

## ABOUT AFSA COMMITTEES AND NETWORKING GROUPS

A key benefit of membership in AFSA is the opportunity to appoint representatives from your company to serve on committees and networking groups. AFSA's committees and networking groups provide an opportunity for peer-to-peer discussions on essential practices and challenges and opportunities within a specific industry segment or job function. They also provide a vital service to the association and industry.

### KEY BENEFITS INCLUDE:

- Network with peers in a similar area of responsibility.
- Learn about best practices from other member companies.
- Take advantage of professional development and educational opportunities within a specific interest area.
- Have a "voice" in developing industry guidelines and AFSA's legislative and regulatory initiatives.
- Receive industry-wide updates affecting you and your company.

## AFSA MEMBERSHIPS CATEGORIES

### Active members

Companies that provide consumer credit products directly or indirectly (through dealers) to consumers.

### Affiliate members

State associations for consumer finance companies.

### Business Partners

Companies that provide products and services to consumer and/or commercial finance companies and banks.

### Commercial members

Companies that provide commercial financing only and do not qualify for active membership.

- Ancillary Product Working Group
- Diversity & Inclusion Working Group
- Human Resources Networking Group
- Independents Accounting Networking Group
- Law Committee
- Law Emerging Issues Subcommittee
- Law Litigation Subcommittee
- Law Mortgage Lending Subcommittee
- Law Payment Devices & Retail Banking Subcommittee
- Law Personal Loans Subcommittee
- Law Vehicle Finance Subcommittee
- Marketing & Communications Networking Group
- National Title Solutions Forum
- Operations & Regulatory Compliance Committee (ORCC)
- Operations Networking Group
- ORCC Business Partner Resource Group
- ORCC Credit Reporting Working Group
- Retail Bad Debt Working Group
- State Association Executives
- State Government Affairs Committee
- State Mortgage Lending / Servicing Subcommittee
- State Payment Card Subcommittee
- State Traditional Installment Lending Subcommittee
- State Vehicle Finance Subcommittee
- Vehicle Commercial Credit Committee
- Vehicle Finance Credit Risk Committee
- Work from Home Initiative
- Women's Leadership Council (WLC)

### AFSA Education Foundation

- Leadership Development Program Steering Committee
- THE EDGE Advisory Board

## ANCILLARY PRODUCT WORKING GROUP

Formed in February 2011, the Group reviews litigation and state and federal legislative and regulatory issues regarding ancillary/optional protection products in all business lines (e.g., credit insurance, debt cancellation agreements, guaranteed asset protection (GAP) agreements, extended service contracts, etc.).

The working group holds conference calls monthly or as needed and meets annually in-person in May/June.

**Key Issues:** All-in rate caps, GAP refund requirements, restrictions on voluntary protection products, requirements for vehicle service contracts, motor clubs, and extended warranties.

**Eligibility:** The group is open to all AFSA members.

For more information, contact Danielle Fagre Arlowe at [dfagre@afsamail.org](mailto:dfagre@afsamail.org).

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## DIVERSITY & INCLUSION WORKING GROUP

AFSA continually strives to foster a culture of diversity and inclusion within the financial services industry. As an association, we value, respect, and understand the importance and strength of both inclusion and diversity. We believe that when diverse individuals contribute ideas, we achieve excellence and innovation. The working group exchanges information, addresses issues and potential barriers, and establishes networking opportunities that advance overall diversity and inclusion within the industry.

The group holds monthly conference calls and sponsors webinars and sessions at AFSA's conferences.

**Key Issues:** The group's objectives are to: foster an environment of diversity, equality, and inclusion within the financial services industry; integrate diversity, equality, and inclusion goals across the association; support members as they continue to build and maintain diverse, equitable, and inclusive workplaces that represent the communities they serve; and identify and remove barriers to equitable access.

**Eligibility:** The group is open to all AFSA members.

For more information, contact Celia Winslow at [cwinslow@afsamail.org](mailto:cwinslow@afsamail.org).

## HUMAN RESOURCES NETWORKING GROUP

Promotes communication on all areas of human resources management and identifies effective programs that attract, develop, and retain a highly motivated, diverse work force. The group meets during the AFSA Annual Meeting and the Independents Conference.

**Key Issues:** HR policies and procedures, talent acquisition and retention, onboarding, FMLA, healthcare policies, dealing with turnover, training.

