



2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

Sunday, March 10, 2019

2:00-3:00 **Registration Open-** Sponsored by DebtPay Pro/DebtPay Gateway



3:00-3:15 **Conference Welcome-** Kick off!

3:15-5:15 **Round Table Break Out Sessions**

Regulator/Industry Changes around SMS

AC Evans, CEO, Drips

We will discuss best practices in leveraging SMS marketing in the financial services industry, including a discussion of recent regulatory and technology updates and challenges.

Using SMS for Collections: Regulatory & Technology Updates

- How are you leveraging and measuring the value of SMS in your day-to-day collection efforts?
- What proactive steps are you taking when engaging marketing automation platforms while ensuring TCPA compliance?

Energize and Motivate More of Your Leads to Take Action

Joanne Garneau, Founder, MBT Group Inc.

Communication with today's consumers takes a different strategy. They are savvier, they lack trust, they do research and they are not always ready to engage by phone. You may be sending emails, text or voice messages, but guess what? They are hearing the exact same thing from your competition.

How do you set yourself apart to a busy, distracted and often indecisive 21st century prospect?

We will discuss the body of content you can provide to build credibility, effective campaign strategies, smart automation tools, and recent case studies documenting the success stories of lead optimization.



2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

Are Your Leads Compliant and Defensible?

Learn What You Need to do to Buy or Generate Compliant Leads

Jeff Dickey, Principle, Exxcel Leads

Colin Scott, Principle, Exxcel Leads

Leads are the lifeblood of any debt relief business. Making the phone ring with qualified consumers in need of help reducing their debt is critical to growing your business. But with Myriad state and federal laws surrounding consumer privacy and contacting consumers over multiple channels such as cell phone calls, text messages, email messages, ringless voicemail and more, building a compliant, omni-channel lead generation campaign can be a daunting task. In this roundtable discussion, Jeff Dickey and Colin Scott will share their insights on how to ensure the leads you purchase or generate rise to a defensible level of compliance. They will explain the things you need to consider regarding the TCPA, and how to ensure your lead strategy is bringing value to your business and not creating potential liability.

Outsourcing: Improve Your Quality of Service; While Reducing Your Costs

James Mahoney, Sr. Business Development Consultant , Real Time Resolutions

Brian Dean, Junior Portfolio Manager, Real Time Resolutions

Real Time Resolutions is a leader in third party call center servicing. We thoroughly understand collections process and debt settlement. You will learn how to eliminate recruiting, hiring, training, reduce labor costs, ability to scale quickly and be more profitable. We provide administrative, customer service and negotiations solutions. Come see how you can spend more time growing your business, more profitable and leave the servicing to us.

Success on The Sales Floor – Structure Tiers, Commissions, Expectations

Brent Novotchin, Managing Partner, Rescue One Financial

Escape from guesswork when it comes to strengthening your sales team! Understand how to implement steady growth, success and support throughout the sales floor. Your team of professionals should feel ready to handle everything that comes their way with confidence, promotions and staying motivated to succeed as they settle debt daily for consumers.

Credit Repair

Donna Perkins, CEO, KC Credit Services

Matt Listro, Co-Founder, Credit Admiral Software

Join the discussion about synergizing with credit repair. Credit Repair is the perfect fit for consumers graduating from their debt relief programs.



2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

State Licensing – Getting Prepared, What to Expect and How to do it right.

Yarly Franco, Senior Paralegal, Regulatory and State Licensing, Greenspoon Marder

Seventeen states require Registration and Licensing in order for you to conduct Debt Business within. Compliancy is always the first step in stepping into that state's consumer debt needs. Expedite your reach by knowing how to open up more compliant business in more states. More importantly, gather the specific information you need about each Requirement that is different from one state to another. Don't get bogged down or overwhelmed assimilating state laws – instead, see you at this roundtable to get answers with clarity. With trillions of credit card debt needing your resolve, you're needed everywhere! Here's how to get "there".

NEGOTIATIONS: WHAT YOUR TEAM IS DOING WRONG.

Renauld Smith, Director of Negotiation and Debt Settlement, Consultant

Do you think your negotiations team is doing a good job? At this round table you'll learn about the most common mistakes made in negotiations and how to avoid them. You'll learn what strategies work, how to manage your negotiations teams more effectively and how to get to settlements sooner for your clients.

