



CREDIT UNION Auto Lending Market Update

When: Wednesday, June 25, 2008
10:00 A.M. - 2:00 P.M.

Where: Adams Mark Hotel
120 Church Street, Buffalo



**LEARN
FROM
EXPERTS:**

**CUDL Corporate
Services**

Joe James

Market Research
Analyst
CUDL

Norb Kaczmarek

CEO
Erie Federal
Credit Union

Ann Hynes

CEO
St Pius X Federal
Credit Union



You are cordially invited...

To the first in an exciting new series of complimentary auto lending workshops that will be conducted near you! Join us for an executive level presentation and breakfast, designed specifically for Credit Union CEO/Presidents and Lending Executives.

Gain vital insight to the auto lending marketplace and crucial information that's key to growing your credit union's bottom line including:

Auto Industry Overview

- ▶ Where is the auto industry headed?
- ▶ How credit union's can maximize the shrinking market
- ▶ Credit union portfolio analysis
 - *New vs. Used Vehicles*
 - *Member vs. Non-Member*
 - *Scores, Terms and Demographics*

Managing a Successful Auto Lending Program

- ▶ **Norb Kaczmarek** - CEO Erie Federal Credit Union - \$242 million in assets
- ▶ **Ann Hynes** - CEO St Pius X Federal Credit Union - \$37 million in assets

CUDL AutoSMART Program

- ▶ A key resource to enhance overall member satisfaction, drive member financing and strengthens both member loyalty & dealer relationships
- ▶ Provide your members with a state-of-the-art vehicle research and shopping resource

SPACE IS LIMITED.

Please **RSVP** to James Hitchcock at (585) 200-6132 or email at james.hitchcock@cul.com by Friday, June 13.