



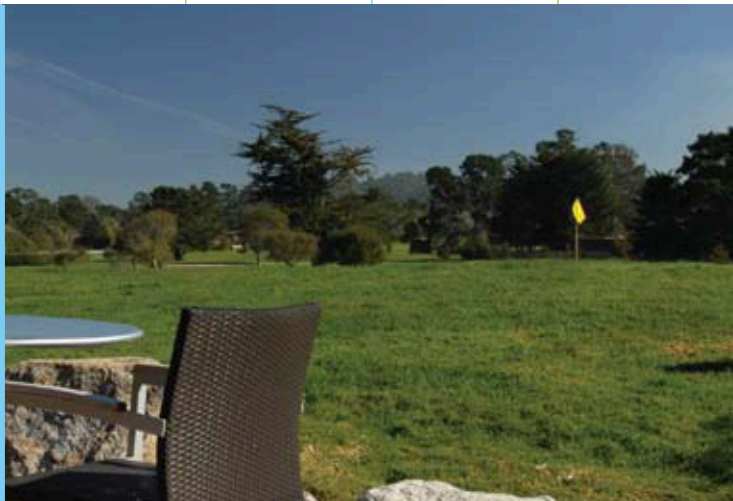
*Credit Union Internal Auditors' Association*

---

# 18th Annual Internal Auditor + Supervisory Committee Conference

August 3rd-6th, 2008  
Hyatt Regency Monterey  
Monterey, California

---





# REGISTRATION INFORMATION

## **Instruction Method**

All conference sessions feature live-group instruction.

## **Who Should Attend**

- Internal Auditors
- Supervisory Committee Members
- Compliance & Security Officers
- Risk Management Personnel
- Directors

## **Prerequisites**

No prerequisites or advanced preparation is required for any of the conference sessions.

## **Continuing Education**

A maximum of 18 Continuing Professional Education (CPE) credits are available for the conference. Credits are awarded based on a 50-minute hour. If your state board has adopted the one-half CPE credit increment rule (equal to 25 minutes), please make the appropriate adjustments to your total credits for those sessions covering a 90-minute, continuous period. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit.

## **Registration Fees**

Save money by registering early! See the attached Conference Registration Form for details. Non-member rates qualify the attendee for a complimentary one-year membership to the CUIAA. For more membership information, visit [www.cuiaa.org](http://www.cuiaa.org).

## **Fee Policies**

All registration fees are payable in advance by check or credit card online through PayPal. The conference fee includes the Sunday Welcome Reception, three breakfasts, two lunches, refreshments, and a conference binder. The Social Attendee fee includes the Sunday Welcome Reception and all breakfasts and lunches.

All program schedule topics, instructors, and social events are subject to change. If a change becomes necessary, the Association will make every attempt to secure an appropriate substitute.

Full refunds will be issued upon receipt of written cancellation requests received by June 1, 2008. A \$50 cancellation fee will be deducted from refund requests received between June 1 and July 1, 2008. No refunds will be issued for requests received after July 1, 2008. No-shows will be responsible for the full fee. Substitute attendees are permitted.

## **Complaint Resolution Policy**

For more information regarding administrative policies such as refunds and complaints, please contact Chris Van Sickle, Conference Director, at (415) 674-4850 or via email at [cvansickle@sffirecu.org](mailto:cvansickle@sffirecu.org).

<b>SUNDAY, August 3rd</b>			
4:00-6:00PM	Registration & Reception		
	<b>Fraud &amp; Security Track</b>	<b>Audit/Compliance Track</b>	<b>Supervisory Committee Track</b>
<b>MONDAY, August 4th</b>			
7:30-8:15AM	Vendor Exhibits & Continental Breakfast		
8:15-8:30AM	Welcome Announcements		
8:30-10:00AM	General Session-Challenges & Opportunities for Auditors & Credit Unions in 2008, Ron Parker, Clifton Gunderson LLP		
10:00-10:15AM	Vendor Exhibits & Refreshments		
10:15AM-1145AM	(A1) Handling a Fraud Investigation: Do's & Don'ts from a CU Perspective Mike Mossel, RSM McGladrey	(B1) Auditing Your Core System, Shane Swanson, Clifton Gunderson Technology Solutions	(C1) Corporate Governance, Andy Kecskes, Business Controls Consulting
11:45-1:00PM	Luncheon: Vendor Appreciation		
1:00-2:30PM	(A2) The Year in Review: Major Risks Encountered During the Past Year, Rod Terauchi, CUNA Mutual Group	(B2) Enterprise Wide IT Risk Assessment, Rich Griesser, Clifton Gunderson Technology Solutions	(C2) Understanding Key Financial Concepts, Ron Parker, Clifton Gunderson LLP
2:30-2:45PM	Vendor Exhibits & Refreshments		
2:45-4:15PM	General Session-Legal Update, Eric North, Moore Brewer Jones Tyler & North		
<b>TUESDAY, August 5th</b>			
7:30-8:15AM	Vendor Exhibits & Continental Breakfast		
8:15-8:30AM	Announcements		
8:30-10:00AM	General Session-Regulatory Exam Hot Topics, Mimi Cadzow, NCUA		
10:00-10:15AM	Vendor Exhibits & Refreshments		
10:15-11:45AM	(A3) Continuous Auditing, Jon Bebeau, President, CastleGarde	(B3) Risk Based Audit Plan, Sue Trotter, Educational Employees CU	(C3) Emerging Risks that All Supv Comm Members Should Be Monitoring, Ron Terauchi, CUNA Mutual Group
11:45-1:00PM	Luncheon: Annual Meeting		
1:00-2:30PM	(A4) Case Presentation for Law Enforcement and Criminal Prosecution, Pat Beaty, Pacific Marine CU	(B4) Business Lending: Controls and Reporting, Dan Hutchison, CU Business Group	(C4) The Rules Are Clear-You Must Work with Your Outside Auditors... Here's How!, Dan Moulton, McGladrey & Pullen
2:30-2:45PM	Vendor Exhibits & Refreshments		
2:45-4:15PM	General Session-Brand You-Achieving Success and Satisfaction in an Extraordinary Career and Life, Jeff Rendel, Rising Above Enterprises		
<b>WEDNESDAY, August 6th</b>			
7:30-8:15AM	Continental Breakfast		
8:15-8:30AM	Announcements		
8:30-10:00AM	General Session-Hot Buttons for Compliance Audits-Getting Rid of Non-Compliance, Mary Lou Heighes, Compliance Plus, Inc.		
10:00-10:15AM	Refreshments		
10:15-11:45AM	General Session-Complex Relationships Between Internal Audit, Supervisory Committee & Executive Management, Hal Carroll, President/CFO, San Jose CU		
11:45AM	Closing Remarks		

