

# CUFINHEALTH™ 23

April 18-20, 2023 | Las Vegas, NV

## About the conference

Join us to explore the credit unions' role in improving people's financial well-being and health. Now in its seventh year, CU FinHealth™ examines how credit unions are measuring their members' financial and well-being, working to improve it and documenting the results. The conference also explores the connections between financial well-being, physical health, payments, technology and advocacy.

We will discuss multi-sector solutions to address the drivers of financial well-being and health, learn from each other's efforts, explore strategies for engaging new partners, and leverage technology to truly improve our members', employees' and communities' financial well-being. CU FinHealth™ 23 is co-hosted by the National Credit Union Foundation, the Cornerstone Foundation and the California & Nevada Credit Union Leagues.

## Important Notes

- The conference will be held at the Cosmopolitan of Las Vegas.
- General sessions and meals will take place in the Nolita conference space.
- Breakout sessions will take place in the Mont Royal conference space.

## Objectives

By the end of this conference, participants will have the opportunity to:

- Understand the current state of financial well-being through research, data, and practitioner perspective.
- Learn how to enhance the member and employee experience with inclusive initiatives and impact measurement.
- Create partnerships through collaborative discussions, activities, and networking opportunities.
- Address industry issues and find the solutions to overcome barriers to financial well-being for all.
- Gather and share resources to enrich programs, strengthen strategic initiatives, and reinforce sustainability plans.
- Discover ways to revolutionize financial health with innovative products, services, and platforms.

To view full speaker information, including bios, please visit [ncuf.coop/cufinhealth](https://ncuf.coop/cufinhealth)

**\*\*All listed speakers are confirmed.**

**\*\*The agenda and topics are subject to change prior to the conference.**

A cooperative partnership between

# Day 1 - Diversity, Equity, Inclusion, and Accessibility (#DEITuesday)

**Registration** 7:30 AM

**Breakfast buffet** 8:00 AM

**Opening Remarks** 9:00 AM

- Gigi Hyland | Executive Director, National Credit Union Foundation
- Courtney Moran | Executive Director, Cornerstone Foundation
- Larry Palochik | Executive Vice President, California & Nevada Credit Union Leagues

**Keynote - Empowering Financial Futures** 9:10 AM

- Jim Nussle | President & CEO, Credit Union National Association

**Panel - Current State of Financial Well-being for Vulnerable Communities** 9:35 AM

Understand how changing demographics in the United States relate to DEI and the work of credit unions.

- Brenton Peck | Director of Financial Services Solutions, Financial Health Network
- Renee Sattiewhite | CEO, African-American Credit Union Coalition
- Victor Corro | CEO, Coopera Consulting
- Zachary Christensen | Co-founder, CU Pride

**Break** 10:15 AM

**Breakout Sessions** 10:30 AM

## **Enhance the IDEA Experience for FWBFA**

Connect with the leading organizations addressing inequities in diversity, equity, and accessibility through research and products. Learn how to reduce financial well-being gaps for the underserved and create opportunities for the financial well-being of your members, employees, community, and credit union.

## **Session 1: Creating an Inclusive Culture for Your Organization**

Consider policies and procedures that foster a diverse workplace by eliminating biases and building rapport. Learn best practices to strategically approach DEI efforts and increase employee engagement in the organization.

- Samira Salem | Vice President of DEI, Credit Union National Association

## **Session 2: Financial Well-being through Product Equity & Accessibility**

Over 50 million Americans do not participate in traditional banking services. Nearly 40 million Americans have used alternative financial services. The unbanked and underbanked population make up over 15% of U.S. households with many living below the federal poverty line, and others struggling to make ends meet. Discover the business case beyond CRA that can increase membership and member financial stability.

