



2018 AFCC Spring Conference Agenda

Sunday, April 15, 2018

2:00-3:00 **Registration Open**
Meet & Greet Happy Hour - Sponsored by Rescue One Financial



3:00 pm **AFCC Conference Welcome**
Robby Birnbaum, Partner, Greenspoon Marder, AFCC President

3:20 pm **Giving Credit Where Credit is Due**

A Credit Scoring Model for Consumers in Debt Settlement That Gives Credit for Timely Trust Account Savings Deposits

Steve Ely, CEO, eCredable

Consumers who are evaluating a debt relief program often cite a concern about the erosion of their credit score when evaluating the overall benefit of debt settlement services. Very few truly understand the myriad factors that go into calculating one's credit score. While traditional credit bureaus model consumer scores using traditionally reported trade lines from credit accounts such as Mortgage, Credit Cards, Private Label Store Cards, Auto Loans and Personal Loans or Leases, this only tells part of the story of a consumer's full payment history and ability to meet their monthly payment obligations.

eCredable is a fully FCRA-compliant Credit Reporting Agency (CRA) which has developed a credit scoring model for consumers that considers the typical payments consumers make each month that traditional credit bureaus do not consider such as Rent, Water, Gas, Telephone, Cable, Satellite TV, Garbage Collection and now - Trust Account Savings Deposits as part of a Debt Settlement Program. These off-bureau payments help to illustrate a more complete picture of a consumer's payment history, giving greater credit to a broader type of payment obligations consumers make each month. Consumers can also take advantage of a growing marketplace of lenders who recognize and underwrite various credit products exclusively using the eCredable credit scoring model.

With direct integrations completed or underway with the major Trust Account Providers, consumers entering a debt settlement program can use the trust account payment as a new reporting tradeline to help rebuild their credit score after completing a debt settlement program and get back on their way to a higher credit score much sooner after graduating from debt settlement.

- 3:40 pm **RCS: The Next Generation of SMS Marketing**
Ken Richard, Executive Vice President & General Counsel, Ytel, Inc.
From compliance to conversion, learn from this 2 part presentation from the industry leaders in SMS on why your company should be leveraging this powerful tool.
- 4:00 pm **Convert more leads to calls by talking TO your leads with SMS, instead of AT Them with a Call Center**
Aaron Christopher Evans, CEO, Drips
- 4:20 pm **Alternative Debt Settlement Markets**
Timothy Smith, Senior Vice President, TSI
- 4:45 pm **Tactics for Dealing with Difficult Creditors**
Robert Knight, , Icon Equities
Michele Staley, , Resurgent
Sameka Goro, Senior Director of Settlement Services, Century Support Services
Janette Rubino, , ClearOne Advantage
- 5:30-7:30 **AFCC Opening Cocktail Reception** - Sponsored by Account Management Plus



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8:00 **Breakfast-** Sponsored by Reliant Account Management



9:00 **AFCC Industry and Compliance Update**

Robby Birnbaum, Partner, Greenspoon Marder, AFCC President

As the leading experts on debt settlement compliance and regulation Mr. Birnbaum, the President of the American Fair Credit Council will provide attendees with a review of the current status of state laws, consumer protection, the approaches and what to expect from the CFPB, FTC and state regulators, and the latest licensing requirements for the industry. Mr. Birnbaum will also review new marketing approaches and their compliance requirements.

10:30 **Debt Settlement in Texas: An Update from the Texas State Attorney General**

Ian Howe, Assistant Attorney General in the Consumer Protection Division of the Office of the Attorney General of Texas

In this presentation Ian will discuss current debt settlement and debt management regulation from the perspective of state enforcers. He will be providing a brief historical context of debt settlement and management regulation, as well as current statutes governing the provision of those services. Ian will conclude with an update on several recent cases relevant to the industry.