# CONFERENCE PROGRAM & SESSION SUMMARIES

IA= Internal Auditors; SC= Supervisory Committee Members; CO= Compliance Officers; SO= Security Officers;  
RM= Risk Management Personnel; DI= Directors

---

## MONDAY, AUGUST 4, 2008

### 8:30AM-10:00AM: GENERAL SESSION

Challenges & Opportunities for Auditors & Credit Unions in 2008

*Ron Parker, Clifton Gunderson LLP*

Who: IA, SC, CO, SO, RM, DI    Level: Basic    Field of Study: Specialized Knowledge & Applications

Session Description: This session will discuss the challenges that credit union management and auditors faces for 2008 including economic, regulatory and legislative issues that will be impacting credit unions.

Attendees will learn:

- How economic, regulatory and legislative challenges can add more value and efficiencies to your credit union processes and member service.

*RONALD (RON) T. PARKER is a certified public accountant and partner at Clifton Gunderson, LLP. He has been involved with credit unions for more than 35 years and actively engaged in public accounting for more than 30 years. Having served on credit union boards and supervisory committees, as well as working with hundreds of credit unions in an audit and consulting capacity, Ron is uniquely familiar with the challenges credit unions face.*

*As past chairman of the American Institute of Certified Public Accountants Credit Union Committee, Ron was also a member of the AICPA Credit Union Conference Planning Committee. He has worked with officials at NCUA, the National Association of State Credit Union Supervisors (NASCUS), CUNA and other state and national credit union organizations. He is currently serving on the CUNA Accounting Advisory Task Force.*

### 10:15AM-11:45AM: FRAUD & SECURITY TRACK

Handling a Fraud Investigation: Do's and Don'ts from a CU Perspective

*Mike Mossel, RSM McGladrey*

Who: IA, CO, SO, RM    Level: Basic    Field of Study: Specialized Knowledge & Applications

Session Description: Mike Mossel's internal audit career has delivered him to some grisly scenes in the credit union world. If you think fraud can't happen to you, listen to him sift through the evidence, sharing diabolical details of how these crimes were perpetrated.

Attendees will learn:

- What you can do to help ensure an effective, thorough investigation.
- Various useful learning points from several post mortems.
- Cost-effective, implementable action steps to incorporate into your Fraud Procedures.

*MIKE MOSSEL is the Managing Director of Internal Audit Services within the Risk Management Group for RSM McGladrey, Inc. With over 30 years of internal auditing and consulting experience, 18 of which have been devoted exclusively to credit unions, Mike is responsible for overseeing the firm's Internal Audit Services practice at the national level. He is experienced in all aspects of credit union operations and controls, and has a strong understanding of branch and support operations, loan delivery channels, vendor management, fraud-related matters, share products, administration controls and human resources. Mike's previous experience has included directing the entire internal audit function for two large credit unions in Southern California, and he has participated in a variety of national credit union conference internal audit panels.*

*Mike is a Certified Bank Auditor (CBA), Certified Fraud Examiner (CFE), Certified Financial Services Auditor (CFSA) and Certified Risk Professional (CRP). He is also a member of the National Society of Chartered Bank Auditors, the Institute of Internal Auditors, and the National Association of Certified Fraud Examiners. Mike has a Bachelor of Science in Business Administration from the University of Phoenix.*

### **10:15AM-11:45AM: AUDIT & COMPLIANCE TRACK**

Auditing Your Core System

*Shane Swanson, Clifton Gunderson Technology Solutions*

Who: IA, CO, SO, RM    Level: Basic to Intermediate    Field of Study: Auditing & Assurance

Session Description: Core processing systems and applications are the business critical systems within your credit union and arguably the least understood. This can lead to significant control weaknesses resulting in the potential for data loss or disclosure up to and including financial loss or fraud and potentially reputation loss and exposure. Whether you operate an in-house system and application, or utilize a hosted system and application by one of the major vendors, there are a number of areas within the operating system and application that require your scrutiny and vigilance.

Attendees will learn:

- The unique areas of responsibility for user organizations' running either in-house systems or hosted systems.
- How to quickly examine your provider's SAS No.70 Report on Controls to identify and understand potential weaknesses and/or vulnerabilities within your core system and application.
- How to conduct a self-assessment of your core operating system and application prior to external auditors and/or regulators arriving onsite.
- Tips and tricks when performing your self-assessment.
- Receive a self-assessment audit program and accompanying control questionnaires.

*SHANE SWANSON is a Senior Consultant IT Security for Clifton Gunderson Technology Solutions, a nationwide provider of information security and audit services for financial institutions, federal government agencies, and health care organizations. His areas of specialization include audit and assessment for general controls, core application audit and security, Unix audit and security, social engineering and BCP/DRP.*

*Shane obtained his first certification by the National Security Agency in INFOSEC Assessment Methodology (IAM). He is also a Certified Information Systems Security Professional (CISSP) and a Certified Information Systems Auditor (CISA). Shane graduated from Northern Arizona University with a Bachelor of Arts degree in Philosophy.*

## **10:15AM-11:45AM: SUPERVISORY COMMITTEE TRACK**

Corporate Governance

*Andy Kecskes, Business Controls Consulting*

Who: IA, SC, DI Level: Basic to Intermediate Field of Study: Management

Session Description: This session will go over the things a Board of Directors and Supervisory Committee should be looking for in the area of corporate governance. This will include a look at management's character, integrity, ethical values, code of conduct, and competence.

Attendees will learn:

- What the Board and Committee responsibilities are and how active they should be in their oversight of the credit union.
- What a sound control environment is for staff that has been given the appropriate authority and responsibility to carry out their jobs.