- Carlene Ulacia | Senior Manager of Financial Stability, Bank on Suncoast

<b>Lunch</b>	<b>12:00 PM</b>
<b>Panel - Expansion through Equity &amp; Engagement</b>	<b>12:55 PM</b>
What can credit unions do to influence the industry through the cooperative model, advocacy, and a focus on the future? Get an overview of projects and programs from system partners and practitioners that are trailblazing in expansion through DEI for credit unions. Learn ways to reinvest in rebuilding inclusive and equitable credit union communities with MDIs & CDFIs.	
<ul style="list-style-type: none"> <li>• Moderator: Michelle Bonner   Senior Manager, Financial Inclusion &amp; Impact, National Credit Union Foundation</li> <li>• Cathie Mahon   President &amp; CEO, Inclusiv</li> <li>• Hazelmae Overturf   Program Director, Kauai Federal Credit Union</li> <li>• Natasha McAdoo   ACCESS Program Officer, NCUA</li> </ul>	
<b>Highlight - Knowing and Helping Your Membership</b>	<b>1:45 PM</b>
Get an overview of latest projects and grants at the Foundation and learn how you can make an impact in your credit union community.	
<ul style="list-style-type: none"> <li>• Gigi Hyland   Executive Director, National Credit Union Foundation</li> </ul>	
<b>Networking Break</b>	
	<b>2:00 PM</b>
<b>Activity - Walk in my Shoes</b>	
Experience a day in the life of a member in the ALICE population. Define these households and identify their hardships through an interactive social-emotional learning activity that focuses on perspective and empathy, then make decisions to overcome these challenges.	<b>2:40 PM</b>
<ul style="list-style-type: none"> <li>• Carlene Ulacia   Senior Manager of Financial Stability, Bank on Suncoast</li> </ul>	
<b>Workshop - Financial Well-being Solutions for Multicultural &amp; Multigenerational Members</b>	<b>3:00 PM</b>
Review data and learn the benefits of knowing and serving multifaceted consumers with intentionality. Discuss the values of trust and Discover the evolution of product interaction and understand the impact of microenterprise in underserved communities.	
<ul style="list-style-type: none"> <li>• Opal Tomashevskaya   Director of Multicultural Business Strategy, CUNA Mutual Group</li> <li>• Cela Castillo   Research Consultant, CUNA Mutual Group</li> </ul>	
<b>Closing Remarks</b>	<b>4:00 PM</b>
<b>Welcome Reception &amp; Dinner with stations</b>	<b>5:00 PM</b>

## Day 2 - Cooperation

### Breakfast buffet

8:00 AM

### Opening remarks

9:00 AM

Discuss day one highlights, takeaways, and what to expect in future sessions.

- Gigi Hyland | Executive Director, National Credit Union Foundation
- Courtney Moran | Executive Director, Cornerstone Foundation

### Partnering to Empower Youth and Create Future Leaders

9:10 AM

Hear how a local Las Vegas credit union is partnering with an all-girls charter school to foster the next generation of leaders. This session will explore the partnership that not only includes philanthropy, but also highlights a program that delivers financial literacy to students, providing them a foundation for financial well-being.

- Moderator: Larry Palochik | Executive Vice President, California & Nevada Credit Union Leagues
- Speakers: Scott Arkills | President & CEO, Silver State Schools
- Patricia Farley | Board Chair, Girls Empowerment Middle School

### Highlight - FinHealth Fund

9:45 AM

Get updates on the interrelated efforts to support financial well-being for all through workforce readiness, consumer data, and a national repository of resources. Learn how to upskill your employees, embrace a new strategy, and quantify improvements to financial health.

- Jamie Chandler | FinHealth Director, National Credit Union Foundation

### Break

10:15 AM

### Breakout Sessions

10:30 AM

#### Exploring Options Through Collaborative Initiatives

Share statistics and solutions to financial health using a problem-solving approach through research, development, and innovation. Hear what credit unions, system partners, and local credit unions are doing to improve outcomes and build financial health.

#### Session 1: Home is Where the Health Is - Employee Financial Well-Being

Credit union employees experience the same financial stressors as those they serve and, in many cases, are members themselves. Employees require additional support and engagement to improve their financial health, and credit unions are uniquely positioned to support their journey with mutual benefit when they start at home.