**Eligibility:** Senior human resources executives or other executives with human resources responsibility.

For more information, contact Philip Bohi at [pbohi@afsamail.org](mailto:pbohi@afsamail.org).

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## INDEPENDENT ACCOUNTING NETWORKING GROUP

Provides executives with an opportunity to learn about specific accounting matters and engage in dialogue with peers and experts in the accounting field. The group meets during the Independents Conference.

**Key Issues:** Information relating to revenue recognition, accounting for loan fees and costs, accounting for purchase discounts/premiums, CECL model for loan losses, how to account for repossessions of collateral, troubled debt restructuring, and accounting for securitizations.

**Eligibility:** CFOs, controllers, treasurers or executives with accounting/financial responsibility. Business partner accounting firms.

For more information, contact Danielle McLean at [dmclean@afsamail.org](mailto:dmclean@afsamail.org).

## LAW COMMITTEE

The Law Committee deals with all aspects of the legal environment facing the industry, including legislative issues, regulatory matters, and litigation. The committee helps to create and develop AFSA's judicial, legislative and regulatory policies and strategies that affect AFSA member companies. Among the benefits of participation in the Law Committee are remaining up-to-date on issues that confront member companies each day, opportunities to network, and a forum in which to exchange ideas with other in-house counsel in the industry. Meetings are held three times a year, including during the Annual Meeting in October.

*Additional subcommittees on Emerging Issues, Litigation, Mortgage Lending, Payment Devices & Retail Banking, Personal Loans, and Vehicle Finance.*

**Key Issues:** The Law Committee comments and provides feedback on federal and state laws and regulations. Committee members also review amicus requests. Areas of focus include: credit availability, fair lending, credit reporting, debt collection, rate caps, privacy, data security, voluntary protection products, disclosure, loan servicing, leasing, subprime lending, fintech, and examinations.

**Eligibility:** Active/commercial member general counsel and senior counsel.

For more information, contact Celia Winslow at [cwinslow@afsamail.org](mailto:cwinslow@afsamail.org).

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## MARKETING AND COMMUNICATIONS NETWORKING GROUP

Provides members with a forum to discuss marketing topics and issues involving the consumer finance industry without including company-specific market data and results. The group meets during the Independents Conference and Annual Meeting.

**Key Issues:** Social media advertising challenges, analytics and reporting, and evolving communications.

**Eligibility:** Active/commercial member marketing executives and business partners offering marketing expertise.

For more information, contact Dan Bucherer at [dbucherer@afsamail.org](mailto:dbucherer@afsamail.org).

## NATIONAL TITLE SOLUTIONS FORUM (NTSF)

Provides a platform for vehicle finance companies to raise issues and/or concerns regarding title processing and to affect positive change to the title process with the long-term goal to eliminate many of the paper processes with electronic lien and titling processing. The committee meets twice a year in the spring and fall.

All members are encouraged to join monthly calls discuss the most current state vehicle title processing issues.

**Key Issues:** Consumer ID, vehicle title and registration fraud schemes and best practices to detect and resolve such fraud attacks at time of vehicle financing. Inconsistent vehicle branding in all jurisdiction and impact on vehicle portfolios resulting from wild fires, disastrous flooding and erroneously branding of salvage vehicles in a national reporting system. Contemporary state title processing issues causing disruption to finance company internal processes either regionally or nationally.

**Eligibility:** Active member representatives involved in day-to-day management of the vehicle title administration process and business partners with expertise in facilitating electronic title processing.

For more information, contact Matt Kownacki [mkownacki@afsamail.org](mailto:mkownacki@afsamail.org).

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## OPERATIONS NETWORKING GROUP

Provides a forum for information sharing and idea exchange among top operations executives relating to current industry operating challenges and opportunities. The Group meets during the Independents Conference (April) and the Annual Meeting (October).

**Key Issues:** Centralization of processes and departments, personnel issues, marketing, using technology, automation and social media.

**Eligibility:** Active member COOs and senior executives responsible for day-to-day business operations from primarily independent finance companies.

For more information please contact David Androphy at [dandrophy@afsamail.org](mailto:dandrophy@afsamail.org) and Michael Grimes at [mgrimes@afsamail.org](mailto:mgrimes@afsamail.org).