*ANDY KECSKES has over 20 years of financial institution internal audit experience and is now an independent internal controls analyst performing internal audit services through his company, Business Controls Consulting. He has also provided Sarbanes-Oxley examination services to a number of publicly held companies giving him a broad base of experience in the areas of corporate governance. He is currently the Internal Auditor for San Diego Metropolitan CU.*

*Andy has a Masters of Business Administration from Golden Gate University and a Masters of Arts – Management from National University. He is a Certified Internal Auditor and a Certified Financial Services Auditor. He has been associated with CUIAA for over 17 years and has served on the Board of Governors many of those years, including the Chairperson's position.*

## **1:00PM-2:30PM: FRAUD & SECURITY TRACK**

The Year in Review: Major Risks Encountered During the Past Year

*Rod Terauchi, CUNA Mutual Group*

Who: IA, CO, SO, RM Level: Basic to Intermediate Field of Study: Auditing & Assurance

Session Description: This session is a detailed discussion of the major risks and potential exposures encountered during the past year. Bring your own credit union's risk and loss stories and experiences to share with your internal audit peers to learn and prepare yourselves for the next inevitable round of new risks and loss areas surely to follow.

Attendees will learn:

- How to develop a mindset and framework for dealing with fraud.
- What fraud solutions work and which ones don't.
- What Internal Auditors' responsibilities should be in managing these risks.

*ROD S. TERAUCHI is a Risk Manager for the Credit Union Protection Group, the property and casualty company of the CUNA Mutual Group. Rod is responsible for assisting credit unions in identifying areas of risk in their operations and recommending appropriate controls to reduce exposure to loss. One facet of Rod's responsibilities is the completion of the Fidelity Analysis Program, which helps detect on-going embezzlements in credit unions. Rod has a Bachelors Degree in Accounting (with Honors) from Golden Gate University and a Masters of Business Administration Degree in Finance from the University of California at Berkeley. Prior to joining CUNA Mutual Group in 1993, he served in various accounting and internal auditing management positions for nineteen years in the San Francisco, California area. He holds the Certified Internal Auditor, Certified Information Systems Auditor, and the Certified Bank Auditor professional designations.*

### **1:00PM-2:30PM: AUDIT & COMPLIANCE TRACK**

Enterprise Wide IT Risk Assessment

*Rich Griesser, Clifton Gunderson Technology Solutions*

Who: IA, SC, CO, SO, RM, DI    Level: Basic to Intermediate    Field of Study: Auditing & Assurance

Session Description: The explosive growth of technology and information systems has created a potentially dangerous operating environment in which the old tactical approach to risk mitigation no longer applies. In this environment, implementing a strategic enterprise approach into your risk management process will be critical. This session will explain why a thorough, proactive enterprise risk assessment is a crucial step in maintaining an effective and meaningful security program.

Attendees will learn:

- How to identify the tools and processes your credit union will need to protect your members' information and privacy.

*RICH GRIESSER is a Senior Manager, Information Security Consulting with Clifton Gunderson Technology Solutions for the Arizona Client Service Center and is responsible for the Information Security and Network Infrastructure Consulting areas in Arizona, California, New Mexico and Nevada. His primary focus is assisting clients in understanding and documenting their information security weaknesses. For the past 17 years, Rich has focused in the financial institution industry specializing in information security and risk management.*

*Rich is an information systems auditor specializing in information security assessments, risk management and oversight and security awareness training. He is a Certified Public Accountant (CPA), Certified Information Systems Auditor (CISA), Certified Information System Security Professional (CISSP) and Microsoft Certified Systems Engineer (MCSE). He is also a member of the American Institute of CPAs (AICPA), Information Systems Audit and Control Association (ISACA), and the International Information Systems Security Certification Consortium (ISC2). He also holds a dual degree in Accounting and Finance from the University of Arizona.*

### **1:00PM-2:30PM: SUPERVISORY COMMITTEE TRACK**

Understanding Key Financial Concepts

*Ron Parker, CPA, Clifton Gunderson LLP*

Who: IA, SC, DI    Level: Basic to Intermediate    Field of Study: Accounting, Auditing & Assurance

Session Description: Understanding financial statements, key financial ratios and trends is essential in order for the Supervisory Committee to effectively perform its monitoring and oversight role.

Attendees will learn:

- How to translate numbers into knowledge and information to better understand the financial performance of the credit union.
- Potential risks associated with financial results.

### **2:45PM-4:15PM: GENERAL SESSION**

Legal Update

*Eric North, Moore Brewer Jones Tyler & North*

Who: IA, SC, CO, RM, DI    Level: Basic    Field of Study: Specialized Knowledge & Applications

Session Description: Provides an update on recent legislative and regulatory changes affecting credit unions.

Attendees will learn:

- A preview of important upcoming changes.
- Best practices, challenges, and advice regarding compliance with laws and regulations.

*ERIC M. NORTH represents the interests of credit unions with respect to both general business and litigation matters. He has assisted credit unions with respect to contract negotiations and review, elections and governance issues, policy and procedure development, and regulatory matters, and has represented the interests of credit unions with respect to civil and bankruptcy matters in California state courts, in California and Arizona (pro hac vice) federal courts, and before the Ninth Circuit Court of Appeals.*

*Eric also devotes a significant portion of his time to the training of credit union professionals from across the country with respect to the laws and regulations that govern them. In cooperation with credit union leagues and associations from almost every state and the District of Columbia, and with CUNA, Eric, through his separate "NorthLegal Training and Publications," presents local "Legal Update," "Bankruptcy," "Privacy," and other seminars, monthly NorthLegal Webinars, and annual NorthLegal Bankruptcy Conferences. Eric graduated cum laude from the University of West Los Angeles in 1984, and is a member of the American Bankruptcy Institute.*

---

### **TUESDAY, AUGUST 5, 2008**

#### **8:30AM-10:00AM: GENERAL SESSION**

Regulatory Exam Hot Topics

*Mimi Cadzow, NCUA*

Who: IA, SC, CO, SO, RM, DI    Level: Basic to Intermediate

Field of Study: Accounting, Auditing & Assurance

Session Description: This session will discuss the current regulatory climate and key regulatory issues affecting the credit union industry. It will include what the regulatory examiners may be focusing on during their examinations and ideas for dealing with pressing regulatory issues for the credit unions.

Attendees will learn:

- Unique management products that the HELOC is behind.
- Uninsured shares.
- ALLL, including economic factors.

*MIMI CADZOW has been an NCUA Principal Examiner for 20 years in Region V. As a subject matter examiner, her experience includes record keeping and internal control areas. She attended Chaminade University of Honolulu, where she received her Bachelors Degree in Business Administration, in 1985.*

### **10:15AM-11:45AM: FRAUD & SECURITY TRACK**

Continuous Auditing

*Jon Bebeau, President/CEO, CastleGarde*

Who: IA, SC, CO, SO, RM, DI    Level: Basic to Intermediate    Field of Study: Auditing & Assurance

Session Description: The Risk Assessments and Operational Audits were completed yesterday, exposures were found to be minimal. Upgrades were performed today....and the system will be compromised tonight. Current operational audits and risk assessments are traditionally based on point-in-time auditing methodologies. In today's dynamic credit union environment, changes are always in the works. Will your current auditing techniques and controls protect the credit union from compromise? This session will discuss the emerging trends in Continuous Auditing and the potential impact on your organization.