5:30-7:30

Welcome Reception-Sponsored by Crossroads Financial Technologies





2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

Monday, March 11, 2019

8:00-8:45 **Breakfast-Sponsored by Max Decisions**



Cappuccino/Espresso Bar-Sponsored by Real Time Resolutions



8:45-9:00 **AFCC Update**

9:00 -10:30 **AFCC Industry and Compliance Update**

Robby Birnbaum, Partner, Greenspoon Marder, AFCC President

As the leading expert on debt settlement compliance and regulation Mr. Birnbaum, the President of the American Fair Credit Council will update professionals on the current 'State of Debt Settlement.' Awareness of newly implemented state laws, consumer protections and how new relief approaches will impact both consumers and settlement organizations is a must. Find out what to expect from the CFPB, FTC and state regulators regarding licensing requirements for this industry as well as new marketing approaches to adjust to new compliance issues.

10:30-11:00 **Public Affairs Update & Economic Impact Study Overview**

Krista Cupp, Vice President, The Herald Group

AFCC's DC-based public affairs firm, The Herald Group, working hand-in-hand with lobbying efforts at the state-level will detail the advocacy activities ongoing and upcoming in 2019, as well as, introduce the exciting, new project currently underway to develop a national economic impact study on the debt settlement industry. Included will be a sneak peek of research findings to date, along with more details on the overall mission and goals of the final report aimed at painting a detailed picture of the far-reaching economic and consumer benefits offered by the debt settlement industry.

11:00-11:30 **Networking Break-Sponsored by Debt Advisor**





2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

11:30-12:30 **AFCC Federal and State Legislative Update – Wins, Losses and the Battles Ahead**

Steven Boms, President, Allon Advocacy

Robert Linderman, AFCC Vice President & Legislative Director

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.

12:30-1:00 **The State of Regulation in Tennessee**

Martha Gentry, Attorney & Lobbyist

Cherelle Hooper, TN Chief Regulatory Counsel

Carter Lawrence, Assistant Commissioner Regulatory Boards, TN Department of Commerce and Insurance

In this session moderated by Robert Linderman, Tennessee Regulator, Carter Lawrence, will expound on the state of regulation in Tennessee. The AFCC Legislative Team will discuss why we are presenting our bill this session and our lobbyist Martha Gentry will describe the legislative process.

1:00-2:00 **Lunch-Sponsored by Global Client Solutions**



2:00-2:30 **AFCC Member Recognition**



2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

2:30-3:30

Keynote Speaker

What Happens Next?

Looking Backwards to See into the Future

Mark Zinder, Economist, Mark Zinder and Associates

We live in increasingly uncertain times; rapid economic changes, global unrest, and bipartisan bickering have all lead to an underlying sense of uncertainty. In addition to the current climate, headlines are screaming that robots and artificial intelligence are going to eliminate worker's jobs.

What if they are all wrong? What if we are merely extrapolating the present and ignoring the possibilities of the future? History books are full of examples of previous revolutions that came and went: the industrial revolution, the railroad revolution, electrification, mass production, and now, quite possibly, the information technology revolution. In this presentation, you will discover how we are nearing the end of this revolution while another is just beginning, providing a fresh wave of prosperity. Now is the time to ask yourself, "What Happens Next"? In this presentation, you will learn:

- How history repeats itself will continue to do so in the future.
- How the evolution of a revolution unfolds and how it has always unfolded in the exact same manner.
- The eight steps that make up a revolution and the number of years it takes to complete the cycle.
- Why there are reasons to be optimistic about tomorrow.

3:30-4:00

Networking Break-Leo



4:00-4:30

Compliance and Regulatory Update – New Rules are Coming for the Debt Collection Industry and How This Can Affect Your Business

Michael Lamm, Founding Partner, Corporate Advisory Solutions

This session will review the compliance and regulatory environment and how the debt collection industry will need to evolve over the next 5 years.



2019 AFCC Spring Conference

March 10-11

Renaissance Hotel-Nashville, TN

Conference Title Sponsor:

GreenspoonMarder LLP

4:30-5:00

USING TECHNOLOGY TO HELP FULFILL YOUR BRAND PROMISE

Kris Kehler, CEO, DebtPayPro

Your brand is more than just a name and a logo, but truly a promise being made and a promise being delivered to your customers. Defining the brand promise of your organization and living and breathing it through all departments can be the difference between stagnation and substantial growth. In this short talk, we'll discuss the importance of defining your brand promise and using technology to help fulfill it

5:00-5:30

How to stand out from the competition to find and acquire customers in 2019

Anthony Sarandrea, Marketing and Sales Strategist, Debt Watch Dogs

During this session you'll learn how to not be so dependent on saturated direct mail marketing. With over 1 million customers generated outside of directly mail last year, you'll learn what options are available for you to enroll new customers in 2019.

5:30-7:30

Closing Reception-Sponsored by Veritas Legal Plan