- Taylor Nelms | Senior Director of Market Insights & Advisory Services, Filene Research Institute
- Bjorn Larson | Executive Director, Life. Money. You. LLC

#### Session 2: Leverage the Credit Union Difference with Data

Through an in-depth analysis of Equifax data, CUNA has revealed trends in loans that show credit unions remain the most favorable lender.

- Dawit Kebede | Senior Economist, CUNA

<b>Lunch buffet</b>	12:00 PM
<b>Highlight: Personal Story from a Financial Health Practitioner</b>	12:55 PM
<ul style="list-style-type: none"> <li>Brenton Peck   Director of Financial Services Solutions, Financial Health Network</li> </ul>	
<b>Fireside Chat - Assessing Health and Wealth as a Financial First Responder</b>	1:15 PM
<p>Medical debt is the leading debt facing millions of Americans today. Financial health has declined for the first time in 5 years, while the cost of health care continues to grow. Get data and insights from practitioners on how to heal a growing population financially.</p> <ul style="list-style-type: none"> <li>Moderator: Gigi Hyland   Executive Director, National Credit Union Foundation</li> <li>Dr. Michael K. Hole   Executive Director, The Impact Factory</li> <li>Dr. Roderick K. King   Senior VP &amp; Chief DEI Officer, University of Maryland Medical System</li> </ul>	
<b>Networking Break</b>	2:15 PM
<b>Ideation - Financial Well-being for All Roundtable</b>	2:40 PM
<p>Come prepared with findings from your market to share ideas and proven methods that create impact and improve financial well-being for all. Lay the groundwork for credit unions and system partners to address issues, eliminate barriers, and create opportunities for financial empowerment and economic development.</p> <ul style="list-style-type: none"> <li>Courtney Moran   Executive Director, Cornerstone Foundation</li> <li>Supporters: Michelle Bonner, Jamie Chandler, Gigi Hyland, Larry Palochik, Daniel West</li> </ul>	
<b>Closing</b>	4:00 PM
<b>Happy Hour</b>	5:00 PM

## Day 3 - Strategy

<b>Breakfast buffet</b>	8:00 AM
<b>Opening remarks</b>	9:00 AM
<p>Discuss day two highlights, takeaways, and what to expect in future sessions.</p> <ul style="list-style-type: none"> <li>Gigi Hyland   Executive Director, National Credit Union Foundation</li> <li>Larry Palochik   Executive Vice President, California &amp; Nevada Credit Union Leagues</li> </ul>	
<b>Highlight - Innovation in Action</b>	9:10 AM
<p>Get an overview of latest projects and grants at the California and Nevada Credit Union League. Hear from the REACH Conference Pitch Contest Winner and learn how you can make an impact in your community.</p> <ul style="list-style-type: none"> <li>Daniel West   Vice President of Social Impact, California &amp; Nevada Credit Union Leagues</li> </ul>	

## **Lecture - Cracking the Code with Cryptocurrency**

9:30 AM

Overview of blockchain, technology, and cryptocurrency.

- Toju Ometoruwa | Strategist, Coinbase

## **Break**

10:00 AM

## **Panel - Keeping the Competitive Advantage with FinTech**

10:10 AM

FinTech is revolutionizing the industry and raising questions about the future of financing. Hear the current challenges of credit unions from lending to lasting relationships. Get insight from both sides of the coin - a credit startup and a Fortune 500 digital assets company.

- Moderator: Barb Lowman | President, CUNA Strategic Services
- Nathan Pinto | Co-founder & CEO, Credit Mountain
- Toju Ometoruwa | Strategist, Coinbase
- Seth Brickman | CEO, QCash

## **Activity - Set Your Plan in Motion**

11:00 AM

Leverage resources and connections for the next step to developing financial well-being policies and programs at your organization. Get instructions on how to advance your organization's financial well-being initiatives based on steps in the quick start guide created by Filene Research Institute and the National Credit Union Foundation. Come equipped with your mission, vision, and goals, as well as highlights of your strategic plan and financial well-being efforts.

- Gigi Hyland | Executive Director, National Credit Union Foundation
- Taylor Nelms | Senior Director of Market Insights & Advisory Services, Filene Research Institute

## **Closing Remarks & Giveaway**

11:45 AM