Attendees will learn:

- How your credit union can benefit from new emerging technologies, techniques, and controls to manage your Continuous Auditing processes.

*JON M. BEBEAU , CISA, CISSP, CISM has over 30 years of technology management background having founded several technical services and Application Service Provider (ASP) companies located in Tampa, Florida. As a former Vice President of a Dun and Bradstreet operating company, Jon had worldwide experience in the areas of managing computer software systems, software development and delivery systems, and financial management systems and services. His key focus is leveraging technology in new and innovative ways that provide higher value and service to our current and future clients.*

### **10:15AM-11:45AM: AUDIT & COMPLIANCE TRACK**

Risk Based Audit Plan

*Sue Trotter, Educational Employees CU*

Who: IA, SC, CO, SO, RM, DI    Level: Basic to Intermediate    Field of Study: Auditing & Assurance

Session Description: Are you still auditing teller cash on Monday, share withdrawals on Tuesday, loan documentation on Wednesday, and petty cash on Thursday? Are you staying awake at night wondering "what you missed?" This session will provide practical guidance and tools to help ensure your audit plan can respond to the changing risks to your credit union. You will learn how to focus your efforts and resources on the significant risks that drive your business thereby mitigating risks and adding value to your credit union.

Attendees will learn:

- COSO ERM model
- Key components of risk assessments
- Risk management and corporate governance

*SUSAN (SUE) TROTTER began her career in the financial industry when the standard storage device was a 5 ¼" floppy disk. An internal auditor since 1989, and a Certified Bank Auditor since 1994, she has been with Educational Employees Credit Union (Fresno, CA) since 2000. Sue received her BA in Sociology from California State University, Fresno. She has been a member of CUIAA since 2001.*

### **10:15AM-11:45PM: SUPERVISORY COMMITTEE TRACK**

Emerging Risks that All Supervisory Committee Members Should Be Monitoring  
*Rod Terauchi, CUNA Mutual Group*

Who: IA, SC, RM, DI    Level: Basic to Intermediate    Field of Study: Management, Auditing & Assurance  
Session Description: This session will include a high-level discussion of the major risks and exposures encountered during the past year. Bring your own credit union's risk and loss stories and experiences to share with your supervisory committee peers. Discuss the responsibilities of the supervisory committee members when a major risk or loss arises.

Attendees will learn:

- How to coordinate your efforts with the other members of your risk response team in effectively dealing with each new risk or loss area that is surely to come.

### **1:00PM-2:30PM: FRAUD & SECURITY TRACK**

Case Presentation for Law Enforcement and Criminal Prosecution  
*Pat Beaty, Pacific Marine CU*

Who: IA, CO, SO, RM    Level: Basic to Intermediate    Field of Study: Specialized Knowledge & Applications  
Session Description: This session will discuss the process and detail the important steps for presenting a case for criminal prosecution to ensure your credit union is protected.

Attendees will learn:

- How to develop a case for criminal prosecution, including interviewing, collection of evidence, subpoenas, declarations, restitution and the recovery of losses that resulted from theft or fraud.

*PAT BEATY is a former U.S. Marine, Police Officer and a Retired San Diego County Sheriffs Deputy. His 28 years of law enforcement and investigative experience includes Detentions, Patrol, Traffic, Traffic Investigations, Training Officer, Criminal Investigator, Asset Recovery Specialist, Private Investigator, Bail Recovery Agent, Insurance Investigator and Financial Crimes Investigator.*

*In 2005, he was hired by Pacific Marine Credit Union as a Risk Management Specialist and shortly after that he was promoted to his current position as the Risk Management Officer. His duties include, security, BSA, OFAC internal and external theft, the investigation of financial crimes and he is the direct liaison officer with local, state and federal law enforcement and prosecutors.*

*Pat is a member of the San Diego County Deputy Sheriffs Association, Association of Certified Fraud Examiners, and the California Financial Crimes Investigators Association. In May 2008 he was awarded with the prestigious California Financial Crimes Investigators Associations, State Civilian Investigator of the Year Award for his investigation, federal indictment and conviction of a former Marine Administration Clerk who stole the identities of thirty of his fellow Marines while they were serving in Iraq.*

### **1:00PM-2:30PM: AUDIT & COMPLIANCE TRACK**

Business Lending: Controls and Reporting

*Dan Hutchison, CU Business Group*

Who: IA, CO, SO, RM    Level: Basic to Intermediate    Field of Study: Specialized Knowledge & Applications

Session Description: This session will provide detail on understanding the Business Loan Policy and the Participation Policy and will focus on various areas related to business lending internal controls and reporting processes.

Attendees will learn:

- How to monitor maximum balances, concentrations and other required numbers.
- How to review documents, authorized approvals, and all the necessary elements within credit presentations.
- Risk Grades, Management Oversight, Annual Reviews, and Tickler Systems.
- Checks and balances built into the booking process.
- Warning signs in the portfolio.

*DAN HUTCHISON is a VP/Senior Business Services Officer for CU Business Group. His experience of over 35 years in the financial industry brings both credit union and banking expertise to the position. Prior to joining CUBG he spent 1½ years at Redwood Credit Union, a \$1.3 billion institution in Northern California, where he managed the business lending, deposits and sales to Redwood's 100,000+ members. Before that, Dan spent 30+ years at large national banks and smaller community banks. As a senior banking officer, credit administrator, and special assets manager, Dan gained extensive experience in all types of term loans, lines of credit, equipment loans, and commercial real estate, letters of credit and SBA loans. Dan has taught a variety of courses in both banks and credit unions and specializes in consulting with credit unions on all aspects of business services.*

### **1:00PM-2:30PM: SUPERVISORY COMMITTEE TRACK**

The Rules Are Clear- You Must Work with Your Outside Auditors...Here's How!

*Dan Moulton, McGladrey & Pullen*

Who: IA, SC, CO, DI    Level: Basic to Intermediate    Field of Study: Management

Session Description: You have selected your outside auditor - now what? A big part of selecting your audit firm is assuring that they will be there for you once the contract is signed. New auditing standards have taken the responsibility for communication between the Audit Committee and the outside auditor to a higher level. No longer can both parties assume they are each performing their duties...they must prove it.

