Reception

GRAND SALON PATIO

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2. When you open Brella.io, enter our event code, annual23
3. Complete your profile! That's it!

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Monday, Oct. 2, 2023

7:30 a.m. – 6:00 p.m.

AFSA Registration Center

GRAND BALLROOM FOYER

8:00 a.m. – 11:00 a.m.

8:00 a.m. – 8:40 a.m.: *Breakfast*

Independent Auto Finance Executives Group

Invitation only

VENEZIA

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defi SOLUTIONS

8:40 a.m. – 11:00 a.m.: *Meeting*

Independent Auto Finance Executives Group

Invitation only

MURANO

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8:30 a.m. – 5:00 p.m.

Law Committee Breakfast/Lunch & Meeting

Invitation only

GRAND BALLROOM A

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The logo for mcglinchey, featuring a stylized 'm' made of three overlapping colored triangles (purple, blue, and green) followed by the word 'mcglinchey' in a bold, lowercase, sans-serif font.

8:30 a.m. – 12:30 p.m.

Leadership Development Program Steering Committee

SAVOY

10:00 a.m. – 12:30 p.m.

AFSA Education Foundation Board/Lunch

SAVOY

12:00 p.m. – 12:45 p.m.

Vehicle Finance Division Board/Independent Auto Finance Executives Group/Commercial Credit Committee Luncheon

VENEZIA

Sponsored by

**BLACK
BOOK**

Monday, Oct. 2, 2023 (continued)

12:30 p.m. – 2:00 p.m.

THE EDGE Advisory Board

SAVOY

12:45 p.m. – 3:00 p.m.

Vehicle Finance Division Board

Invitation only

GRAND SALON

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1:00 p.m. – 3:00 p.m.

Operations Networking Group

MURANO

2:00 p.m. – 5:00 p.m.

National Title Solutions Forum (NTSF)

IMPERIAL C

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DDI Technology

3:15 p.m. – 5:15 p.m.

Executive Committee

VENEZIA

Invitation only

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3:15 p.m. – 4:30 p.m.

Business Partner Advisory Board

MURANO

3:15 p.m. – 5:30 p.m.

Vehicle Commercial Credit Committee

Invitation only

SAVOY

Monday, Oct. 2, 2023 (continued)

4:30 p.m. – 5:30 p.m.

**Marketing & Communications
Networking Group**

VIENNA

5:30 p.m. – 7:30 p.m.

WELCOME RECEPTION

CENTER COURTYARD

Welcome to beautiful SLC! Join us for live music, networking, whiskey tasting and a taste of Salt Lake delicacies.

Reception sponsored by



Entertainment sponsored by



6:30 p.m. – 8:00 p.m.

National Title Solutions Forum (NTSF) Dinner

SQUATTERS PUB

6:30 p.m. – 8:30 p.m.

Law Committee Dinner

MURANO

Invitation only

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**HUDSON
COOK**

6:30 p.m. – 8:30 p.m.

**Vehicle Finance Division Board/Independent
Auto Finance Executives Group
Reception/Dinner**

VENEZIA

Invitation only

Dinner co-sponsored by



Reception sponsored by



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Tuesday, Oct. 3, 2023

6:30 a.m. – 7:15 a.m.

Sunrise Run (3 miles)

LOBBY

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LLP

8:00 a.m. – 4:00 p.m.

AFSA Registration Center GRAND BALLROOM FOYER

Coffee sponsored by



8:00 a.m. – 8:30 a.m.

Networking Breakfast

GRAND BALLROOM C

Sponsored by



PayNearMe

8:00 a.m. – 1:00 p.m.

National Title Solutions Forum

IMPERIAL C

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DDI Technology™
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8:30 a.m. – 10:00 a.m.

