



AFSA
AMERICAN FINANCIAL SERVICES ASSOCIATION

2022

INDEPENDENTS
Conference & Exposition

May 2-5, 2022
La Quinta Resort & Club
La Quinta, California

Program sponsored by **amsive**

34.7% of consumers would consider changing their payments channel or method to have payments process faster.*

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*2021 ACI Speedpay Pulse Data

A HEARTFELT WELCOME

WELCOME to the American Financial Services Association's 2022 Independents Conference & Expo. I am thrilled that you are joining us here in beautiful La Quinta, California.



This conference allows us to re-connect and re-engage with colleagues, friends, and business partners, and to reflect on the experiences of our industry over the past few years. AFSA exists to help us meet the challenges that arise, whether at the federal or state level, in legislatures or regulatory offices. And make no mistake, we are facing challenges.

Those who would seek to limit credit options for ordinary Americans are coalescing around a newly aggressive regulatory structure. It's more important than ever that we distinguish ourselves and our products as an essential part of the lives of our customers. Much of what you'll see here this week is focused on just that.

The AFSA team, working with our membership, committees and working groups, has put together a compelling conference that will help us understand the challenges we face and to see opportunities to help our customers and our country build a stronger financial future.

We have team builder extraordinaire "Marvelous" Mark Kamp, who has a rock and roll take on leadership development. We'll be joined by Tom Bevan, founder of RealClearPolitics for a look at the political environment and upcoming elections. You'll get to hear a great economics panel with Dr. Tom Miller and AFSA's chief economist, Perc Pineda, and to hear from leaders and innovators of our industry.

While it's been a challenging few years for us, it seems that our country has learned something that our members have known and practiced for more than a century: there's no substitute for sitting down and meeting with customers, friends, and family face-to-face. This conference is a great opportunity to reconnect with friends and colleagues and to revel in the great meals and events, the serendipitous encounters and unplanned meetings that make AFSA conferences so enjoyable. It's going to be a great week and I'm happy to share it with all of you.

Dan Walters

Independents Section Chair & CEO, Credit Central, LLC

2022 INDEPENDENTS CONFERENCE & EXPO

Diamond Level - \$20,000+

ACI Worldwide Golf Tournament Exclusive

Allied Solutions Hotel Keycard Sponsor, Joint Committees Reception & Dinner, and AFSAPAC President's Club

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FORTEGRA Thurs. Champions Luncheon, Wed. Exhibitor Luncheon, and AFSAPAC President's Club

RSM RSM Independent Survey Presentation, and Conference Closing Reception

Platinum Level - \$15,000-\$19,999

Credit Bureau+ by Trust Science Keynote Session: "Marvelous" Mark Kamp

GOLDPOINT Champions Club Speaker and Board of Directors Meeting, and AFSAPAC President's Club

Gold Level - \$10,000-\$14,999

AMERICAN NATIONAL Expo. Lounge, and AFSAPAC President's Club

Flagstar Bank Refreshment Break Exclusive

Liberty Tues. Reception Entertainment, Wed. Expo Breakfast, and AFSAPAC President's Club

Silver Level - \$5,000-\$9,999

ABS General Session: Policy Power Hour: Taking Stock of Emerging Fed, State and Legal Issues

amsive Conference Print Program

BLACK BOOK AFSAPAC President's Club

BMO Lanyards

Constant. Session: Making Sense of the Midterms: A Conversation with Tom Bevan

Credex Systems AFSAPAC President's Club

defi SOLUTIONS Session: CEO Outlook '22: Assessing Challenges, Advancing Opportunities

EQUIFAX iMAG Session Screen

FIMC Leadership Dinner Tequila Bar

GWC Warranty IN Auto Execs Group Board Meeting Breakfast

IDODOGY a GBB company Expo Lounge

LoanPaymentPro Getting. Lenders. Paid. Hand Sani Stations

PayNearMe Session: Credit Under Siege: The Case for Credit and the False Promise of Rate Caps

REPAY Realtime Electronic Payments Conference Mobile App

solutions by text Text Solutions Package

Texas Capital Bank Executive Committee Luncheon

vergent Conference Tote Bag

WELLS FARGO Leadership Dinner Entertainment, and AFSAPAC President's Club

Bronze Level - \$3,000-\$4,999

Bradley ORCC Meeting

dot818 Wed. Expo. Reception Entertainment

experian. SGA Committee Meeting & Breakfast

HUDSON COOK Women's Leadership Council Refreshments

W GROUP MARKETING Conference Wi-Fi

payix A REPAY COMPANY Thurs. Expo Breakfast

CHAIR

Dan Walters
Chief Executive Officer
Credit Central, LLC



VICE ELECT/
AFSAPAC CHAIR

Rochelle McClanahan
CFO & Compliance Officer
Brundage Management /
Sun Loan Company

George Fussell
Chief Executive Officer
SAFCO

AFSAPAC VICE CHAIR

Gary McQuain
COO
1st Franklin Financial Corp.

Roger Lloyd
Chief Operating Officer
United Group/United
Finance Corporation

R.E. Everette
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Specialty Service
RSM US LLP

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President & CEO
Regional Management Corp.

Tom Morano
STAFF LIAISON
Vice President,
Meetings & Conferences
AFSA

Heidi Bolton
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Security Finance Corporation
of Spartanburg

Jim Schneider
EVP & COO
Mariner Finance, LLC

Cyrus Bozorgi
President & CEO
Veros Credit, LLC

Sheri Wilford
President
LPI Loans

Danny Cantrell
CEO & Founder
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\$2.2B

ANNUAL
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A-

A.M. BEST RATING
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YEARS IN
BUSINESS

GENERAL INFORMATION

HOTEL

La Quinta Resort & Club

49-499 Eisenhower Drive, La Quinta, California 92253
(760) 564-4111

ATTIRE for all activities is resort casual.

