



# Financial Institutions Conference

April 5-7, 2009

Four Seasons Hotel • Las Colinas (Dallas), Texas

*Unusual times call for innovative thinking*

**ELFA**  
EQUIPMENT LEASING AND FINANCE ASSOCIATION

## ***Program Highlights***

This conference includes forward-looking sessions on key industry topics including:

- Outlook for economic recovery and business spending for 2009-10
- Impact of the new Administration's spending initiatives on business activity
- Breakout sessions focusing on sectors of the economy positioned for growth: energy, infrastructure finance, specialty transportation
- Go-to-Market strategies: changing sources of business within and out of the bank footprint; third parties, vendors, etc.
- New Trends in Syndications
- Managing Risk: changing underwriting standards, monitoring portfolio quality
- Workouts, bankruptcy and the enforceability of contracts

## ***Who Should Attend***

Senior and middle level corporate executives responsible for managing a leasing subsidiary of a national or regional bank; sales managers and leasing account managers from these institutions; transaction-oriented people who provide financing to large, capital-intensive users of equipment; project finance specialists; attorneys and accountants.

## ***Financial Institutions Business Council Steering Committee***

**DONALD E. FURRER**

Vice President  
SG Equipment Finance

**BRYAN R. GRANTHAM**

SVP, Middle Market  
Regions Equipment Finance Corporation

**GLENN P. DAVIS, *ELFA Director***

Vice President  
NorLease, INC.

**HARRY J. KAPLUN, *Committee Chair***

President  
Frost Leasing

**MATHEW IACOBUCCI**

Vice President - Regional Manager  
US Bank Equipment Finance

**BYRON PAYNE**

Executive Vice President, Head Of Industry Finance  
Wells Fargo Equipment Finance, Inc.

**CHARLES SELL, JR.**

SVP, National Sales Manager  
TCF Equipment Finance, Inc.

**JUD SNYDER**

Senior Vice President & National Sales Manager  
M&I Equipment Finance

**EDWARD I. SPROULL**

Senior Vice President, Leasing  
HSH Nordbank AG

**WILLIAM F. STEPHENSON, *ELFA Director***

Global Chief Commercial Officer  
De Lage Landen Financial Services

**J. CHRISTOPHER SWANTON**

Market CEO & President  
Sovereign Bank, CEVF Division

**STEPHEN E. WHITE**

Senior Managing Director  
GE Capital Corp.

**MICHAEL C. ZAMAN**

Vice President-Syndications  
Wells Fargo Equipment Finance, Inc.



# Schedule of Events

## Sunday, April 5

10:30 am **Open Golf Times on the TPC Course**  
(limited tee times available)

4:30 - 6:00 pm **Conference Registration**

6:00 - 8:00 pm **Opening Reception**

## Monday, April 6

7:00 - 8:30 am **Continental Breakfast**

8:30 - 8:45 am **Welcoming Remarks**  
HARRY KAPLUN, President, Frost Leasing  
Chair, Financial Institutions Business Council Steering Committee

8:45 - 9:45 am **Opening General Session and Keynote Address**  
**Outlook for Economy Recovery and Business Spending for 2009-10**  
Presenter:  
ANDY FANTER  
Cyclast-Intercast

9:45 - 10:00 am **Break**

10:00 - 11:00 am **Legislative, Regulatory and Accounting Update**  
Speakers will offer insight regarding the public policy outlook for the new Administration and Congress, and will discuss the outlook for the re-write of FAS 13 and other emerging issues in financial reporting.  
Presenters:  
DAVID FENIG  
Vice President, Federal Government Affairs  
Equipment Leasing and Finance Association  
RALPH PETTA  
Vice President, Industry Services  
Equipment Leasing and Finance Association

11:00 am - Noon **Risk Perspectives**  
Risk from an organizational perspective will be the focus of this session. Risk discussions will not be limited to customer default issues but to industry concentration, capital availability, and corporate culture. Data will highlight historical trends that are the basis of many models used in risk assessment.  
Moderator:  
HARRY KAPLUN  
Presenters:  
BILL PEROTTI  
Group EVP, Chief Credit and Chief Risk Officer  
Frost Bank  
JOHN GOULD  
Senior Vice President & Senior Risk Manager  
Bank of America  
TOM WARE  
Senior Vice President  
Paynet, Inc.

# Schedule of Events (continued)

Noon - 1:30 pm

## Hosted Luncheon

1:30 - 2:30 pm

## Infrastructure Finance

A discussion of the new Administration's plans to stimulate the economy through the rebuilding of the nations' bridges and tunnels and other public works projects.