OPENING GENERAL KEYNOTE SESSION

GRAND BALLROOM B

President and Chair Welcome



Bill Himpler
President
& CEO
AFSA



Martin Less
AFSA Chair
President &
CEO
Nationwide
Acceptance

Keynote Address with Clint Pulver



Clint Pulver
Leadership,
Retention &
Culture Expert

Clint Pulver is one of the most sought-after leadership experts today. He's also no stranger to the spotlight, even earning an Emmy Award for his segment *Clint Pulver: You're Not A Problem*. He has appeared on "America's Got Talent," and in such feature films as "Napoleon Dynamite," and now on AFSA's main stage! In this engaging keynote, Clint will share his direct research on employee retention and engagement and tell you what you need to create a thriving workplace.

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DSA Awards Presentation

10:00 a.m. – 10:15 a.m.

Refreshment Break

FOYER

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10:00 a.m. – 1:00 p.m.

Law Committee with Lunch GRAND BALLROOM A

Invitation only

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10:15 a.m. – 11:00 a.m.

GENERAL SESSION

GRAND BALLROOM B

Federal & State: What's Ahead

AFSA SVPs Danielle Fagre Arlowe and Celia Winslow keep you up-to-date on everything you need to know inside the Beltway and around the nation. We'll also get updates from the AFSAEF and AFSAPAC.



Danielle Fagre Arlowe
Senior Vice President,
AFSA



Celia Winslow
Vice President
Legal &
Regulatory
Affairs
AFSA

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AFSA Education Foundation Update



Jim Schneider
Chairman,
ASFAEF Foundation Board
EVP and COO
Mariner Finance

AFSAPAC Update



Gary McQuain
COO
1st Franklin Financial

11:00 a.m. – 12:00 p.m.

GENERAL SESSION

GRAND BALLROOM B

Economy Matters Live!

With election politics, the final financial quarter of 2023, holiday shopping, and financial planning for 2024 around the corner, what better time to hear from AFSA Chief Economist Tim Gill and economists from a variety of industries for a discussion tackling the tough fiscal issues. What's in store for the economy in 2024? Will the long- feared recession materialize? Where are interest rates and inflation headed? How will consumer behavior and credit conditions respond to all these forces? Join us for a fast-paced look into the 2024 financial crystal ball.



Tim Gill
Chief Economist
AFSA



Curtis Dubay
Chief Economist,
U.S. Chamber of
Commerce

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Tuesday, Oct. 3, 2023 (continued)

12:00 p.m. – 1:00 p.m.

Networking Luncheon

GRAND BALLROOM C

1:00 p.m. – 2:30 p.m.

AFSA Board of Directors

SAVOY

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GOLDPOINT
SYSTEMS

1:00 p.m. – 3:00 p.m.

Human Resources Networking Group

VIENNA

3:00 p.m. – 4:00 p.m.

BREAKOUT

MURANO

AI Bias with Industry Expert, Ron Guerrier

AI tools like ChatGPT and Bard are revolutionizing the way businesses and individuals communicate and operate. But this new technology is evolving and advancing through human input, which means humans' unconscious bias can make its way into AI-based results. Join industry expert Ron Guerrier and AFSA's Diversity and Inclusion Working Group for a thought-provoking discussion with actionable insights on how to take advantage of AI tools while removing and ultimately avoiding unconscious bias.



Ron Guerrier

*AI & DEI Expert
Former Fortune
500 CIO*

3:00 p.m. – 4:30 p.m.

Vehicle Credit Risk Committee

IMPERIAL C

3:00 p.m. – 4:00 p.m.

BREAKOUT

SAVOY

CFPB & the Installment Lending Industry



Laura Udisdis
*Senior Program
Manager*
CFPB

Laura Udis is the Small Dollar, Marketplace, and Installment Lending Senior Program Manager in the Consumer Financial Protection Bureau's Research, Markets, and Regulations Division. Join her for a dialogue highlighting some of the CFPB's recent activity and insights for AFSA members on the Bureau's review of the traditional installment lending industry.

4:15 p.m. – 6:15 p.m.

Women's Leadership Council

VENEZIA

Invitation only

Nadia Bilchik, President of Greater Impact Communication, is an internationally renowned television personality, communication and professional development training expert, author and keynote speaker.