REGISTRATION CENTER

Studios (All times PST)

Monday, May 2	12:00 p.m. - 6:30 p.m.
Tuesday, May 3	7:30 a.m. - 5:30 p.m.
Wednesday, May 4	7:30 a.m. - 3:00 p.m.
Thursday, May 5	8:00 a.m. - 12:00 p.m.

EXPO HOURS

Fiesta 1-10 (All times PST)

Tuesday, May 3	5:30 p.m. - 6:30 p.m.
Wednesday, May 4	8:00 a.m. - 8:45 a.m.
	10:15 a.m. - 10:45 a.m.
	12:00 p.m. - 1:00 p.m.
	1:45 p.m. - 2:15 p.m.
	4:30 p.m. - 6:00 p.m.
Thursday, May 5	8:00 a.m. - 8:45 a.m.
	10:30 a.m. - 11:00 a.m.

BADGES/TICKETS

Please wear your badge at all times. It is your admission to all conference sessions and special events. For unregistered spouse/companions, individual tickets for food and beverage events are available for purchase at the Registration Center.

GOLF TOURNAMENT

The AFSA Golf Tournament will take place at 1:30 p.m. at the La Quinta Mountain Course. Be sure to leave your clubs with the bell desk; they will be brought to the course for you.

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CONFERENCE iMag

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KEYCARDS

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GENERAL INFORMATION

SPOUSES/COMPANIONS

Fully registered spouses/guests are invited to attend any of the conference sessions and social activities. Local attractions and other activities may be arranged with the Concierge Desk in the lobby.

CONFERENCE TEXT ALERTS

Text "AFSA" to 77513 to receive up-to-the-minute news and alerts about the Independents Conference & Expo!

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WIFI

WiFi is available throughout the conference, thanks to IM Group.

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Download our conference app using the QR Code!

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- View the schedule
- Ask questions
- Build your network
- Explore our Expo Hall

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Monday, May 2, 2022

12:00 p.m. - 6:30 p.m.

REGISTRATION CENTER

STUDIOS

8:30 a.m. - 5:00 p.m.

LAW COMMITTEE & BREAKFAST

FLORES 6-8

2:00 p.m. - 4:00 p.m.

**OPERATIONS & REGULATORY
COMPLIANCE COMMITTEE**

CAPRA

Sponsored By **Bradley**

3:00 p.m. - 4:00 p.m.

INDEPENDENTS ADVISORY BOARD

DIEGO RIVERA 2-3

4:00 p.m. - 5:00 p.m.

**INDEPENDENT AUTO FINANCE
EXECUTIVES GROUP HAPPY HOUR
WITH YOUR LENDERS**

MORGAN'S PATIO

By invitation

5:00 p.m. - 7:00 p.m.

**JOINT LAW, SGA, ORCC
RECEPTION & DINNER**

LA CASA PATIO

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Allied Solutions, LLC www.alliedsolutions.net
Securian Financial Group, Inc. www.securian.com

6:30 p.m. - 10:00 p.m.

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AFSAPAC "PRESIDENT'S CLUB" EVENT

\$5,000+ AFSAPAC donors are invited

AFSAPAC's exclusive event for its \$5,000 President's Club contributors and sponsors held in the beautiful California desert on the San Andreas Fault. Break out your denim and diamonds for an extraordinary evening. Attendees will arrive at this mysterious compound where you will be welcomed into an oasis of delights; including Red Jeep Twours of the desert at night, target shooting, cigar rollers, games, a first-class menu, open bar and a few surprises!

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Tuesday, May 3, 2022

7:00 a.m. - 8:00 a.m.

**ADMIN COMMITTEE BREAKFAST
& MEETING**

GRIGICH BOARDROOM

7:30 a.m. - 5:30 p.m.

REGISTRATION CENTER

STUDIOS

8:00 a.m. - 10:00 a.m.

**STATE GOVERNMENT AFFAIRS COMMITTEE
& BREAKFAST**

FLORES 6-8

Sponsored By



8:00 a.m. - 8:30 a.m.

**INDEPENDENT AUTO FINANCE
EXECUTIVES GROUP BREAKFAST**

FIESTA 12

Sponsored By



8:30 a.m. - 11:00 a.m.

**INDEPENDENT AUTO FINANCE
EXECUTIVES GROUP**

FIESTA 13-14

8:30 a.m. - 9:30 a.m.

**LEADERSHIP DEVELOPMENT PROGRAM
STEERING COMMITTEE**

DIEGO RIVERA 2-3

Booth
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Tuesday, May 3, 2022

9:30 a.m. - 10:30 a.m.

THE EDGE ADVISORY BOARD

DIEGO RIVERA 2-3

9:30 a.m. - 11:00 a.m.

HUMAN RESOURCES NETWORKING
GROUP

FIESTA 11

10:15 a.m. - 1:00 p.m.

LAW COMMITTEE

FLORES 6-8

10:30 a.m. - 12:30 p.m.

AFSA EDUCATION FOUNDATION BOARD &
LUNCHEON

DIEGO RIVERA 2-3

12:30 p.m. - 2:00 p.m.

EXECUTIVE COMMITTEE & LUNCHEON

FIESTA 13-14

Sponsored By



1:00 p.m. - 2:30 p.m.

D&I NETWORKING GROUP

FIESTA 11-12

A conversation on recruiting with Thelá Tatch.

1:30 p.m. - 2:30 p.m.

BUSINESS PARTNER BOARD

DIEGO RIVERA 2-3

2:30 p.m. - 4:00 p.m.

AFSA BOARD OF DIRECTORS

CAPRA

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With over 60 years of service to the consumer lending industry, American National Insurance Company offers unparalleled strength and stability to our partners and customers. We offer you a single source solution for risk mitigation tools and the partnership you need to achieve your long-term growth objectives.



