

California Association of Collectors  
100<sup>th</sup> Annual Conference Program 2017  
(Program subject to change without notice.)



**PRE-CONFERENCE**

**Sunday afternoon, October 8**

***The Leadership Ladder - Presentation and Reception***

Hosted by: Linda Guinn, *CB Merchant Services* -- CAC Immediate Past President

The rewards of providing expertise and leadership to the association goes far beyond what you might think. Join past leaders of CAC for an overview of volunteer opportunities within CAC. Your expertise is greatly needed as we move our industry successfully forward.

**Monday morning, October 9**

***ACA Training - Advanced FDCPA Issues***

Go beyond the essentials of the FDCPA. Take a look at relevant court decisions, CFPB guidance and regulatory enforcement actions impacting compliance with the FDCPA. Identify potential liability and defenses under the FDCPA. ***(Separate registration required for this session.)***

**CONFERENCE**

**Monday afternoon, October 9**

***Welcome, General Session and Lunch in the Exhibit Hall***

***CAC Legislative Year in Review – The Good, the Bad, and the Ugly***

Presented by: Cliff Berg, CAC Legislative Advocate

Join CAC's incredible Lobbyist, Cliff Berg, as he and the CAC Legislative Team review the efforts and accomplishments of 2017. We'll also look to the future and discuss legislative opportunities for 2018 and beyond.

**Session 1 & 2 are Concurrent**

***Session #1 – Credit Bureau Panel***

Panelists include: Paul Desaulniers, *Experian*; Curtis W. Mollohan, *TransUnion*

Join us to hear what's changed and what's coming within the reporting bureaus. Bring your reporting questions and enhance your understanding about these important collection partners.

***Session #2 – The Political and Economic Factors Affecting the ARM Industry***

Presented by: Mike Ginsberg, *Kaulkin Ginsberg*

The ARM industry is constantly evolving and the current forces driving change to the industry are the Trump administration's policies and improving economic conditions for consumers. We will discuss the near- and long-term effects of these forces on the industry and its key market segments.

### **Reception in the Exhibit Hall**

#### **Monday evening, October 9**

##### ***PAC Fundraiser Dinner & Glow in the Dark Putting Contest***

#### **Tuesday morning, October 10**

##### **Breakfast in the Exhibit Hall and Presentation by Jack Brown, ACA President-Elect**

##### ***Session #3 - The CFPB & Debt Collection: An Overview***

Presented by: Gandhi Eswaramoorthy, Consumer Financial Protection Bureau

Get up to the minute information directly from the CFPB's Debt Collections Program Manager.

##### **Session 4 & 5 are Concurrent**

##### ***Session #4 - Creating and Inspiring a Winning Team***

Presented by: Jeff Johnson, Hawes Group

This presentation will examine the six magical steps that energize people to pursue their best performance. Many leaders rely on incentives, penalties, and other extrinsic motivation...but incentives only go so far. The best leaders understand that to build a truly winning culture, you need to create intrinsic motivation.

##### ***Session #5 - Communications with Consumers – What Now?***

Presented by: David Kaminski, Lloyd Dix and Amir Erez

Recently, the FTC allowed telephone numbers to various phones to be accompanied by the notation that the call was "possible scam". Many agencies have seen the number of return telephone calls drop dramatically. The problem is with the assault on predictive dialers, software designed to block calls and other technological advances, how do you communicate with debtors. This session is designed to be an interactive session with attendees describing their successes and failures.

The moderators will direct the conversation with the current state of the law. Anticipated discussion will include:

1. The CFPB and communications. What is it poised (or not poised) to do?
2. How to effectively communicate with consumers via letter?
3. Email revisited, revisited and revisited. Is this the new technology for collection?
4. Text Messaging and can you really collect in 160 characters?
5. Voice recording technology, IVR technology.

Sample consent forms will be provided.

##### ***Lunch and Annual Membership Business Meeting***

## Tuesday afternoon, October 10

### ***Session #6 - Debtor Reconnaissance and Developing Strategies Using Settlements and Negotiation Tactics (This is Part 3 of the CAC Boot Camp series; however, you may still attend if you did not attend Parts 1 and 2.)***

Panelists include: Kelly Parsons O'Brien, *Credit Bureau Associates*; Courtney Reynaud, *Credits Bureau USA*; Shawn Suhr, *Continental Credit Control*; June Coleman, *Kronick Moskowitz Tiedemann & Girard*

This third session in the CAC Boot Camp series is another "boots on the ground" presentation, this time focusing on how to legally and economically use intelligence to locate consumers, while avoiding pitfalls with third party communications. This session will also focus on potential booby-traps with "settlement" offers and preparing for a tax season assault. Again, June Coleman, CAC's Map Attorney, will highlight how to respond under consumer litigation fire in these areas.

### ***Session #7 - CAC's 100th Legal Panel – MCLE***

Panelists include: June Coleman, *Kronick Moskowitz Tiedemann & Girard*; David Kaminski, *Carlson & Messer LLP*; Stephen Turner, Partner, *Lewis Brisbois Bisgaard & Smith LLP*; Lloyd Douglas Dix, *Dix & Associates*

Moderator: Tom Griffin, CAC General Counsel

This is YOUR opportunity to hear from the legal experts in our industry. The cases, the issues, the lessons learned will be discussed. Provide questions or issues to the CAC office ahead of time, and the expert panel will respond during this must-hear session.

## Tuesday evening, October 10

### ***100th Annual Dinner – Essay Contest Winners and Installation of New Officers***

The 100<sup>th</sup> Anniversary will be front and center – come and help us celebrate!

Our special guests will include the three finalists from the 2017 CAC Educational Scholarship Foundation's Essay contest and their parents. This annual event will continue our tradition of supporting students who have grasped and written about the importance of maintaining good credit.

The event will conclude with our annual installation of new officers.