Nadia Bilchik
*Communications
Expert*

Speaker sponsored by

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Refreshments sponsored by

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6:00 p.m. – 6:30 p.m.

Cocktail Reception

GRAND BALLROOM FOYER

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**WELLS
FARGO**

6:30 p.m. – 8:30 p.m.

ANNUAL MEETING DINNER & ENTERTAINMENT

GRAND BALLROOM C

Experience the excitement of the Olympic dream right before your eyes with the the Flying Aces performing enough flips and turns to garner 10s across the board.

Dinner sponsored by



Wine sponsored by



Decorations sponsored by



Entertainment sponsored by



DINNER MENU

Starter

Spinach Salad

Dried Cranberries, Candied Pecans, Goat Cheese,
White Balsamic Vinaigrette

Entree

Slow Braised Short Ribs

Potato Puree, Maple-Glazed Root Vegetables,
Bordelaise Sauce

Dessert

Gelato Snowballs

Wine

Head High Pinot Noir
Sonoma County, California

Matua Sauvignon Blanc

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Wednesday, Oct. 4, 2023

8:30 a.m. – 2:00 p.m.

AFSA Registration Center

GRAND BALLROOM FOYER

Coffee sponsored by



8:30 a.m. – 9:00 a.m.

BREAKFAST

GRAND BALLROOM B

Enjoy breakfast with colleagues as we open the final day of the 2023 AFSA Annual Meeting.

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9:00 a.m. – 9:30 a.m.

GENERAL SESSION

GRAND BALLROOM B

Rep. Blake Moore

Congressman Moore serves on the House Ways and Means and Budget Committees, and in his first term also served on the Armed Services Committee, all venues crucial to the American economy and AFSA Members. He has been a leading voice on Industrial Loan Corporations (ILCs) and the National Defense Authorization Act packages for FY22 and FY23. He has sought to implement pro-growth bipartisan policies, with the distinction during his freshman term of having four bills signed into law by President Joe Biden.



Rep. Blake Moore
Representative,
Utah's 1st District

9:30 a.m. – 12:00 p.m.

State Government Affairs Committee

GRAND BALLROOM A

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10:00 a.m. – 10:45 a.m.

BREAKOUTS

MURANO

Fraud in the Age of AI

The rapid development and accessibility of generative AI and related technologies has helped criminals exploit the financial services industry in alarming ways. Frank McKenna, Co-Founder of Point Predictive, will share his expertise and provide some live, on-stage examples of how bad actors are probing the defenses of the consumer finance industry and how to remain vigilant in the face of these threats.



Frank McKenna
*Co-founder &
Chief Fraud
Strategist
PointPredictive*

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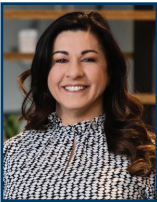
Shared Accountability: HR & Ops

IMPERIAL B

Our panel will discuss how the intersection and interplay between HR and operations plays a huge role in retention and how you can level-up your organization to get and keep happy, productive employees.



Rochelle McClanahan
*CFO/Compliance
Officer
Brundage
Management*



Robyn Jordan
*Head of People
DriveTime*

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10:00 a.m. – 11:30 a.m.

Installment Credit Risk Roundtable

VIENNA

Invitation only

10:45 a.m. – 11:00 a.m.

Refreshment Break

FOYER

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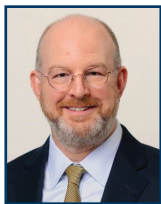


11:00 a.m. – 12:00 p.m.

BREAKOUTS

**Online, Out of Office, and Living on the Edge:
Consumer Trends and their Impact on the
Financial Services Industry** **MURANO**

How are emerging consumer trends impacting lenders, creditors, and benefits providers? How do these same trends impact employee engagement and retention? Join a panel of industry experts to hear statistical insights and share best practices for making the most of the changing consumer landscape.