Strength | Stability | Service

Our commitment to you...today and tomorrow



For more information please visit our website:
www.anico-cid.com

4:00 p.m. - 5:30 p.m.

WOMEN'S LEADERSHIP COUNCIL

Speaker

FIESTA 13-14



Renee Brown
Director of Education
& Associate Curator
Palm Springs
Historical Society

Refreshments
Sponsored By



5:30 p.m. - 6:30 p.m.

HAPPY HOUR WITH EXHIBITORS

FIESTA 1-10

AFSA and the King of Palm Springs, Frank Sinatra, welcome you to the "Desert Oasis" and the opening of the exhibit hall. Join your friends and colleagues and kick off the 2022 conference.

Enjoy the Lounge Areas Provided By

Entertainment Sponsored By



6:30 p.m. - 8:30 p.m.

FIESTA DINNER CELEBRATION & PAC AUCTION

FLORES 1-5

A reimagined dinner and a chance to re-engage with more attendees at this fiesta-style celebration. Including food stations, open bar and entertainment. The live AFSAPAC Auction will take place during dessert.

Tequila Bar Sponsored By

Entertainment Sponsored By



Your Partner in Direct Marketing

Wednesday, May 4, 2022

7:30 a.m. - 3:00 p.m.

REGISTRATION CENTER

STUDIOS

8:00 a.m. - 8:45 a.m.

MARKETING & COMMUNICATIONS NETWORKING GROUP

FIESTA 11-12

8:00 a.m. - 8:45 a.m.

BREAKFAST WITH EXHIBITORS

FIESTA 1-10

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9:00 a.m. - 10:15 a.m.

OPENING GENERAL SESSION
Chair and President's Welcome

FLORES 1-5



Dan Walters
Chief Executive Officer
Credit Central, LLC



Bill Himpler
President & CEO
AFSA

KEYNOTE SESSION
"Marvelless" Mark Kamp

FLORES 1-5

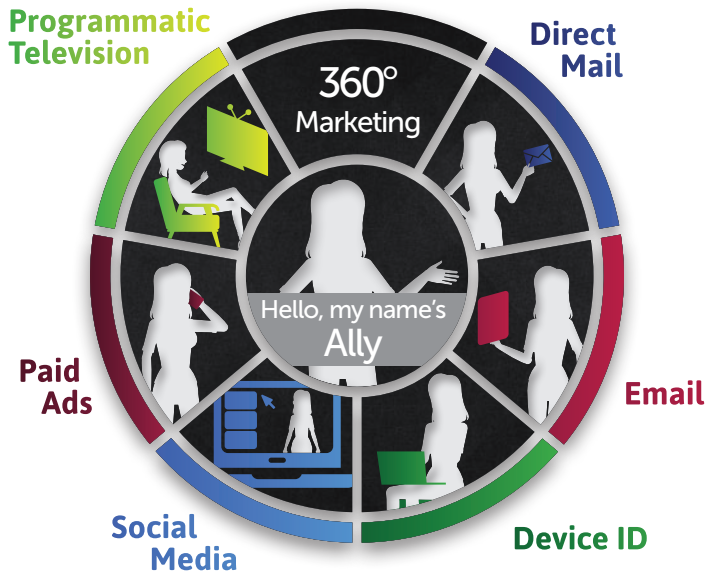
The Business Headliner:
Composing a Rock Star Mindset

Marvelless Mark Kamp is a CEO, business owner, bestselling author, and world-class performer. If you want to be energized, engaged, and empowered to develop a rock star mindset and significantly up your performance – or just want to let your inner Def Leppard or Joan Jett out – "The Business Rock Star" will get you there. Come for one of the most compelling experiences you'll have; stay for the insights to make you a more effective and results-focused leader.



Keynote Session
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Credit Bureau+
by Trust Science



- High Speed Digital Live Check Production
 - Large Scale Acquisition Campaigns
 - Returning Customer Campaigns
- Existing Customer Trigger Communications
 - Digital Support for DM Campaigns

Contact **Dennis Fish** or **Seth Manley** to learn more, or stop by and say hello at **Booth #510**. We look forward to seeing you!



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Continued from page 21

AFSAEF REMARKS & LEGACY OF GIVING AWARD

FLORES 1-5



Jim Schneider
AFSAEF Board Chair
EVP, Mariner Finance

10:15 a.m. - 10:45 a.m.

REFRESHMENT BREAK WITH EXHIBITORS

FIESTA 1-10

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11:00 a.m. - 12:00 p.m.

POLICY POWER HOUR: Taking Stock of Emerging Fed, State and Legal Issues

FLORES 1-5

Join AFSA government affairs SVPs Danielle Arlowe and Celia Winslow for their fast, informative discussion on the federal, state, and legal issues affecting the consumer credit marketplace and installment lenders in particular.

Speakers

AFSAPAC Chair Report



Danielle Arlowe
SVP, State



Celia Winslow
SVP, Federal



Rochelle McClanahan
CFO & Compliance Officer
Brundage Management/
Sun Loan Company