Attendees will learn:

- What to look for when selecting your outside auditor.
- What to expect before, during, and after the audit.

*DAN MOULTON, CPA, is the partner-in-charge of the Dallas office of McGladrey & Pullen's National Credit Union Division, where he directs audit and consulting services for credit union clients. His expertise is well known in fraud investigation, accounting systems, and technical issues.*

*Dan has served as vice-president and director of auditing services for the Texas Credit Union League. He is a member of the American Institute of Certified Public Accountants and the Texas Society of Certified Public Accountants, and is a graduate of the University of Vermont with a Bachelor of Science in Accounting.*

**2:45PM-4:15PM: GENERAL SESSION**

Brand You- Achieving Success and Satisfaction in an Extraordinary Career and Life

*Jeff Rendel, Rising Above Enterprises*

Who: IA, SC, CO, SO, RM, DI Level: Basic Field of Study: Management, Personal Development

Session Description: A personal brand is more than a good impression, getting noticed, and putting your nose to the grindstone. A personal brand encompasses your individual integrity, professional presence, communications skills, and leadership abilities. "Brand You" embraces the unwritten rules of life, the real truths you need to know in order to build the kind of personal brand that shouts "headed for the top" – in and out of the office. "Brand You" replaces worn-out, ineffective practices with advantageous behaviors that yield spectacular results – Control of your destiny, realization of your ambitions, and a life full of energy and integrity.

Attendees will learn:

- How your choices, reactions, and habits in life impact where you are today and where you will be tomorrow.

*JEFF RENDEL, CSP, brings a wealth of education, knowledge, and experience to the platform for your corporation or association. With experience as a federal regulator, financial executive and Congressional lobbyist, Jeff knows business and, especially, the financial services' marketplace.*

*As a federal regulator with the United States Treasury's Office of the Comptroller of the Currency, Jeff examined a wide array of the nation's banks. In this capacity, Jeff worked with all levels of senior management assisting them in developing sound operations, expanded business development, and impressive financial performance.*

---

**WEDNESDAY, AUGUST 6, 2008****8:30AM-10:00AM: GENERAL SESSION**

Hot Buttons for Compliance Audits – Getting Rid of Non-Compliance

*Mary Lou Heighes, Compliance Plus, Inc.*

Who: IA, SC, CO, SO, RM, DI Level: Basic to Advanced Field of Study: Auditing & Assurance

Session Description: In this session, we will explore various topics on the minds of examiners today which will impact your credit union. Is your credit union ready?

Attendees will learn:

- How one bad real estate rescission notice can ruin your whole day.
- New FACTA program requirements, including address discrepancies and ID Theft Red Flags.
- Security Program Requirements.

*MARY LOU HEIGHES has been involved in the credit union movement since 1989. Her areas of expertise involve general operations, lending, collections, marketing, and compliance. She is a CUNA-certified Credit Union Compliance Expert (CUCE) and is President of Compliance Plus, Inc., which provides compliance, training, strategic planning, and consulting services to credit unions. Mary-Lou was the Senior Research and Information Consultant for the California/Nevada Credit Union League where she worked for seven years answering credit union compliance and operational questions and producing bulletins for member credit unions on operational and regulatory changes, and worked closely with the legal department on statutory changes affecting credit unions.*

## **10:15AM-11:45AM: GENERAL SESSION**

Complex Relationships between Internal Audit, Supervisory Committee & Executive Management  
*Hal Carroll, President/CFO, San Jose CU*

Who: IA, SC, CO, SO, RM, DI Level: Basic Field of Study: Management, Ethics and Personal Development  
Session Description: This session will discuss the unique and often complex relationships that exist between Internal Audit, Supervisory Committee, and Executive Management.

Attendees will learn:

- Understanding the Roles (both official and unofficial)
- How to build strong respectful relationships
- Best and Worst Practices
- How to establish and foster respectful reporting relationships
- How to avoid the "Gotcha" mentality
- How to avoid communication mistakes
- What do you do if you have personality conflicts
- How to get yourself fired

*HAL CARROLL is the President and CFO of San Jose Credit Union. Prior to joining SJCUCU, Hal was a Partner in the San Francisco office of McGladrey & Pullen, LLP and also a partner with O'Rourke Sacher & Moulton, PC, CPA's when they merged into McGladrey & Pullen in August 2001. McGladrey & Pullen is the nations leading credit union CPA firm with over 700 current credit union audit clients of which 250 have assets in excess of \$100 million. He joined O'Rourke Sacher and Moulton in September 1978.*

*Hal oversaw auditing and consulting services to over 75 credit unions in five states, ranging in size from \$3 million to over \$3 billion in assets. He frequently consulted with credit unions in areas, such as, fraud investigations, information system internal controls, strategic planning, peer group benchmarking, and internal auditing. Hal was a member of the firm's Best Practices committee, audit program committee and technical research committee. Hal was also a member of the AICPA Credit Union Committee.*

*Hal received his Bachelors of Science in Business Administration (Accounting Concentration) at California Polytechnic State University at San Luis Obispo in 1978. He holds a CPA license in California, Oregon, Washington, Montana, Alaska, and Michigan and is a member of the American Institute of Certified Public Accountants (AICPA) and the California Society of Certified Public Accountants.*

# CONFERENCE INFORMATION

## Location

Monterey is a spectacular coastal community located 115 miles south of San Francisco. Visitors from around the world come to Monterey to experience its natural beauty, cultural resources and rich historic past, which includes Spanish exploration dating back to 1542, and the establishment of the San Carlos Cathedral by Father Junipero Serra in 1770. It was the site of Alta California's capital under Spain and later Mexico, and the place where California statehood began in 1849.

Monterey features a dazzling waterfront along the Monterey Bay National Marine Sanctuary, a lush urban forest, a rich array of historic and cultural resources, museums, gardens, and recreational activities throughout the year. It is the home of the world-class Monterey Bay Aquarium, located on the street immortalized in John Steinbeck's novel Cannery Row, and features renowned events such as the annual Monterey Jazz Festival. Many wonderful restaurants, galleries and shops can be found sprinkled among its various shopping districts.