**Speaker:**

**DAN McKEW**

President & CEO

SunTrust Equipment Finance & Leasing Corp.

**JOHN A. BEVILLE**

Senior Vice President, Sales

SunTrust Equipment Finance & Leasing Corp.

2:30 - 2:45 pm

## Break

2:45 - 3:45 pm

## Alternative Energy: Solar

This session will provide an overview of developments in solar energy along with issues important to potential lessors/investors.

**Moderator:**

**EDWARD I. SPROULL**

Senior Vice President, Leasing

HSH Nordbank AG

**Speakers:**

**RICK DAUBENSPECK**

Director, Fixed Asset Valuation

Trentwith Group, LLC

**JO ANNE SIRGADO**

Partner

Hunton & Williams LLP

**PHIL SPECTOR**

Partner

Troutman Sanders LLP

**CHRIS WHITMAN**

President & CFO

US Solar Finance

3:45 - 4:00 pm

## Break

4:00 - 5:00 pm

## Specialty Transportation: Marine, Rail, Air

Financing large assets in these three classes often takes customized structures, attorney-prepared documentation and attention to detail in perfecting liens, assessing true market values and correctly identifying risks to the equipment lessor. Is your company involved in financing these assets? Are you looking at them in the same way others are? Join three experts to discuss trends in these markets.

**Moderator:**

**MATT IACOBUCCI**

Vice President - Capital Equipment Group

US Bank Equipment Finance

**Presentors:**

**JOHN DOWNEY**

Shareholder

McGuire Craddock & Strathers, P.C.

**NATHAN P. HORNER**

Counsel - Maritime Division

Lugenbuhl, Wheaton, Peck, Rankin & Hubbard

# Schedule of Events (continued)

**TREY SAVAGE**  
Rail Division  
The David J. Joseph Company

5:30 - 7:00 pm **Hosted Reception**

## Tuesday, April 7

7:30 - 8:30 am **Continental Breakfast**  
*Women in Leasing Breakfast*

8:30 am - 9:30 am **Go to Market Strategies: New Directions for Bank Lessors**

Join a panel discussion of three major bank lessors as they discuss their direction for 2009. How have the current market conditions affected equipment lessors' plans for finding and writing new business? Topics will include vendor, third party finance and "footprint" vs. "national" calling efforts.

**Moderator:**

**JUD SNYDER**  
Senior Vice President - National Sales Manager  
M&I Equipment Finance Company

**Presentors:**

**BYRON PAYNE**  
Executive Vice President - Head of Industry Finance  
Wells Fargo Equipment Finance, Inc.

**KEN TURNER**  
Senior Vice President - Direct Sales Group  
Key Equipment Finance

**MATT IACOBUCCI**  
Vice President - Capital Equipment Group  
US Bank Equipment Finance

9:30 - 9:45 am **Break**

9:45 - 10:45 am **Capital Markets - Where Are They Now?**

*Session will focus on the follow key areas:*

- Liquidity constraints and its impact on financial institutions and their leasing units
- Pricing volatility: how are leasing and finance companies managing the volatility?
- Credit is tighter and costs are up - how is the market reacting?
- Managing risk - how are institutions managing deals and risk in this market?
- Impact at the banks - how downsizing at major leasing companies is changing the face of business
- Perceived relative value pricing - risks by different asset classes

**Presenters:**

**DONALD E. FURRER**  
Vice President  
SG Equipment Finance

**STEPHEN E. WHITE**  
Senior Managing Director  
GE Capital Corp.

10:45 - 11:00 am **Break**

## Schedule of Events (continued)

11:00 am - Noon

### **Workouts and Bankruptcy**

Several experienced industry professionals from different business disciplines will review how best to manage problem situations. Techniques for early detection, tactics in management, legal pitfalls, and workout strategies will all be explored. Discussion will also highlight how this recession is different than past downturns.