Moderated by
Tim Gill

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**Unpacking the Supreme Court Calendar:
Predictions and Policy Implications** **IMPERIAL B**

Hear from three seasoned SCOTUS observers and their views on the crucial SCOTUS cases that will be on the docket this fall. From the cases that will affect the financial services and consumer finance industries and expand or draw back the administrative state, to the potential landmark cases that will shape our society's future, be in the know before gavel to gavel coverage kicks into gear.



Kris Kully
Partner
Mayer Brown



John Redding
Partner
Alston & Bird



Marci KAWSKI
Partner
Husch Blackwell

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12:15 p.m. – 1:30 p.m.

**THE Level Up Luncheon with
Paralympian Chris Waddell**

GRAND BALLROOM B

The Level Up Luncheon closes AFSA’s conference year at its Annual Meeting with speakers of diverse backgrounds and experiences who inspire, inform, and entertain our Members. Speakers share insights on leadership, change agency and management, and empower our Members to make a lasting mark for their careers, colleagues, and communities in the coming year and beyond.

AFSA is pleased to welcome 13-time Paralympian Chris Waddell. His historic journey to the roof of Africa, documented in the movie *One Revolution*, reveals the heart and spirit behind an extraordinary achievement of the first almost entirely unassisted arm powered ascent of 19,340-foot Mt. Kilimanjaro. Chris has been a significant voice for people with disabilities, working to create a world where individuals with disabilities are seen for their potential instead of their limitations.



Chris Waddell
*13-time Paralympian
and Founder of
One-Revolution
Foundation*

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1:45 p.m. – 3:45 p.m.

**Operations and Regulatory
Compliance Committee**

GRAND BALLROOM A



2:00 p.m. – 6:00 p.m.

Park City Transfer

GRAND BALLROOM EXIT

Guests will bus to Park City where you can enjoy an afternoon of shopping, tasting, hiking... whatever you choose! You must be pre-registered.

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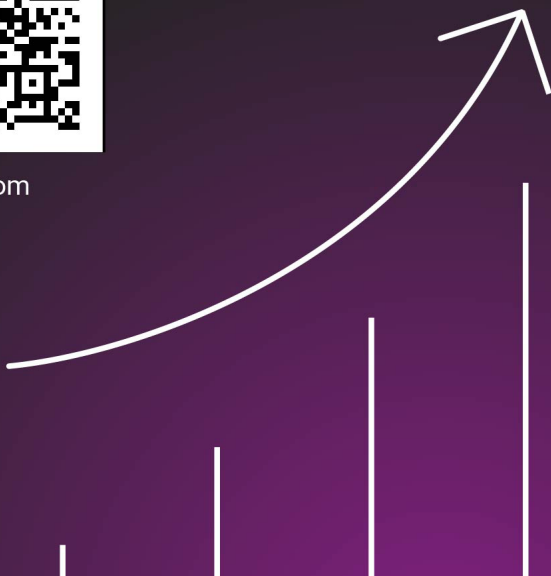
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**AFSA EDUCATION
FOUNDATION**

Brightening Your Financial Horizon

Mark your calendar for FUTURE AFSA EVENTS

2024 Vehicle Finance Conference & Exposition

January 30-February 1, 2024

(held prior to NADA Show)

Bellagio

Las Vegas, Nevada

www.vehicle.afsaonline.org

2024 Independents Conference & Exposition

May 20-23, 2024

(held with AFSA Board of Directors)

Marriott Harbor Beach Resort

Fort Lauderdale, Florida

www.independents.afsaonline.org

The EDGE

June 23-27, 2024

Mercer University

Atlanta, Georgia

www.afsaef.org

Leadership Development Program

August 2024

Kenan-Flagler Business School

University of North Carolina

Chapel Hill, North Carolina

www.afsaef.org

108th AFSA Annual Meeting

October 21-23, 2024

Arizona Biltmore

Phoenix, Arizona

www.afsaannualmeeting.org

2025 Vehicle Finance Conference & Exposition

January 21-23, 2025

(held with NADA Show)

The Roosevelt Hotel

New Orleans, Louisiana

2025 Independents Conference & Exposition

May 20-23, 2025

(held with AFSA Board of Directors)

Hyatt Regency Resort

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