



# 2016 AFCC Fall Conference

November 13-14- Francis Marion Hotel  
Charleston, SC

Conference Title Sponsor: **GreenspoonMarder** LAW

## Sunday, November 13, 2016

1:00-3:00 **Registration- Sponsored by Reliant Account Management**



3:00-3:30 **AFCC Welcome and Introduction of the AFCC Board**

### ***AFCC Executive Board***

Our opening session will outline progress made since our Spring Conference and the plans for 2017. This will be a brief but highly substantive session telling you what to expect for the conference and updating you as to the AFCC's plans into next year.

3:30-4:00 **CFPB and FTC Update**

### ***David Leuthold, AFCC Board Member***

David will discuss recent AFCC meetings with the CFPB and the FTC and in particular his meeting with the CFPB regarding their complaint reporting and web site presentation of the debt settlement industry.

4:00-4:30 **Client Federal Tax Consequences of Debt Settlement**

### ***Nick Ruggeri, Account Management Plus, Inc., CFO***

Nick will discuss the tax implications of debt settlement for the client, and best practices debt settlement companies should follow.

4:30- 5:00 **IAPDA Certification Training Programs for Debt Relief Professionals and the benefits of training and certification to their company**

### ***Laurence Larose, Founder and Executive Director of IAPDA***

A detailed look inside IAPDA training and certification programs for debt relief professionals. Beginning with the history of IAPDA, a summary of the content of each training course module and the many benefits of training and certification to companies and individuals operating in the space.

5:00-7:00 **AFCC Opening Cocktail Reception - Sponsored by Crossroads Financial**





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Monday, November 14, 2016

8:00-9:00 **Breakfast- Sponsored by Veritas Legal Plan**



9:00-10:00 **Debt Settlement Industry Updates and Compliance Review**

***Robby Birnbaum, Greenspoon Marder, AFCC President***

As the leading authority on debt settlement compliance and regulation Mr. Birnbaum, the President of the American Fair Credit Council, will provide detailed and timely updates on the state of the industry, regulations and laws that effect it, and critical information that you need for your business. Mr. Birnbaum will review trends in the industry and current hot topics, including updates on the states, federal enforcement efforts, and marketing regulations. Significant progress has been made by debt settlement companies partnering and offering other financial services to consumers, including lending and receivable financing, and Mr. Birnbaum has been at the forefront of those efforts. He will discuss lending programs, both substantively and as a method to improve marketing response and conversions. Mr. Birnbaum will provide a detailed state by state analysis and the views of stakeholders, like creditors, lenders and regulators, necessary for your business planning. Mr. Birnbaum will also review new marketing approaches and their compliance requirements.

10:00-10:30 **The Better Business Bureau**

***Rod Davis, BBB Serving Southeast Florida and the Caribbean, President/CEO***

Mr. Davis serves as the President and CEO of the Better Business Bureau Southeast Florida and the Caribbean. This BBB is one of the largest in the United States. Mr. Davis previously served as Senior Vice President, Marketing, Programs and Partnership at the Council of Better Business Bureaus and President of the BBB Institute for Marketplace Trust. He knows debt relief, he knows ratings, and he will discuss the BBB's present day process for managing, rating and improving scores. Every company in our industry relies on its BBB rating or wishes it was higher or more stable. Come hear from the expert on how to do this and meet Rod personally.



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## 10:30-11:30 **Keynote Speaker**

### **CFPB and Headaches it is Causing Businesses**

***Andy Barr (R), U.S. Representative for Kentucky's Sixth Congressional District***

Congressman Barr will provide an overview of Congress and how financial companies are needed to support consumers. How fair legislation is important, but there must be a balance between credit card companies, aggressive collections practices, and what our members do. Congressman Barr is a leading voice on Capitol Hill when it comes to fair regulation and eliminating oppressive burdens on American businesses. AFCC's President has met in detail with Mr. Barr about supporting our industry and taking a message of balance and fair regulation to the CFPB and others in Washington.