**Moderator:**

**HARRY KAPLUN**

**DAVID MAYER**

Partner  
Patton Boggs

**JIMMY LOCKE**

Sr. EVP, Credit Administration,  
Frost Bank

**JEFF LEFORCE**

Partner  
Patton Boggs

Noon

### **Conference Adjournment**



# Financial Institutions Conference

April 5-7, 2009 • Four Seasons Hotel • Las Colinas (Dallas), Texas

## Registration and General Information

Please register as far in advance as possible. Register by **Monday, March 30, 2009** to ensure that your name appears on the list of attendees. Please note: you may also register for this conference via the Internet at ELFA Online – [www.elfaonline.org/pub/events/2009/FIC](http://www.elfaonline.org/pub/events/2009/FIC)

### Registration Fees

ELFA Member (1st Person):	\$1,150
Each additional ELFA Member representative:	\$1,035
Non-Members:	\$2,300
Committee Member or Speaker Fee (attending entire conference):	\$575
Speaker Fee (if attending day of presentation/one day only):	waived
Spouse/Companion Fee:	\$250
Golf: (Sun):	\$245

### Special Rebates For Registered Attendees

We've sweetened the pot to make it easier for you and your colleagues to attend an ELFA conference this year. There are a few options, so pick the one that's right for you:

- 25% Rebate:** If this is your first time attending a particular conference you are eligible to receive a 25% rebate off the registration fee, provided you also reserve your accommodations at the conference hotel.
- 10% Discount:** The second person from your company attending a particular conference receives 10% off the registration fee.
- \$500 Rebate:** Register three people for a particular conference and receive a \$500 rebate. All attendees must reserve their accommodations at the conference hotel to be eligible for this rebate.

These promotional rebates do not apply to speakers and committee members, who already receive a discount on their registration fees. Both members and non-members are eligible to receive these rebates. Rebates are not applicable to the following events: National Funding Exhibition, Annual Convention, IMN/ELFA Investor Conference and AGL&F/ELFA Public Sector Finance Conference.

For more information, contact the ELFA at 202-238-3400.

### Non-Members: Please read carefully.

Non-members are welcome to attend this conference and must register at the non-member rate. In addition, if you are employed by a company that has not renewed its membership in the ELFA, you must wait one year to attend this conference as a non-member.

### Speaker/Committee Registration Fee and Fee Policy

All speakers and committee members must complete and return the registration form. Speakers attending the entire conference pay half the registration fee (In this case \$575). The fee is waived for speakers who are attending only on the day of their presentation. Committee members, regardless of length of stay at the conference, pay half the registration fee (\$525). Please make sure you check the appropriate box on the registration form. If you have questions regarding these policies, please contact Racquel Codling at (202) 238-3414 or [rcodling@elfaonline.org](mailto:rcodling@elfaonline.org)

### Spouse/Companion Fee

A spouse/companion attending any portion of the conference or social functions must be registered and must pay the spouse/companion fee (\$250). Please mark the appropriate box on the registration form. If your spouse/companion is em-

ployed in leasing and wishes to attend any portion of the conference, the full attendee (member/nonmember) registration fee is due.

### Get Credit Toward Your Certified Leasing Professional (CLP) Designation

Attendees who possess the Certified Leasing Professional (CLP) designation are required to maintain that designation in a variety of ways, including teaching and attending leasing and finance-related events. If you have your CLP and wish to get credit for attending or teaching at this conference, please contact Janet Fianko at 202-238-3420 or [jfianko@elfaonline.org](mailto:jfianko@elfaonline.org). If you wish to learn more about the CLP, please contact Cindy Spurdle at 610-687-0213 or [cindy@clpfoundation.org](mailto:cindy@clpfoundation.org)

### Golf

Golf has been scheduled for **Sunday, April 5, 2009** (tee times starting at 10:30 am) on the TPC course. If you are interested in playing golf, please check the appropriate box on the registration form and include your \$245 fee. The fee includes green fees, cart, taxes and the luncheon immediately following the tournament. **Note: no refunds for golf cancellations will be made after Friday, March 27, 2009.** To put together or join a foursome, visit the online registration page at [www.elfaonline.org/pub/events/2009/FIC-CVF/Golfpairings.cfm](http://www.elfaonline.org/pub/events/2009/FIC-CVF/Golfpairings.cfm)

### Women in Leasing Breakfast (pre-registration required)

On Tuesday, April 7, 2009 from 7:30 - 8:30 am a Women in Leasing Breakfast is scheduled. We encourage you to register in advanced on the registration form.

### Mail-In-Address – Please Review Carefully

- For check or credit card payments, mail to: Equipment Leasing and Finance Association, Inc. PO Box 34733, Alexandria, VA 22334-0733.
- If you are using express mail to register for this conference, please mail to: ELFA, 1825 K Street, NW, Suite 900, Washington, DC 20006-1203

### Register On-Line

Visit ELFA Online at [www.elfaonline.org](http://www.elfaonline.org) for information about this and other educational programs. Go to the Events & Training section for details on the agenda, speakers, location and registration information. You can register directly on-line via American Express, MasterCard, Discover, Diners Club or VISA on our secure server. You will receive a confirmation from the website.