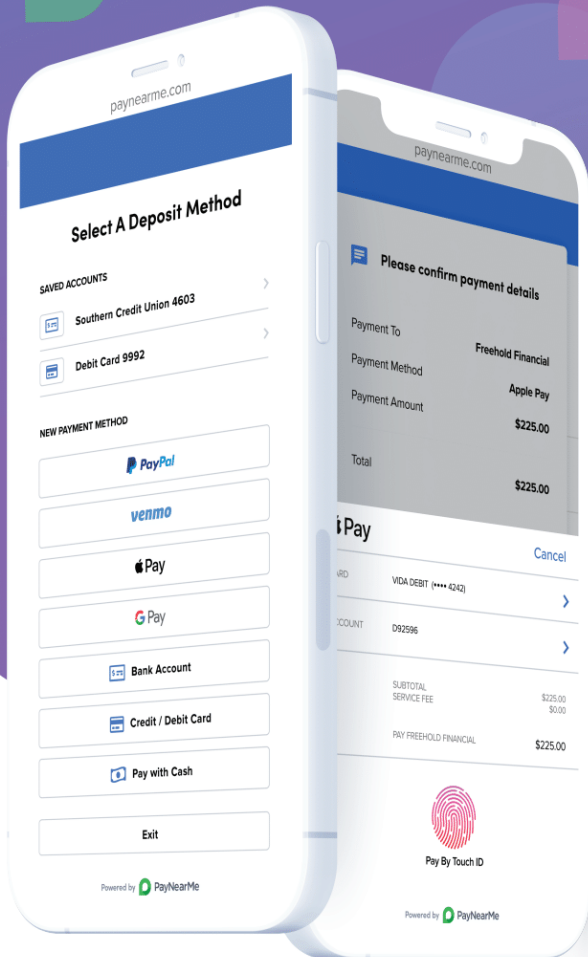
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12:00 p.m. - 1:00 p.m.

LUNCHEON WITH EXHIBITORS

FIESTA 1-10

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1:00 p.m. - 1:45 p.m.

CREDIT UNDER SIEGE: The Case for Credit and the False Promise of Rate Caps

FLORES 1-5

If there is only one economic-study panel you will ever attend, this is it! Prof. Tom Miller will release his year-long Illinois rate cap study and AFSA Chief Economist Perc Pineda will provide updated data on consumer credit trends shaping the national economy and your businesses.

Speakers



Perc Pineda
Chief Economist & Vice President of Research
AFSA



Ed McFadden
SVP,
Communications
AFSA



Tom Miller, Jr
Professor of Finance
Inaugural Holder of the Jack R. Lee, Chair of Financial Institutions and Consumer Finance
Mississippi State University

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1:45 p.m. - 2:15 p.m.

REFRESHMENT BREAK WITH EXHIBITORS

FIESTA 1-10

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2:15 p.m. - 3:00 p.m.

CEO OUTLOOK '22: Assessing Challenges, Advancing Opportunities FLORES 1-5

Leaders of our industry share their views on what it has taken and will take to manage and operate in vastly different consumer and economic environments from even a year ago. Where do they see our industry headed? What of the future of work? What transformations in the consumer credit industry are necessary in quickly evolving economic conditions?



Rex Ellison
President and CEO
Republic Finance, LLC



Ginger Herring
President & CEO
1st Franklin Financial



Dan Walters
Chief Executive Officer
Credit Central, LLC



Bill Himpler
President & CEO
AFSA

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3:00 p.m. - 4:00 p.m.

INDEPENDENTS ACCOUNTING NETWORKING GROUP DIEGO RIVERA 2-3

3:00 p.m. - 4:00 p.m.

OPERATIONS NETWORKING GROUP FIESTA 11-12

4:30 p.m. - 6:00 p.m.

RECEPTION WITH EXHIBITORS FIESTA 1-10

Entertainment Sponsored by



Thank you for contributing to the conference Speaker Fund!



8:00 a.m. - 12:00 p.m.

REGISTRATION CENTER

STUDIOS

8:00 a.m. - 8:45 a.m.

BREAKFAST WITH EXHIBITORS

FIESTA 1-10

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9:00 a.m. - 9:45 a.m.

RSM SURVEY RESULTS

FLORES 1-5

RSM presents the results of their 2021 financial performance survey for AFSA Independents and other independently held finance companies across the United States. The results will include current trends for growth, funding, leverage, profitability, income and expenses.

Speakers



Joe Kaczmarek, CPA, MBA
Assurance Partner, Specialty Finance Practice Leader, Great Lakes Leader



Robert McMurry
Assurance Senior Manager, Specialty Finance

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9:45 a.m. - 10:30 a.m.

MAKING SENSE OF THE MIDTERMS:

A Conversation with Tom Bevan

FLORES 1-5

Join Tom Bevan, co-founder and publisher of RealClearPolitics, for up to the minute polling and political analysis headed into the pivotal federal and state '22 midterm elections. Bevan cuts through the noise and brings context to yet another important election since the last one two years ago.

Speaker



Tom Bevan
Co-Founder & Publisher
RealClearPolitics

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10:30 a.m. - 11:00 a.m.

REFRESHMENT BREAK WITH EXHIBITORS

FIESTA 1-10

Last chance to meet with exhibitors!

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11:00 a.m. - 12:15 p.m.

CHAMPION'S CLUB

FLORES 1-5

Darren Woodson is one of the greatest players to wear the Dallas star on some of the most legendary Cowboys teams. Today he's taking those individual and team experiences and adapting them for winning strategies for business and in life.



Darren Woodson
Super Bowl Champion
Dallas Cowboys



2022 OUTSTANDING INDEPENDENT & EMPLOYEE AWARDS

Rochelle McClanahan
Chair-Elect; CFO & Compliance Officer
Brundage Management /
Sun Loan Company



12:15 p.m. - 1:15 p.m.

CHAMPION'S CLUB BUFFET LUNCHEON

FLORES FOYER & PATIO

Sponsored By FORTEGRA

1:00 p.m. - 5:30 p.m.

PALM SPRINGS TOUR (Pre-registration required)

DEPART RESORT FRONT DRIVE

1:30 p.m. - 5:30 p.m.

GOLF TOURNAMENT (Pre-registration required)

LA QUINTA MOUNTAIN COURSE

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5:30 p.m. - 7:30 p.m.