## OPERATIONS & REGULATORY COMPLIANCE COMMITTEE (ORCC)

The purpose of the ORCC is to address the policies, guidance, enforcement actions and regulations issued by federal government and agencies that affect AFSA members. The committee assists member companies in dealing with compliance issues and developing industry resources and educational materials. Oversight group for AFSA University. The committee meets three times a year during the AFSA Vehicle Finance Conference, the Annual Meeting and a stand alone event scheduled each year.

**Key Issues:** Credit reporting, cybersecurity, debt collection, vendor management, change management, digital transformation.

**Eligibility:** Active members with compliance responsibilities such as Chief Compliance Officers (CCO).

For more information, please contact Philip Bohi at [pbohi@afsamail.org](mailto:pbohi@afsamail.org).

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## ORCC BUSINESS PARTNER RESOURCE GROUP

The ORCC Business Partner Resource Group provides communication and alignment between consumer finance companies and AFSA Business Partner members. Business partners provide products and services that make the consumer finance industry possible, and the dialogue between lenders and service providers helps both constituencies work together for the benefit of consumers.

ORCC Business Partners are invited to attend ORCC in-person meetings.

**Eligibility:** AFSA business partners providing products/services with compliance implications.

For more information, please contact Philip Bohi at [pbohi@afsamail.org](mailto:pbohi@afsamail.org).

## ORCC CREDIT REPORTING WORKING GROUP

The ORCC Credit Reporting Working Group is a forum for AFSA member companies to discuss best practices and share information relating to consumer credit reporting. Group members review recent court decisions relating to credit reporting, discuss questions of accurate credit reporting, and address issues relating to credit dispute management.

The ORCC Credit Reporting Working Group has monthly conference calls and gathers at ORCC meetings.

**Key Issues:** Credit reporting, credit disputes, FCRA compliance, Metro2® Format.

**Eligibility:** ORCC members with an interest in credit reporting.

For more information, please contact Philip Bohi at [pbohi@afsamail.org](mailto:pbohi@afsamail.org).

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## RETAIL BAD DEBT WORKING GROUP

Seeks to amend state tax laws to give refunds or other tax consideration to creditors who remitted state sales tax on a financed sale, but never collected the tax due to customer default.

**Eligibility:** This group is open to all AFSA members.

For more information, please contact Danielle Fagre Arlowe at [dfagre@afsamail.org](mailto:dfagre@afsamail.org) or Edwin Portugal at [eportugal@afsamail.org](mailto:eportugal@afsamail.org).

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## STATE ASSOCIATION EXECUTIVES

This group is for executive directors from state association affiliate members. Conference calls are held each quarter on the most current legislative and regulatory issues at the state level.

**Eligibility:** Executive directors from affiliate state associations.

For more information, please contact Danielle Fagre Arlowe at [dfagre@afsamail.org](mailto:dfagre@afsamail.org).

## STATE GOVERNMENT AFFAIRS COMMITTEE (SGA)

The State Government Affairs (SGA) committee serves as a forum to address state legislative and regulatory issues that affect AFSA member companies. The Committee reviews legislation, analyzes legislative trends, gathers political intelligence, formulates strategy, identifies and recommends industry-wide positions on state legislation and regulatory issues, develops issues management materials to support state and local lobbying activities, and engages in direct advocacy where appropriate. The Committee holds in-person meetings three times a year including the Annual Meeting in October.

Additional subcommittees on Mortgage Lending/ Servicing, Payment Cards, Traditional Installment Lending and Vehicle Finance hold monthly or as needed calls.

### State Legislative and New Law Tracking

Members of the SGA Committee receive weekly legislative tracking charts in several categories, and have access to AFSA\*Track, which tracks thousands of bills and regulations affecting creditors.

**Key Issues:** State rate caps, privacy and cybersecurity, collections restrictions for creditors, fair lending, state attorney general enforcement, restrictions on voluntary protection products, vacant property ordinances, payment card restrictions, repossession, and post default issues.

**Eligibility:** Open to all AFSA members.

For more information, please contact Danielle Fagre Arlowe at [dfagre@afsamail.org](mailto:dfagre@afsamail.org).

## VEHICLE FINANCE CREDIT RISK MANAGEMENT COMMITTEE

Provides a forum to share insights, examine trends, and discuss and communicate best practices in the area of credit risk management. This includes the discussion of credit risk management methods, tools, governance and processes used to identify, measure and manage credit risk in order to achieve key business objectives. This committee holds two meetings a year during the Vehicle Finance Conference and the Annual Meeting.