## Accommodations

Experience a hidden gem at the Hyatt Regency Monterey ([www.monterey.hyatt.com](http://www.monterey.hyatt.com)). Warm, inviting colors and fireplaces throughout make you feel relaxed and at home, while the many exciting activities at our luxury resort beckon you to come and explore. Play a round on Pebble Beach Company's championship Del Monte Golf Course, or perhaps a tennis lesson and game is more your style. Take a dip in the pools, followed by a pampering massage. Enjoy a wide array of dining choices including our new signature restaurant, TusCA Ristorante, and our inviting Fireplace Lounge. Whether traveling on business or with the family, you'll delight in the deluxe amenities and unmatched service that await you at our Monterey, California resort.

The Hyatt Regency Monterey is located at 1 Old Golf Course Road, Monterey, CA 93940. Call 831-372-1234 or 800-233-1234 and book your room today at the low rate of \$195 per night\*. **Be sure to mention 'Credit Union Internal Auditors' Association Conference'**. To reserve online, enter the dates of the conference, and enter **G-CUIA** under "Group/Corporate #" to receive the special conference rates:

- \$195 single/double occupancy
- \$210 triple occupancy
- \$225 quadruple occupancy



\*Room prices are per night and do not include taxes and incidentals. Discounted rates are available for the period of January 1 to July 8, 2008. After the discount block sells out or it is after July 8, 2008, there is no guarantee you will receive the discount rate. Standard room rates may apply and could be significantly higher.

## **Transportation**

TO/FROM MONTEREY PENINSULA AIRPORT:

Taxi: The ride will take approximately five minutes. Cost: About \$7.00 plus gratuity

Bus: Local transportation via Monterey Salinas Transit. Cost: \$2.00 each way

Note: Direct flights are available from Denver, CO; San Francisco, CA; Phoenix, AZ, Salt Lake City, UT; and Las Vegas, NV.

TRANSPORTATION TO/FROM SAN JOSE AND SAN FRANCISCO AIRPORTS:

Monterey/Salinas Airbus- provides airport shuttle service between Monterey, San Jose, and San Francisco. Advance reservations are required. Call 888-883-2871 or visit [www.montereyairbus.com](http://www.montereyairbus.com) for schedule and reservations. Cost: \$30.00 each way

## **Directions**

TO THE HYATT REGENCY MONTEREY FROM MONTEREY PENINSULA AIRPORT

- Exit airport onto Olmsted Rd. and turn RIGHT onto Garden Rd.
- At the end of Garden Rd., turn LEFT onto Mark Thomas Dr.
- At the next stoplight turn LEFT onto Old Golf Course Rd.

FROM SAN JOSE AND SAN FRANCISCO AIRPORTS

Take Highway 101 South until you arrive at 156 West turn off, which will be labeled "Monterey Peninsula". Veer right onto 156 West which will turn into 1 South. Exit Highway 1 at the Del Monte/Pacific Grove exit and follow until the 3rd signal labeled "Sloat" and turn left. Go ½ mile until "Sloat" ends at the driveway of the Hyatt. Continue through the signal labeled "Mark Thomas" and veer right at the top of the hill.

FROM THE GREATER LOS ANGELES AREA

Take 405 North until it meets the 5 North and stay on the 5 North for approx. 2 ½ hrs. Exit on 46 West toward Paso Robles. Exit 46 West at the 101 North. From 101 North, take Highway 68 West (Salinas exit) and continue to Main St., turn left (you are now on Highway 68). Continue through Salinas to Monterey Airport (Olmsted Rd.) and turn right. Take the next left (Garden Road) and continue to Mark Thomas Dr.; take another left. At the next light, make a left turn and follow the road up the hill to the Hyatt.

## **Parking**

Abundant, complimentary self-parking is available in outdoor parking areas for your convenience. Limited covered parking is also available in the Conference Center.

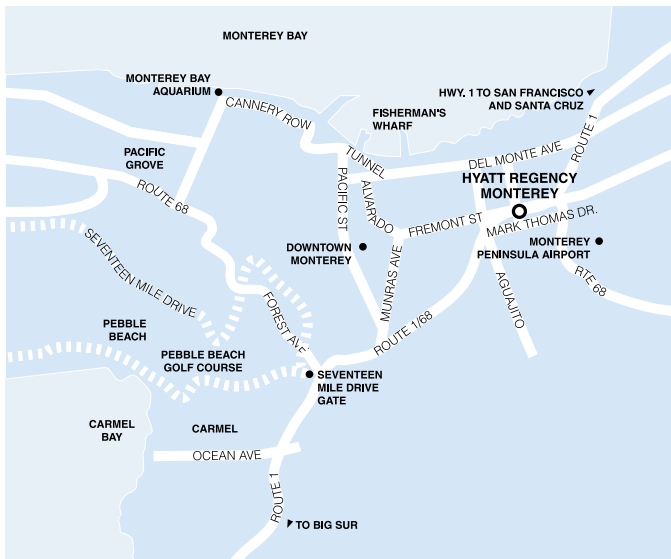
## **Attire**

The attire for the conference program is business casual. Weekend casual attire is suitable for the social events. Eveningwear may be dressier in the area's more upscale restaurants. You will be most comfortable if you layer your clothing, as conference room temperatures may vary. Average outdoor temperatures in August range from 50 to 70° F.

## **Sunday Welcome Reception & Registration 4:00 PM – 6:00 PM**

Begin your conference experience by meeting old friends and making new ones during the Welcome Reception at the Hyatt Regency Monterey's Oak Tree Room located in the Conference Center (bottom floor).

Registration will be held in the Mark Thomas Board Room beginning Sunday. Complimentary promotional items are welcomed and can be dropped off at the CUIAA Registration Desk. These items will be raffled off at the beginning of the General Sessions and during breaks.