## 11:30-12:00 **Networking Break – Sponsored by Leadsconnection**



## 12:00-12:30 **Telemarketing Sales Rule-Industry Update via Skype**

***Michelle Grajales, Attorney, Federal Trade Commission***

The Federal Trade Commission's 2010 Debt Relief Amendment to its Telephone Sales Rule now six years in effect. Ms. Grajales is the leading authority and go-to-person at the FTC for the debt relief industry. She will provide timely updates to our industry on the FTC's continuing consumer protection and enforcement efforts, and you will hear from the leading federal agency that regulates the debt settlement industry. This critical update will bring you direct information from the regulator relating to her recent experiences with companies and give you a glimpse at how the FTC thinks and what is important to the agency.

## 12:30-1:00 **Creating a World-Class Customer Experience**

***John Ioannou, Century DS, LLC, CEO***

Our industry goal is to create the best possible experience for each customer enrolled in a debt settlement program by building a strong foundation across the organization. There are many valuable tools that can be used in the creation of this experience, looking at the journey and not just touchpoints. The CEO of Century Support Services will define and illustrate the usage of methods including Customer Advocacy, Lifecycle Marketing and Customer Experience Metrics.



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1:00-2:00 **LUNCH– Sponsored by Rescue One Financial**



2:00-2:30 **Creating and Harvesting Value in the Debt Settlement Industry**

***Christopher Gillock, Colonnade Securities, LLC, Managing Director and CEO***

Debt settlement is a cyclical industry that operates in a complex compliance and regulatory environment. This presentation will address how owners and operators can create significant value in their companies and how that value can be harvested through change of ownership transactions. Mr. Gillock has participated in many mergers and acquisitions of heavily regulated companies. He knows exactly how to advise and consult with owners on creating value, making your business more appealing to investors and buyers.

2:30 – 3:00 **Protecting Consumers in SC: An Update from SCDCA**

***Carri Lybarker, South Carolina Department of Consumer Affairs, Administrator/Consumer Advocate***

For over a decade, Ms. Lybarker has been a leading state authority on consumer protection. Ms. Lybarker is instrumental in both state and federal regulation of debt settlement businesses. She has led enforcements against non-compliant companies and encouraged lawful actors to thrive in her state. As the chief consumer advocate for the state of South Carolina, Ms. Lybarker will review South Carolina's new licensing system, recent legislative changes, what's on the upcoming agenda for the state. Ms. Lybarker will review the state of credit, creditors and debtors in the state, and how debt settlement could benefit her consumers.



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3:00 – 3:30 **Contacting and Closing More Leads With SMSBD**

**Aaron Christopher Evans (A.C.), DRIPS, Founder and CEO**

An absolutely “can’t miss” presentation. Mr. Birnbaum personally invited DRIPS to attend and present after seeing this creative and new technology that helps companies monetize and convert leads better. A thought leader in drip marketing and lead follow-up campaign methodologies. A.C. will show how your call center is failing to contact your leads, and ways to fix it. Don’t miss this exceptionally creative and interactive presentation that will refresh how you think about getting more customers, and give you immediate steps to implement to get more sales completed.

3:30-4:00 **Afternoon Networking Break – Sponsored by Complete Legal Plan**



4:00-4:30 **Call of Duty: America’s Financially Stressed Workforce**

**David Moakler, CareConnect USA**

An up-close look at how employee money troubles lead to a laundry list of other problems. Mr. Moakler’s CareConnect USA generates thousands of consumer calls to their helplines. Learn the importance of creating a presence in America’s workplace. Learn how you can work with this company to receive those referrals and help them with their debts. David will also illustrate the profound effect you have on the families you touch, with the aim of renewing your commitment to your mission.

4:30- 5:00 **AFCC Federal and State Legislative Update**

**Robert Linderman, Freedom Debt Relief, AFCC Vice President**

Mr. Linderman, the Vice President of the American Fair Credit Council will provide a state legislative update on Massachusetts and Maryland. These are timely regulatory updates on what every attendee needs to know to run their business in a safe and compliant manner. Attendees will receive 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.



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5:00-5:30

## **Debt Lifecycle**

***Joseph Duarte, Finxera***

Joseph will walk you through how accounts flow from origination to charge off and how the information is provided and viewed by the creditors. Explain the various collection processes employed along with how and why the debts move. Tips on dispute handling and documentation to support the debt.

5:30-7:30

## **AFCC Closing Cocktail Reception– Sponsored by Veritas Legal Plan**