**Key Issues:** Fraud trends and preventive strategies including synthetic ID and ID theft, consumer fraud, commercial fraud, and fraud management strategies and tools to detect fraud attacks on both consumer and corporate data. Joint effort between finance companies, credit bureaus and law enforcement to minimize effects of synthetic ID attacks.

**Eligibility:** Active/commercial member senior credit risk officers from vehicle finance companies.

For more information, please contact Matt Kownacki at [mkownacki@afsamail.org](mailto:mkownacki@afsamail.org).

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## VEHICLE COMMERCIAL CREDIT COMMITTEE

Provides a forum for member executives of banks, auto finance companies, independent auto finance and dealer finance companies to examine trends and discuss best practices in the area of vehicle commercial credit lending. This committee holds two meetings a year during the Vehicle Finance Conference and the Annual Meeting.

**Key Issues:** Dealer activity, vehicle markets, inventory audits, operational efficiencies, and blue-sky financing.

**Eligibility:** Active/commercial member vehicle finance executives responsible for commercial credit activities such as floorplan and other dealer financing.

For more information, please contact Toni Lewis at [tlewis@afsamail.org](mailto:tlewis@afsamail.org).

## WOMEN'S LEADERSHIP COUNCIL (WLC)

The purpose of the WLC is to foster executive leadership and mentorship of top female talent and share knowledge to identify, promote and retain female leaders in the financial services industry. The goal of the Council is to increase visibility of female senior executives in financial services and educate member companies on the value of female leadership. The WLC meets three times a year at the Vehicle Finance Conference, Independents Conference and Annual Meeting.

**Eligibility:** Senior female executives from AFSA member financial services firms (Active, Commercial members) and premier business partners (industry suppliers). Two individuals per company may join from an active/commercial member financial services firm and one individual per company may join from a Premier Business Partner member company. WLC members must also serve as a chairperson or member of another AFSA committee/board and/or regularly attend AFSA conferences and meetings.

For more information, please contact staff liaison Danielle Fagre Arlowe at [dfagre@afsamail.org](mailto:dfagre@afsamail.org) or Marcy Berger at [mberger@afsamail.org](mailto:mberger@afsamail.org).

## AFSA EDUCATION FOUNDATION

### LEADERSHIP DEVELOPMENT PROGRAM STEERING COMMITTEE

Provides oversight to the AFSA Leadership Development Program held at the University of North Carolina Chapel Hill for mid to senior level employees to immerse themselves in innovative principles of management. The Committee meets four times a year and focuses on maintaining program relevance, program marketing, and ensuring a return on investment to AFSA member companies.

**Key Issues:** Program content, promotion, value to participants, and return on investment to companies.

**Eligibility:** The groups is open to all AFSA members in the leadership development of employees at the University of North Carolina Chapel Hill.

For more information, contact Rhonda Ashburn at [rashburn@afsamail.org](mailto:rashburn@afsamail.org).

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### THE EDGE ADVISORY BOARD

Oversees THE EDGE—Education, Development, Growth and Enrichment program held each June at Mercer University Atlanta. Collaborates with the Stetson-Hatcher School of Business faculty to offer an educational environment for consumer finance industry professionals. The advisory board meets during the AFSA Independents Conference and Annual Meeting.

**Eligibility:** Executives, senior training and human resource executives who enroll students in the program.

For more information contact Rhonda Ashburn at [rashburn@afsamail.org](mailto:rashburn@afsamail.org).

## AFSA ANTITRUST STATEMENT

All committees and working groups must comply with the AFSA Antitrust statement that is reviewed at each meeting.

The American Financial Services Association (AFSA) is the trade association for a wide variety of providers of financial services to consumers and small businesses. AFSA is not intended to, and may not, play any role in the competitive decisions of its members or their affiliates or business partners, nor in any way restrict competition among financial service providers in any of the product sectors it serves. Accordingly, any activity that intentionally or unintentionally reduces competition or restrains trade is contrary to AFSA policy.

It is the responsibility of every member of AFSA to be guided by the Association's policy of strict compliance with antitrust laws in all AFSA activities. It shall be the special responsibility of Committee Chairs, AFSA officers and officers of AFSA's affiliates to ensure that this policy is known and adhered to in the course of activities pursued under their leadership.