CLOSING RECEPTION

WATERFALL LAWN

All registered attendees



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AFSA PREMIER Business Partner 7 STAR LEVEL \$50,000-\$69,999 +

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AFSA PREMIER Business Partner 5 STAR LEVEL \$25,000-\$29,999 +

AFSA PREMIER Business Partner 4 STAR LEVEL \$20,000-\$24,999 +

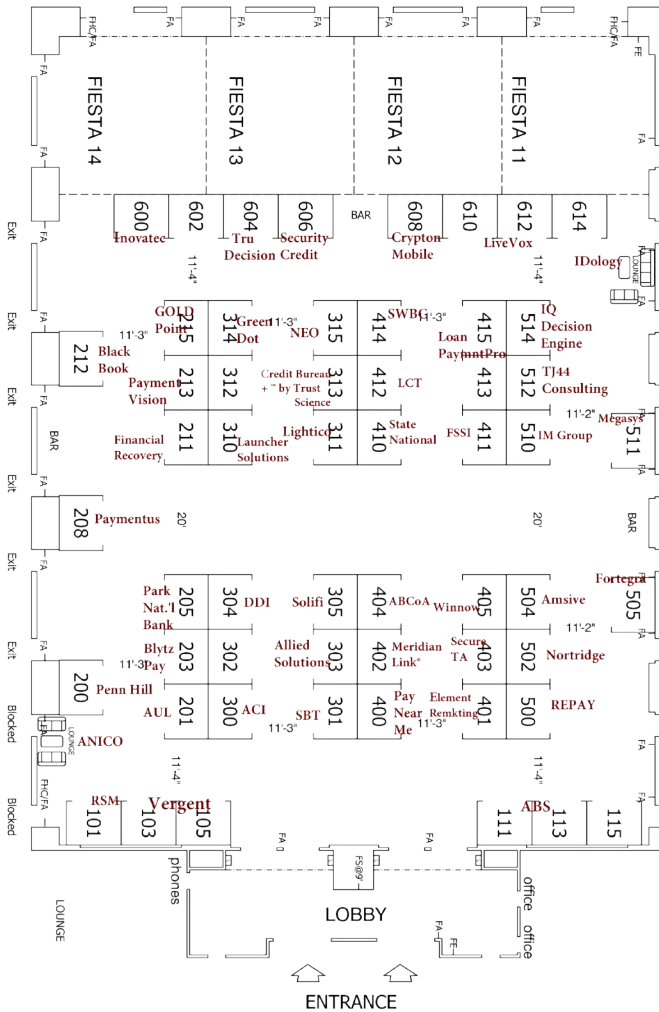
AFSA PREMIER Business Partner 3 STAR LEVEL \$15,000-\$19,999 +

AFSA PREMIER Business Partner 2 STAR LEVEL \$10,000-\$14,999 +

AFSA PREMIER Business Partner 1 STAR LEVEL \$7,500-\$9999 +

EXPO HALL MAP

Fiesta 1-10



EXPO HOURS

Fiesta 1-10 (All times PST)

Tuesday, May 3	5:30 p.m.	-	6:30 p.m.
Wednesday, May 4	8:00 a.m.	-	8:45 a.m.
	10:15 a.m.	-	10:45 a.m.
	12:00 p.m.	-	1:00 p.m.
	1:45 p.m.	-	2:15 p.m.
	4:30 p.m.	-	6:00 p.m.
Thursday, May 5	8:00 a.m.	-	8:45 a.m.
	10:30 a.m.	-	11:00 a.m.

EXHIBITORS

ABCoA | Deal Pack



Jacksonville, FL
Evelyn Hedy | Vice President
 (800) 526-5832
 Ehedy@abcoa.com | abcoa.com

Founded in 1983, ABCoA is a cutting-edge software company specializing in end-to-end software for the auto finance industry. Deal Pack, ABCoA's flagship software, is a lender management software that handles everything from leasing to floor planning, with built-in accounting and consolidated financials for multiple-branch operations. Deal Pack's focus on accounting, collections, and best practices provides a proven approach to streamline your business, simplify workflows, and address compliance concerns.

Booth 404



ACI Worldwide



Miami, FL
Darcy Locke
 Vice President, Head, Consumer Finance Sales
 (502) 648-2353
 darcy.locke@aciworldwide.com
 aciworldwide.com/solutions/aci-speedpay

As an unrivaled leader in the billing and payments space, ACI offers the ACI Speedpay solution, which innovates billing and payment options for customers and clients alike. The ACI Speedpay solution is a trailblazer in the industry, offering the most advanced features and services for clients across numerous industries.

Booth 300



EXHIBITORS

Alliance Business Systems



Mason, GA

Miranda Price | Vice President, Business Development
(800) 727-7534

miranda.price@alliedbiz.com | alliedbiz.com

Allied Business Systems (ABS) offers loan origination and loan management software with the options and customizability to meet the needs of virtually any type of business. Our API driven software supports both traditional storefront locations and online lending business modules. Numerous integrations and customizable work flows scale to fit practically any business need. Take control of your loan management software and partner with the loan software experts to help your business thrive.

Booth 111/113



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Bryan Nieves | Vice President, National Accounts
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AUL's mission is to be the premier F&I provider in America by any quantifiable measurement of business activity.

Booth 201



Allied Solutions, LLC / Securian Financial Group



Booth 303



Carmel, IN

Suzi Straffon

Director,

Finance Company Markets | Sales Development
(469) 363-8464

Susan.straffon@alliedsolutions.net

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Allied Solutions and Securian Financial partner to provide a comprehensive product suite of insurance, lending, marketing, and risk management services. Today's consumer lending market is complex, and we understand the balance of traditional business with emerging trends and solutions.

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Bolingbrook, IL

Greg Hamby

Sr. Director, Business Development

(601) 214-7331

ghamby@amsive.com | amsive.com

Consumers signal individuality in all kinds of ways. Today marketers must listen and act on those signals. At Amsive, we give you the tools to know more and the services to do more. We give you the data and insights to know who your customers and next customers truly are. We show you where to find them and how to connect with them in ways that are personal and relevant. And then we show you what's working and what's not, continually measuring, optimizing, and analyzing every part of your marketing spend.