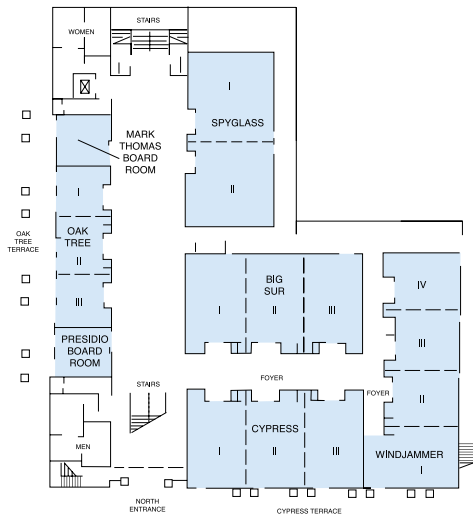


## Hyatt Regency Monterey

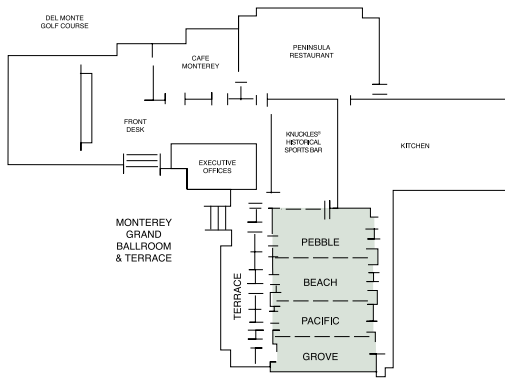
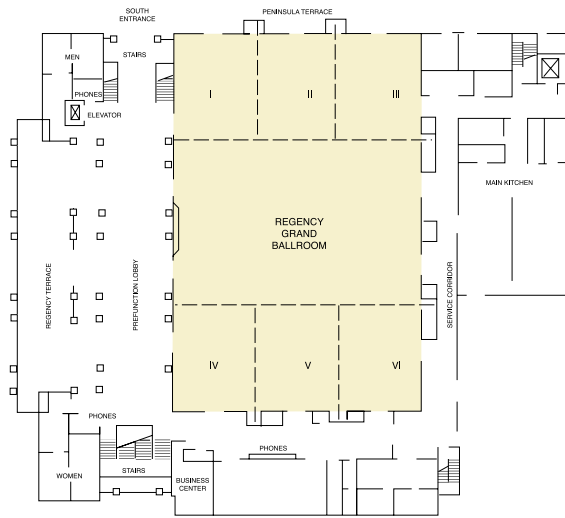
### DIRECTIONS

From Monterey Peninsula Airport (1 1/2 miles): Turn right on Garden Rd., left on Mark Thomas Dr. Hotel is on left.

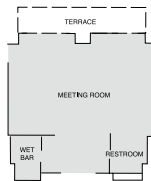
### FIRST FLOOR



### SECOND FLOOR



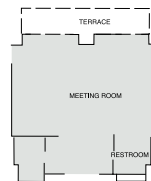
### SALINAS BOARDROOM



### CARMEL BOARDROOM



### SEASIDE BOARDROOM



## LOCAL ATTRACTIONS & THINGS TO DO

### **Monterey Bay Aquarium [www.mbayaq.org](http://www.mbayaq.org)**

A "must" for your visit to Monterey, the Aquarium has been nationally recognized as the finest aquarium, and the number 3 top-rated family attraction in the United States. Dedicated to inspiring ocean conservation, the Aquarium's vast exhibits include sea otters, giant octopus, jellies and more, representing over 550 different species. Avoid lines at the gate by ordering tickets in advance: tel. 800-756-3737 (or 831-648-4888 outside California). Hours: Daily 10am-6pm. Coupons for \$2.00 off admission will be available at the CUIAA Registration Desk (must purchase ticket at Main Entrance).

### **Fisherman's Wharf Monterey [www.montereywharf.com](http://www.montereywharf.com)**

Discovered by European explorers, Fisherman's Wharf has been an active seaport for hundreds of years. Stroll along the harbor through the many shops and restaurants available, or climb aboard one of the many excursions offered by boat. You may also be able to catch some of the action at nearby Wharf 2, still a lively fishing center today.

### **Cannery Row [www.canneryrow.com](http://www.canneryrow.com)**

Once the thriving heart of the sardine canning industry, this historical area is now home to an exciting mix of shops, restaurants and entertainment. Stroll along the pedestrian-friendly streets and take in views of the beautiful Pacific. There are plenty of activities to enjoy all around Cannery Row, including miniature indoor golf, kayaking on the ocean and exploring the Monterey Bay Aquarium.

### **Carmel-by-the-Sea [www.carmelcalifornia.com](http://www.carmelcalifornia.com)**

This famously idyllic town just south of Monterey has been a haven for artists and celebrities for decades. Pristine beaches, low-rise buildings and a feeling of stepping back in time entreat visitors to return again and again. Residential areas are void of sidewalks, street lamps, even home mail delivery! Carmel offers visitors myriad shops, galleries, restaurants, hidden courtyards and annual events. Tours are available through the Carmel Chamber Visitor Center.

### **17-Mile Drive**

This scenic road hugs the coastline between Pacific Grove and Pebble Beach. View famous natural landmarks including The Lone Cypress, Seal and Bird Rocks, Fanshell Beach, Spanish Bay and Carmel Bay, as well as the world famous Pebble Beach Golf Links.



## **LAND ACTIVITIES**

Explore the beautiful scenery up close and personal. Don't forget your camera to capture some of these impressive sights.

### **Golf [www.pebblebeach.com](http://www.pebblebeach.com)**

The Hyatt Regency Monterey is adjacent to the renowned Pebble Beach Company's Del Monte Golf Course, giving our guests unrivaled access to this storied course. Ranked by Golf Digest as a top five among courses in America over 100 years old, Del Monte is a favorite of both professional and amateur players of all skill levels. Its famous small, well-protected greens and narrow, tree lined fairways have been home to many professional events throughout its acclaimed history.

### **Wine Tasting [www.tastemonterey.com](http://www.tastemonterey.com)**

Ideal weather and soil conditions have made Monterey the fastest-expanding wine district in California. Many wineries host tastings daily, and are located within a twenty-minute to one and a half hour drive from Hyatt Regency Monterey. You may visit several wineries on your own, on a guided tour, or, if you prefer, you may taste several wines at A Taste of Monterey – Wine Visitors Center. Our concierge can assist you in planning your excursion, with maps or tour operators.

### **Hiking**

The many state and local parks are ideal for hiking, with a variety of terrains for every skill level.

### **Biking**

There are miles of biking paths available, from back road paths to waterfront trails. The popular 18-mile Recreation Trail stretches from Castroville to Pacific Grove, and takes you through some of the most famous attractions in the area.

## **WATER ACTIVITIES**

While the ocean waters nearby are not generally suited for casual swimming, they are splendid spots for several water-based sports. Monterey Bay is the largest of the 12 National Marine Sanctuaries, allowing you to get relatively close to the natural wildlife of this region.

### **Whale Watching [www.montereywhalewatching.com](http://www.montereywhalewatching.com)**

The California coast is the ideal location to spot whales, dolphins and other sea life all year long. Climb aboard for this memorable experience, fully narrated by a knowledgeable guide. Each cruise is approximately two to three hours long.