### Register By Fax

You may also fax your completed registration form to ELFA at (202) 478-0980. Please be sure to include the appropriate credit card information. An email confirmation will be sent to you.

### Photographs Taken at the Conference – Please Note the Following

Photographs of speakers and attendees may be taken at this conference. These may appear in ELFA publications or on the ELFA website. By registering for this conference, you authorize ELFA the right to use any photographs taken of you during the course of the Financial Institutions Conference.

### Membership Information

If you are interested in joining ELFA, please call ELFA Member Services at (202) 238-3418, or check the appropriate box on the registration form.

## Cancellations & Substitutions

### Cancellation Policy

- Full Registration Fee Refunded: Cancellations must be received no later than Monday, March 23, 2009.
- Refund minus \$100: Between Tuesday, March 24, 2009 and Friday, March 27, 2009, a \$100 service fee will be applied to your cancellation request.
- No refund: No refunds of registration fees will be given for cancellations received on or after Monday, March 30, 2009.
- No golf fee refund after Friday, March 27, 2009

*Please Note:* Cancellations by telephone will be accepted, but must be followed up with a letter that includes the name of the ELFA staff member who accepted the cancellation. This letter may be:

- mailed to Morinia Scott at ELFA Headquarters:  
1825 K Street, NW, Suite 900, Washington, DC 20006-1203.
- faxed to (202) 478-0980, Attn: Morinia Scott, or
- emailed to Morinia Scott at [msscott@elfaonline.org](mailto:msscott@elfaonline.org)

### Substitutions

Substitutions for the entire program may be made at any time including on-site registration.

## Sponsorship Opportunities

Sponsoring events and functions at ELFA meetings provides excellent exposure for your company. Contact Sally Maloney at [smaloney@elfaonline.org](mailto:smaloney@elfaonline.org) or (202) 238-3427 if you are interested in sponsoring any of the conference events.

Below is a list of the sponsorship opportunities at the ELFA Financial Institutions Conference:

Hotel Card Keys	\$4,000
USB Keys of Handouts	\$5,000
Conference Bag	\$3,500
Welcome Hospitality (Sun)	\$3,000
Keynote Speaker (Mon)	\$5,000

### Networking Events

Continental Breakfast (Mon or Tues)	\$3,000/each
Monday Luncheon	\$5,000
Women in Leasing Breakfast	\$2,000
Reception (Sun or Mon)	\$7,500/each

### Golf Tournament (Sunday, April 5)

Individual Holes	\$500
Long Drive	\$600
Closest to the Pin	\$600
Continental Breakfast	\$3,000
Golf Luncheon	\$3,500
Golf Hospitality Cart	\$7,000

## Sponsorship Benefits

- Recognition (your logo) in all promotional materials and the final program
- Recognition (your logo) on the ELFA website with a link to your website
- Recognition onsite at the Opening General Session
- Signage at the Conference
- Pre/Post roster in Excel Format
- Sponsor ribbon
- Right of "first refusal" for the same event/item the following year (good for one year)
- Company description and contact information included in onsite attendee packets
- Recognition as a sponsor in ELT
- Event Sponsorships of \$5,000 or more receive 2 complimentary passes to the event they sponsor
- Event sponsorships of \$10,000 or more receive 1 complimentary conference registration

Remember to contact Sally Maloney at [smaloney@elfaonline.org](mailto:smaloney@elfaonline.org) or (202) 238-3427 if you are interested in sponsoring any of the conference events or items.

## Inquiries

If you have a question about this conference not related to registration, please call ELFA Professional Development at (202) 238-3400.

**Email for registration inquiries:** [msscott@elfaonline.org](mailto:msscott@elfaonline.org)

(Note: no registrations can be made by telephone)

**Email for conference brochure:** [jfianko@elfaonline.org](mailto:jfianko@elfaonline.org)

## Hotel Information

A block of rooms is being held for attendees of the 2009 Financial Institutions Conference at the Four Seasons Hotel at Las Colinas, 4150 North Macarthur Blvd, Irving, TX 75038. A special conference rate of \$330 (Superior Room); \$350 (Deluxe Room) and \$385 (Villa) plus 13% tax is being offered to attendees. Please call the hotel directly at **(972) 717-0700 before March 13, 2009** to ensure the group rate. Be sure to tell the reservations clerk you are attending the ELFA Conference in order to get the group rate. Reservations made after the March 13 cutoff date are based on availability and may be at a higher.