Booth 504



EXHIBITORS

Black Book



Lawrenceville, GA

Susan Moritz | Vice President, Sales
(800) 554-1026

Susan.moritz@blackbook.com | blackbook.com

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Booth 212



BlytzPay



Draper, UT

TJ Lee | Vice President, Sales

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Tj.lee@blytzpay.com | BlytzPay.com

BlytzPay is a mobile-first software solution that affords merchants the ability to invoice, collect and communicate via text message. BlytzPay offers a secure, mobile method to reduce time spent on collections and helps cultivate customer relationships. All through text.

Booth 203

Credit Bureau +™ by Trust Science



Edmonton, Alberta CANADA

Evan Chrapko | Chief Executive Officer
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Evan.Chrapko@TrustScience.com | TrustScience.com

*Compliant Lead Sourcing/Screening and Loan application scoring & decisioning for Subprime lenders. Used by leading direct *and* indirect Auto Loan lenders, as well as Personal (unsecured) Loan lenders. Also used during Securitization negotiations. 44 patents.*

Booth 313



Crypton Mobile



Augusta, GA

David Phillips | President
(706) 955-6407

David@CryptonMobile.com | cryptonmobile.com

Crypton Mobile is a multinational technology corporation specializing in enterprise-level business-to-business software solutions for the consumer lending, real estate, automotive, retail, and food service industries. These services include electronic signatures, electronic vaulting, facial recognition and identity verification, and compliance-based machine learning solutions.

Booth 608



DDI Technology



Irmo, SC

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dditechnology.com

DDI Technology offers financial institutions and automotive dealers a suite of automotive title/registration management and total-loss transaction technologies that deliver efficiencies, reduce costs, and enable superior customer service. DDI can also assist your institution in all 50 states from title application to lien release. Learn how DDI can help your team streamline processes, improve reporting and manage exceptions with a simple, user-friendly application.

Booth 304



Element Remarketing



Hoffman Estates, IL

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Display and Present Remarketing By Element Remarketing Programs and Services.

Booth 401



Financial Recovery Services



Edina, MN

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FRS is a highly regarded, nationally licensed receivables management firm headquartered in Edina, MN. The collection and recovery of bad debt is our core competency. Our offerings include first & third-party servicing and early-age, late-stage, out of statute, pre-legal, post-judgment, and debt settlement collection programs.

Booth 211



Fortegra



Jacksonville, FL

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Credit Life, Credit Disability, Credit Involuntary Unemployment, Credit Property & Auto, Accidental Death & Dismemberment, Motor Club, Non-Recording/Non-File.

Booth 505



FSSI



Santa Ana, CA

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GOLDPoint Systems



Provo, UT

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API based Software Lending platform that can be configured to your unique lending needs. Online origination, decisioning, servicing, payments, accounting and reporting.

Green Dot Corporation



Pasadena, CA

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Green Dot Corporation is a financial technology leader and bank holding company with a mission to power the banking industry's branchless future. The Green Dot platform boasts a powerful payment disbursements engine and a 100,000+ location nationwide cash acceptance network that enables partners such as providers of consumer credit and installment loan products to better serve their customers.

Booth 411



IM Group Marketing



West Deptford, NJ

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IM Group is a leader in providing strategies insight, data and analytic services, and direct marketing campaign management solutions to financial services clients. We leverage customer communications strategies across a wide range of channel deployments, including print and digital, to deliver long-term, profitable customers.

Inovatec Systems Corporation



Burnaby, BC, CANADA

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Inovatec's suite of modern, intelligent SaaS solutions are secure and stable products used by some of North America's largest lenders. The Inovatec LOS.LMS and Direct systems enable automated, efficient workflow that let your team do more with less and help your business grow.

iQ Decision Engine



Irving, TX

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iQ Decision Engine is a cloud-based decision engine that automates risk decisions. iQDE is simple to use: no coding, simple integration, scalable, and safe. We also offer proprietary iQ Scores for risk, fraud, response and customer bank transactions as well as building custom scores. Regardless of what you are spending on underwriting software, we can save you money.

Booth 510



Booth 600



Booth 514

EXHIBITORS

LAUNCHER.SOLUTIONS



Jacksonville, FL

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rantunez@launcher.solutions | launcher.solutions

LAUNCHER.SOLUTIONS provides technologies for banks, credit unions, and lending institutions. Its appTRAKER Loan Origination System is configurable to fit any business model. appTRAKER's rules modeler allows for rapid deployment of rules, which are tested in our QA environment before implementing. LAUNCHER.SOLUTIONS focuses on customer service, providing simple implementations and support services before and after go-live.

Lender Compliance Technologies



Southlake, TX

Tyler Gray | Director, Sales
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tgray@LCT1.com | lct1.com

Lender Compliance Technologies provides F&I compliance software for lenders. LCT's first product, Refund Control, is a lender-managed cancellation and refund system. Using industry best practices for software development, our solutions include full out-of-the-box workflows, real time reporting, third party integration connectors and security that focuses on protecting consumer data.

Lightico



New York, NY

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Lightico is an award-winning SaaS platform that empowers lenders to accelerate originations and servicing processes. With the Lightico Digital Completion Cloud™, companies leverage no-code workflows to collect customer eSignatures, documents, slips and payments, and authenticate ID in real time — straight from the customer's smartphone. As a result, businesses enjoy faster and shorter sales and servicing cycles, boost NPS, and significantly improve their completion rates.

Booth 310



LiveVox



San Francisco, CA

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LiveVox is the only one-stop-shop for true omnichannel engagement that unifies modern channels, CRM, and WFO functionality into a single cloud customer engagement platform to optimize the customer experience in today's digital age.