11:00 **Networking Break** – Sponsored by DebtPay Pro/DebtPay Gateway



11:30 **Credit Counseling Panel Discussion**

Howard Dvorkin, CPA, Debt.com

Shawn Walsh, Director of Business Development, InCharge Debt Solutions

Mike Morency, President & Founder, Peregrin Services

Judy Sorensen, President and Co-Chairman, Board of the Financial Counseling Association of America

12:00 **How A.I. & Machine Learning will transform Debt Settlement Industry**
Tim Li, Founder & CEO, Max Decisions
Credit Card, Banks and Online Lenders have invested millions into artificial intelligence, machine learning and other mathematical techniques to seek out borrowers that need credit the most. It is time for Debt Settlement industry to leverage the same algorithms to get ahead of the game and help consumers to manage their financial life, rather than taking on more debt. Let's end the cycle together and uplift millions of consumers from taking on more debt.

12:15 **Consumer Financial Empowerment PAC**
Steven Boms, President, Allon Advocacy
Most organizations and industries that engage with policymakers at the local, state and federal levels bolster their advocacy strategies with political giving. In this session, Steve Boms, President, Allon Advocacy LLC, will walk through the fundamentals of political contributions and discuss a newly-created Political Action Committee (PAC) – the Consumer Financial Empowerment PAC – that seeks to support candidates for office who support the AFCC's policy agenda.

12:45 **LUNCH-** Sponsored by BULLDOG 360



BULLDOG360
FULL SERVICE TARGETED MARKETING

1:30 **AFCC Federal and State Legislative Update**
Steven Boms, President, Allon Advocacy
Robert Linderman, General Counsel, Freedom Financial Network, AFCC Vice President
The AFCC has been hard at work in state capitols across the country and in Washington, D.C. Join Bob Linderman, the AFCC's Vice-President, and Steve Boms, President, Allon Advocacy, LLC, for an overview of the AFCC's legislative and regulatory progress to date and for a look ahead to where the AFCC plans to engage in the future.

2:00 **Texas License and Registration-An Inside Look at the Process and Recent Changes**
Mirand Zepeda, Licensing Manager, Texas Office of Consumer Credit Commissioner
Overview of Debt Management and Settlement Provider applications & renewal
Tips and resources for submitting an application for a debt management and settlement provider application will be discussed, along with information on renewals, and a question and answer portion.

2:30

How to Effectively Communicate with Your Clients and In the Workplace For Positive Results

Andrew Linderman, Founder, The Story Source

Every day, AFCC members and affiliates work tirelessly to communicate complex technical and financial concepts to a range of audiences. Wouldn't it be great if these same leaders could present better, connect with partners faster and have more fun at work simply by telling a few amazing stories?

3:30

Afternoon Networking Break – Sponsored by Second Round



SECONDRound

3:45

Options for Consumers in Crisis- V.3

Greg Regan, CPA/CFF, Hemming Morse, LLP

Robert Linderman, General Counsel, Freedom Financial Network, AFCC Vice President

In February 2018, the 3rd Edition of the Regan Report was published. This updated study analyzed the consumer benefits derived from more than 2.9 million debt settlement accounts. The study offered new insights and expanded on existing findings. Don't miss this opportunity to interact with the author.

4:45

Life After Debt - Now What?

Angelo Anzalone, President, Veritas Legal Plan

How do you help your members who are about to graduate your program? You got them this far, now finish the job and guide them through the final steps of rebuilding. The Veritas After-Debt Plan offers a product that protects your clients by delivering both legal and non-legal services needed, while providing you with residual income long after they have completed your program.

I will be discussing what debt relief companies can do to continue to help their clients after they have completed their program, where the focus shifts to restoring, rebuilding and protecting what settlement companies have worked so hard to achieve by offering the Veritas After-Debt Plan.

5:00

Closing Remarks

Robby Birnbaum, Partner, Greenspoon Marder, AFCC President

5:00-7:00

AFCC Closing Cocktail Reception– Sponsored by Veritas Legal Plan



Veritas Legal Plan