## Getting There

Surrounded by 400 rolling acres of North Texas hills, the Four Seasons Hotel at Las Colinas is located only 15 minutes from Dallas/Fort Worth International Airport, or 20 minutes from Dallas Love Field. Transportation via taxicab is the best way to get to the Resort. The cost is about \$35-\$40. Or, if you drive, check out the directions by clicking on: [http://www.fourseasons.com/dallas/vacations/directions\\_to\\_hotel.html](http://www.fourseasons.com/dallas/vacations/directions_to_hotel.html)

For further information about the Four Seasons Resort & Club, and all that it has to offer, check out their web site at <http://www.fourseasons.com/dallas/index.html>

## Attire

Resort casual attire is appropriate for this meeting.



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NAME \_\_\_\_\_

NICKNAME FOR BADGE \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

TELEPHONE \_\_\_\_\_ FAX \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

### Spouse/Companion Option

Yes, I would like to bring a Spouse/Companion for an additional fee of \$250

Spouse Name: \_\_\_\_\_

Spouse Nickname for Badge: \_\_\_\_\_

Yes, I'm interested in becoming a sponsor at this conference. Please contact me.

Yes, I would like information about my company becoming a member of ELFA

### Golf

Yes, I will be participating in the ELFA Golf outing on Sunday, April 5, 2009 beginning at 10:30 am on the TPC course. I am enclosing \$245 with my registration fee for this purpose. **No refunds for golf cancellations will be made after Friday, March 27, 2009.** To put together or join a foursome, visit the online registration page at [www.elfaonline.org/pub/events/2009/FIC-CVF/Golfpairings.cfm](http://www.elfaonline.org/pub/events/2009/FIC-CVF/Golfpairings.cfm)

### Credit Card Reservations:

FAX this form to (202) 478-0980 Attn: Meetings Dept.

VISA  Mastercard  Amex  Discover  Diners Club

Total Amount to be charged \$ \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

### Name & Address as it appears on billing statement (PLEASE PRINT)

\_\_\_\_\_

Signature \_\_\_\_\_

### Help Us Understand What You Want From Your Association!

To ensure that ELFA focuses its efforts and resources on what you do, please complete the following two sections. *Note:* Registration for this conference cannot be completed without this information.

#### Section I.

I am primarily involved in the following market (*choose one*)

- Small Ticket** – Transactions under \$250,000 either individually or through lines
- Middle Market** – Transactions between \$250,000 and \$5 million either individually or through lines
- Financial Institutions** – Financial services companies (commercial banks, investment banks, multi-line finance companies) engaged in middle market and large ticket sectors
- Captive & Vendor Program** – Vendor and manufacturer support activities either as a third party or captive organization
- Service Provider** – All Associate members of ELFA. Primarily involved in providing legal, accounting, software and systems support, as well as other specialized professional services

#### Section II.

My Primary Job Function and Areas of Interest (*Choose no more than three*)

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Accounting (AC)           | <input type="checkbox"/> Credit (CR)                | <input type="checkbox"/> Operations (OP)         |
| <input type="checkbox"/> Administrative (AD)       | <input type="checkbox"/> Documentation (DM)         | <input type="checkbox"/> PR/ Communications (PR) |
| <input type="checkbox"/> Appraisals (AP)           | <input type="checkbox"/> Equip. Mngmt. (EM)         | <input type="checkbox"/> Recruiter (RC)          |
| <input type="checkbox"/> Asset Manager (AM)        | <input type="checkbox"/> Human Resources (HR)       | <input type="checkbox"/> Research (RE)           |
| <input type="checkbox"/> Broker (BR)               | <input type="checkbox"/> Insurance (IN)             | <input type="checkbox"/> Sales (SA)              |
| <input type="checkbox"/> Business Development (BD) | <input type="checkbox"/> Legal (LG)                 | <input type="checkbox"/> Syndications (SN)       |
| <input type="checkbox"/> Collections (CO)          | <input type="checkbox"/> Marketing (MK)             | <input type="checkbox"/> Tax (TX)                |
| <input type="checkbox"/> Corporate Executive (CE)  | <input type="checkbox"/> Mergers & Acquisition (MA) | <input type="checkbox"/> Training (TG)           |
| <input type="checkbox"/> Consultant (CT)           | <input type="checkbox"/> MIS (IT)                   | <input type="checkbox"/> Treasurer (TR)          |
| <input type="checkbox"/> Controller (CN)           | <input type="checkbox"/> Municipal (MU)             |  |

**Confirmations will be forwarded after registrations are received and processed.**

For Office Use Only Account #4110-0312000

Date \_\_\_\_\_ Approval Code \_\_\_\_\_ Amount \_\_\_\_\_