LoanPaymentPro



Bloomington, IL

James Celli | Chief Executive Officer
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jcelli@loanpaymentpro.com | loanpaymentpro.com

Innovative, technology-driven payment and funding solutions in both consumer finance and debt repayment spaces.

Megasys



Orange, CA

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sales@megasys.net | megasys.net

Megasys is the leading provider of complete loan Originations & Servicing systems. Our total Omega system solution includes loan originations, loan servicing, collections, reporting, and document storage. Our integrated package is tied to our own sophisticated and user-friendly General Ledger and Accounts Payable systems.

Booth 610/612



Booth 415



Booth 511



EXHIBITORS

MeridianLink



Costa Mesa, CA

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MeridianLink DecisionLender® is a complete lending solution for direct and indirect lenders and consumer finance companies. DecisionLender automates your entire loan origination process so your customers can apply for credit digitally and be automatically pre-approved. Gain market share, expand reach and improve the customer experience with MeridianLink DecisionLender.

Booth 402



Neo



San Jose, CA

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Neo's application scoring and underwriting system leverages AI/ML, along with your past loan performance, to automate application processing, mitigate risk, increase profitability and decrease time to approvals.

Booth 315



Nortridge Software



Foothill Ranch, CA

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Loan Management Software

Booth 502



EXHIBITORS

Park National Bank



Columbus, OH

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Park National Bank provides revolving/re-discount lines of credit from \$5-50 million, with an ability to arrange larger facilities. At Park, we take your success personally. It's important to us to help you attain the proper financing for your unique situation, tailored to meet your needs.

Booth 205



Paymentus



Charlotte, NC

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Paymentus (NYSE: PAY) is a leading provider of cloud-based bill payment technology and solutions. Our omni-channel platform provides consumers with easy-to-use, flexible and secure electronic bill payment experiences through their preferred payment channel and type. For more information, please visit www.paymentus.com.

Booth 208



PaymentVision



Jacksonville, FL

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mjefferies@paymentvision.com | paymentvision.com

PaymentVision offers clients the unified ability to accept check, ACH, cash, credit and debit payments through their call center IVR, online, text, and mobile app. Improve collections with smarter payment platforms.

Booth 213



EXHIBITORS

PayNearMe



Santa Clara, CA

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PayNearMe is the modern and reliable payments platform that lets your customers pay how, when and where they want. Accept cash, debit, credit, ACH and mobile-first payment methods including Apple Pay and Google Pay – all with a single platform. PayNearMe builds innovative technology with an emphasis on user experience, customer satisfaction and reliability so you can collect every payment, every time.

Booth 400



Penn Hill Associates

Booth 200



Pawleys Island, SC

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Penn Hill is more than an executive search firm. While those persons that occupy the C Suite are important to the success of organizations, they need solid contributors around them. We provide many of our clients with their "Executives of Tomorrow." Being involved with our client's strategic growth plans allows us to provide talent as needed. Penn Hill is a go to source on multiple levels.



Atlanta, GA

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REPAY is a payment technology provider that offers card and ACH processing, Instant Funding, a consumer-facing mobile app, and online bill payment systems with web, text, and IVR capabilities.

Booth 500



EXHIBITORS

RSM



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RSM US LLP is the leading provider of audit, tax and consulting services focused on the middle market, with 12,000 professionals in 84 cities nationwide. Our full range of services help specialty finance companies address their complex business challenges such as regulatory compliance, security and privacy, and transaction due diligence.

Booth 101



Secure Title Administration, Inc.

Booth 403



Duluth, GA

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MGallagher@SecureTA.com | info.secureta.com

Secure Title Administration, Inc. (STA) provides title administration services that allow lenders to outsource time consuming task, while maintaining transparent control over the status of titles. STA remains at the forefront of the title administration industry, including all regulatory and legislative requirements.

Security Credit Services, LLC

Booth 606



Oxford, MS

Jim Matthews | Manager, Business Development
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jmatthews@securitycreditservicesllc.com
equiproinvestments.com

Security Credit Services (SCS) specializes in the purchase of delinquent receivables. As one of the nations top privately owned receivables purchasing firms, SCS has accredited certificates in both compliance and service standards. For over 20 years, SCS has purchased portfolios at various stages of the account life cycle and across multiple asset classes.

EXHIBITORS

Solifi



Minneapolis, MN

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At Solifi, we believe that commerce is only as strong as the system it runs on. Our mission is to reshape finance technology by bringing together proven solutions into a singular powerful technology platform designed to help you guard, guide, and grow your business.

Solutions by Text



Dallas, TX

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Solutions by Text was founded in 2008 with the mission to deliver impactful conversational messaging and convenient payment partner solutions that are rich, real-time, and compliant. SBT is the only compliance-first provider of enterprise texting solutions in the market.

State National Companies



Bedford, TX

Mark Baltuska

Vice President, Finance Company Markets
(817) 727-7316

mbaltuska@statenational.com | statenational.com

You've worked hard to build your portfolio. Let State National give you the protection it deserves. Lenders nationwide use our array of proven, customized solutions to reduce charge-offs and improve the customer experience. When you choose State National, you're forming a partnership with the leading firm in the industry.

Booth 305



SWBC



San Antonio, TX

Cory Jefferies | Executive Vice President, Eastern Region
(210) 488-2246

cjefferies@swbc.com | swbc.com

Headquartered in San Antonio, SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and individuals. SWBC is committed to providing quality products, outstanding service, and customized solutions in all 50 states.

Booth 414



Booth 301



TJ44 Consulting, LLC



Greenville, SC

Tara Trantham | President
(864) 483-7047
tara@tj44llc.com

TJ44 Consulting LLC – Compliance and More on Demand aims to be your compliance, risk management and creditors rights services provider of choice. With over 50 combined years of experience in financial services, consumer credit and collection, auto and mortgage lending we offer complete compliance solutions, risk identification and management services, bankruptcy services and much more. We have stood face to face with the CFPB, SEC, DOJ, OCC, FBI and won. Let us help you do the same.