### **Kayaking**

Rent your own kayak, join a class or take a tour to learn about the natural life within the Marine Sanctuary. The gentle waters of the Bay are an excellent place to get your "sea legs" before heading out to the ocean waters.

### **Scuba Diving**

The Monterey Bay Sanctuary provides optimal conditions for divers, including good visibility, underwater canyon and kelp forest. There are several preferred dive spots in the area, as well as local dive centers for equipment rental.

### **Fishing**

Deep-sea fishing is available all year long, with Salmon, Albacore, Halibut and Rockfish among the species populating the Bay. Many local recreational areas offer fishing, and fresh water fishing is available nearby.



## REGISTER AND PAYMENT INFORMATION

Payment must accompany registration and can be made by check or credit card:

### [ ] Check (\$US) Payable to: CUIAA

Send to: Natalie Stout

Risk Management/Internal Audit

California Coast Credit Union,

9201 Spectrum Center Blvd.

San Diego, CA 92123.

Attention: CUIAA Conference

### To Register and Pay by Credit Card

[http://cuiiaa.org/CUIAA%20Conference/registration\\_form.htm](http://cuiiaa.org/CUIAA%20Conference/registration_form.htm)

### Cancellations

Full refunds prior to June 1. \$50 cancellation fee June 1 to July 1. No refunds after July 1, however, substitutions will be permitted. Terms subject to change.

### Questions?

Contact Chris Van Sickle, Conference Director at (415) 674-4850 or via email at [cvansickle@sffirecu.org](mailto:cvansickle@sffirecu.org).





***Credit Union Internal Auditors' Association***  
*Helping Credit Unions Succeed*

The Credit Union Internal Auditors' Association (CUIAA) is a professional organization whose mission is to support and enhance the professional development of credit union internal auditors and the internal audit function as it continues to develop in credit unions.

As the credit union industry moves forward, credit unions face many new challenges not experienced by the founders of the credit union movement. The function of the internal auditor is vital in providing management qualified and professionally trained services to assist in meeting those challenges. CUIAA was founded in 1986 by internal audit professionals of California credit unions.

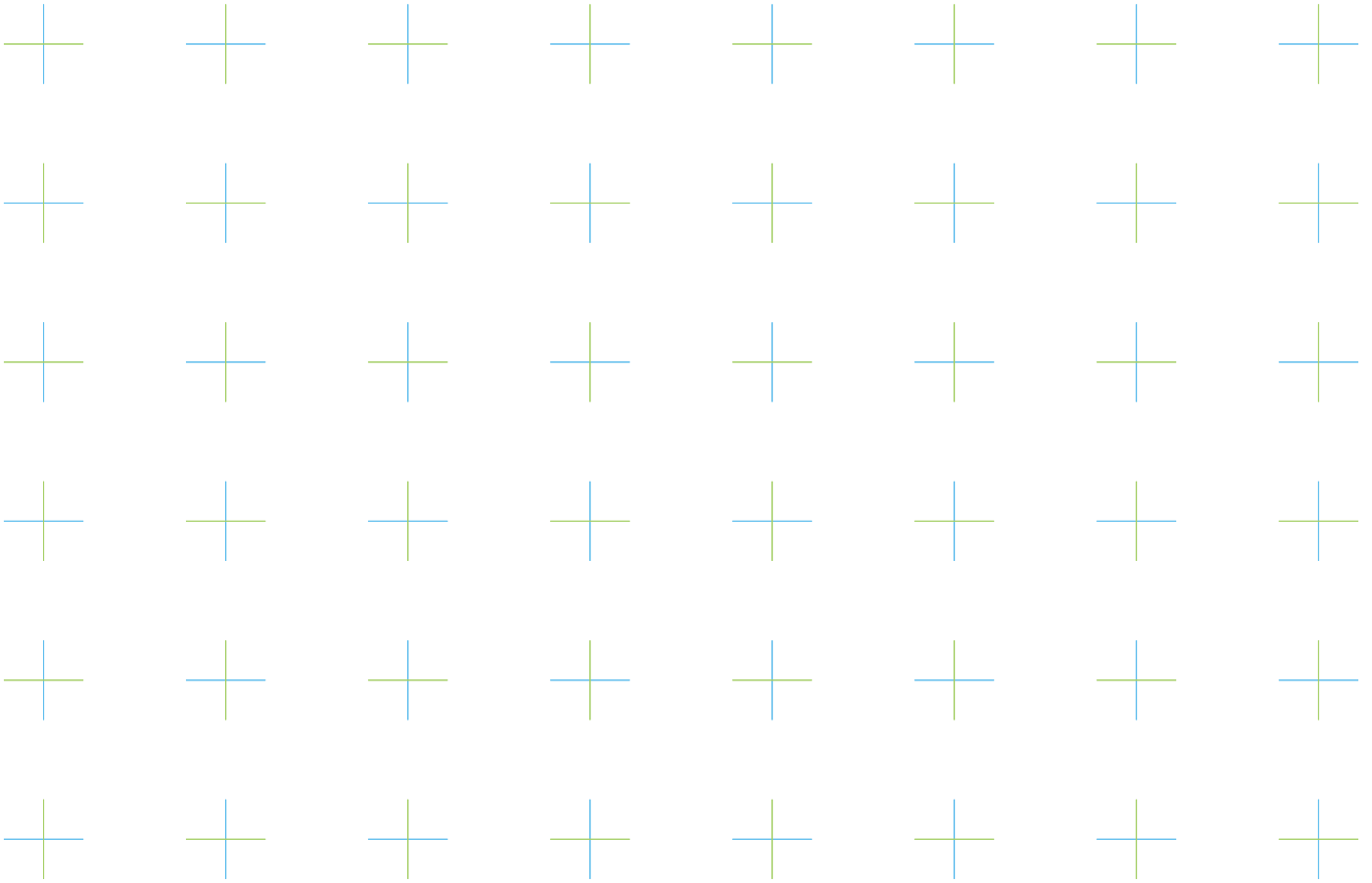
The CUIAA is a Recognized Affinity Group of the California/Nevada Credit Union League.

**CORPORATE SPONSORS**



**PROVIDING PRODUCTS AND SERVICES TO  
ENHANCE AUDITING AND SECURITY FOR  
YOUR CREDIT UNION**





Chris Van Sickle, CUIAA Conference Director

San Francisco Fire Credit Union

3201 California Street

San Francisco, CA 94118-1903