AFSA staff will ensure that AFSA members shall receive and familiarize themselves with the General Rules of Antitrust Compliance. Should questions arise as to the manner in which the antitrust laws may apply to the activities of AFSA or any Committee or Affiliate thereof, such questions shall be directed to AFSA headquarters or to AFSA's antitrust legal counsel.

1. Neither the American Financial Services Association, nor any Committee, Affiliate or activity of AFSA shall be used for the purpose of bringing about or attempting to bring about any understanding or agreement, written or oral, formal or informal, express or implied, among competitors with regard to business practices, the form or content of documents or contracts, prices (current or future), terms or conditions of sale, distribution, volume of loan originations, territories or customers.
2. No AFSA activity or communication shall include discussion for any purpose or in any fashion of pricing methods, loan origination quotas or other limitation on either the timing, costs or volume of loan originations or sale, or allocation of territories or customers.
3. No AFSA activity or communication shall include any discussion which might be construed as an attempt to prevent any person or business entity from gaining access to any market or customer for goods or services, or to prevent any business entity from obtaining a supply of products or services or otherwise purchasing products or services freely in the market.
4. Neither AFSA nor any Committee or Affiliate thereof shall make any effort to bring about the standardization of any product, or to prevent the development, marketing or sale of any product not conforming to a specified standard for the sole purpose or with the sole effect of inhibiting competition or impeding free choice among consumers for products and services offered by AFSA's members.
5. No AFSA activity or communication shall include any discussion which might be construed as an agreement or understanding to refrain from obtaining funding or purchasing any equipment or services or other supplies from any supplier.
6. AFSA shall not exclude competitors from membership in AFSA, restrict members from dealing with non-members or limit access to information developed by AFSA, unless such limitation is based on the need to protect trade secrets or privilege.
7. Speakers at AFSA, Committee, Affiliate and other professional interest AFSA meetings shall be informed of the need to comply with AFSA's antitrust policy in the preparation and presentation of their talks.
8. All AFSA meetings shall be regularly scheduled and conducted according to an agenda prepared in advance of the meeting and reviewed by AFSA's legal counsel. The minutes of all AFSA meetings shall be accurate and the AFSA officer or director should never sign meeting minutes which have been altered, which are incomplete, or have not been reviewed by AFSA's legal counsel. In no case shall AFSA members hold informal meetings in connection with regularly scheduled AFSA meetings which fail to comply with these procedures or which violate AFSA's General Rules of Antitrust Compliance.

## AFSA COMMITTEES AND NETWORKING GROUPS

### What are the benefits of joining a committee or networking group?

Network and share ideas with peers in a similar area of responsibility. Take advantage of professional development and educational opportunities. Have a voice in developing and directing AFSA initiatives.

### What about Antitrust Guidelines?

It is the responsibility of every member to follow the association's policy of strict compliance with the AFSA Antitrust Policy.

### What are the requirements for serving on a committee or working group?

Specialize or have management oversight in the area of the committees/working groups responsibility and full time employee at an Active/Commercial member company.

### How do I view committee networking member rosters?

Login to the AFSA website [www.afsaonline.org](http://www.afsaonline.org) and go to the Get Involved section. AFSA members have access to committee rosters.

### Are Business Partner member representatives eligible to join a committee or networking group?

AFSA Business Partners (product/service providers to the industry) may appoint representatives to committees/networking groups subject to the individual committee/networking group eligibility requirements.

### Are Affiliate State Association members eligible to join committees?

Executive Directors from Affiliate members may join the State Association Executives Committee.

### What is the time commitment?

Committees/networking groups decide on the number of meetings, format and length of meetings as well as conference calls and webinars. Whenever possible, one meeting is held in conjunction with the AFSA Annual Meeting or in conjunction with an AFSA-sponsored conference.

### As a committee/networking group member, am I able to send a substitute if I cannot attend the meeting?

Substitutes and guests may attend with the approval of the Committee Chairs.

### Who pays the travel expenses to attend committee/networking group meetings?

It is the responsibility of the committee or networking group member to pay his or her own travel expenses and register for the meeting.

### Sounds great! How do I join?

Please contact Marcy Berger, Member Services Coordinator, at [mberger@afsamail.org](mailto:mberger@afsamail.org) or at (202) 776-7319.

For more individual committee details go to [afsaonline.org/Get-Involved/Committee-Information](http://afsaonline.org/Get-Involved/Committee-Information)