Booth 512

Booth 410



EXHIBITORS

TruDecision, Inc.



Irving, TX

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The team at TruDecision has over a half century of experience in consumer lending using analytic tools to provide a significant lift in performance and profit. The team provides white glove service to help lenders best maximize the use of their products to your advantage. They service banks, finance companies, captives and credit unions.

Booth 604



Vergent LMS



Ridgeland, MS

LeAnn Cotten | Vice President, Sales & Lender Relations
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lcotten@vergentlms.com | vergentLMS.com

The future of loan management software is automation and business intelligence. Our product is designed to meet the specific needs and unique demands of your lending environment. Underwrite, originate, fund and service loans all in one comprehensive software. With every activity, Vergent offers engaging and intuitive user experiences across its entire platform.

Booth 103/105



Winnow



Anaheim Hills, CA

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Winnow Solutions, LLC is the developer of Winnow®, a database-driven, RegTech platform that provides subscribers with accurate topic-driven surveys and automated compliance change management. Winnow catalogs over 45,000 individual state law requirements maintained by an experienced team of specialized attorneys and professionals. Winnow subscribers build highly tailored state law compliance surveys unique to their business type, licensing, financial products, and jurisdictions, with federal law surveys coming soon.

Booth 405



Mark your calendar for FUTURE AFSA EVENTS

THE EDGE

June 5-10, 2022

Mercer University
Atlanta, Georgia
www.afsaef.org

Leadership Development Program

August 6-13, 2022

University of North Carolina
Chapel Hill, North Carolina
www.afsaef.org

106th AFSA Annual Meeting

October 24-26, 2022

The Breakers
Palm Beach, Florida
www.annual.afsaonline.org

2023 Vehicle Finance Conference & Exposition

January 24-26, 2023

Hilton Anatole
Dallas, Texas
www.vehicle.afsaonline.org

2023 Independents Conference & Exposition

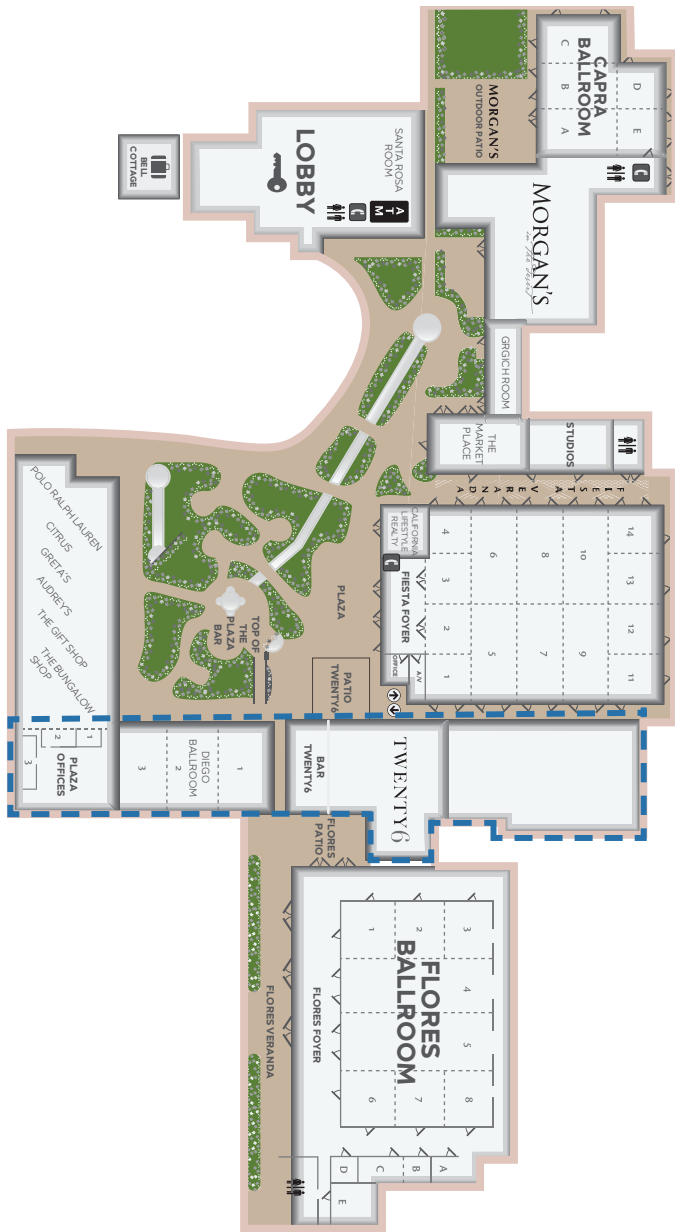
April 18-20, 2023

Aria Las Vegas
Las Vegas, Nevada
www.independents.afsaonline.org

For more information:

American Financial Services Association
919 18th Street, NW, Suite 300
Washington, DC 20006
(202) 296-5544

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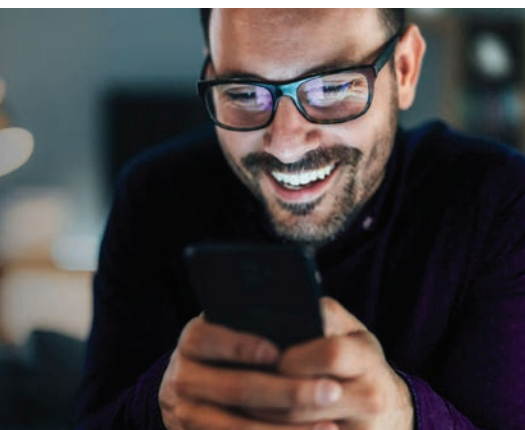
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