



110th
**ANNUAL
MEETING**

October 25-28, 2026 | The Breakers, Palm Beach

AFSA
AMERICAN FINANCIAL SERVICES ASSOCIATION

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GENERAL INFORMATION

HOTEL

The Breakers

One South County Road
Palm Beach, FL 33480
(561) 655-6611

ATTIRE

Resort/Business casual is recommended for meetings. The theme for Tuesday's Reception/Dinner is 1920s speakeasy... so break out your vintage-inspired looks with some 1920s flair (see conference app for more info).

REGISTRATION

Sunday and Monday: South Loggia West (near Lobby)

Sunday, Oct. 25	4:00 p.m.	–	6:00 p.m.
Monday, Oct. 26	7:30 a.m.	–	6:00 p.m.

Tuesday and Wednesday: Ponce de Leon Foyer

Tuesday, Oct. 27	8:00 a.m.	–	5:00 p.m.
Wednesday, Oct. 28	8:00 a.m.	–	11:30 a.m.

SPOUSES & COMPANIONS

Registered spouses/companions are invited to attend all conference sessions and social events. Tickets for individual events are available for purchase at the registration desk.

CONFERENCE TEXT ALERTS

Text "AFSA" to 96407 to receive timed alerts about the AFSA Annual Meeting.

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Focused on Finance

iMAG

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National Loan Payoff Clearinghouse (NLPC)

GENERAL SESSION STAGE DÉCOR

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VF Division Board Meeting; Mobile App



Early Arrival Reception; General Session: Policy & Politics: The View from Washington and the States



Law Committee Reception & Dinner Wine & Entertainment



IN Auto Finance Executives Group Breakfast



VF Division Board/IN Auto Finance Executives Group/Commercial Credit Committee Reception/ Dinner



Refreshment Break Exclusive



Welcome Reception; Installment Lenders Policy Working Group



Marketing & Communications Networking Group; Annual Meeting Dinner



Law Committee Reception & Dinner; Women's Leadership Council Speaker



Room drop



General Session: The State of Our Customers: What the Data Actually Show



Conference Guide



Realtime Electronic Payments

Executive Committee



IN Auto Finance Executives Group Meeting



ORCC Breakfast



Breakfast & General Session: State Regulator Fireside Chat



VF Division Board/IN Auto Finance Executives Group/Commercial Credit Committee Reception/ Dinner-Entertainment; Dinner Reception Party Entertainment



Conference Text Alerts; Networking Breakfast



General Session: Preparing for the Pendulum: Ready for January 2027?



VF Board/IN Auto Finance Executives Group Luncheon



VF Division Board/IN Auto Finance Executives Group/Commercial Credit Committee Reception/Dinner; AFSA Board of Directors Refreshments



Welcome Reception Entertainment



Welcome Reception Décor



Dinner Reception Party Open Bar



VF Division Board/IN Auto Finance Executives Group/Commercial Credit Committee Reception/Dinner-Wine; Dinner Reception Party Décor



Networking Lunch



VF Division Board/IN Auto Finance Executives Group/Commercial Credit Committee Reception



Law Committee Exclusive Meeting & Refreshments



General Session: Fake Files, Real Losses



Lanyards



General Session Stage Décor



WiFi



iMAG Stage & Screens



VF Division Board/IN Auto Finance Executives Group/Commercial Credit Committee Reception/Dinner



Sunrise Run



Opening General Session & Keynote



Installment Lending Credit Risk Committee



State Government Affairs Committee



Women's Leadership Council Refreshments & Transportation



Today at the Conference Email



Audio & Visuals



ORCC/Law Committee Joint Lunch

PROGRAM SCHEDULE

Sunday, Oct. 25, 2026

4:00 p.m. – 6:00 p.m.

AFSA Registration SOUTH LOGGIA WEST

4:00 p.m. – 5:00 p.m.

AFSA Education Foundation Development & Marketing Committee GULFSTREAM 3
Invitation only

5:30 p.m. – 7:00 p.m.

Early Arrival Reception
EAST TERRACE - Accessed via the Mediterranean Room

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Monday, Oct. 26, 2026

7:30 a.m. – 6:00 p.m.

AFSA Registration

SOUTH LOGGIA WEST

8:00 a.m. – 11:30 a.m.

8:00 a.m.: Breakfast

Independent Auto Finance Executives Group

Invitation only

MAGNOLIA

Breakfast sponsored by

defi SOLUTIONS

8:40 a.m. – 11:30 a.m.: Meeting

Independent Auto Finance Executives Group

Invitation only

MEDITERRANEAN BALLROOM

Meeting sponsored by



8:30 a.m. – 9:30 a.m.

AFSAEF Leadership Development Program

Steering Committee

GULFSTREAM 3

Invitation only

9:00 a.m. – 12:00 p.m.

Operations & Regulatory Compliance

Committee/Breakfast

PONCE DE LEON 5-6

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9:30 a.m. – 10:30 a.m.

THE EDGE Advisory Board

GULFSTREAM 3

Invitation only

10:30 a.m. – 12:30 p.m.

AFSA Education Foundation

Board of Directors/Lunch

GULFSTREAM 3

Invitation only

11:00 a.m. – 12:00 p.m.

Installment Lenders Policy Working Group

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12:00 p.m. – 12:45 p.m.

Vehicle Finance Division Board/Independent Auto Finance Executives Group Luncheon

Invitation only

MAGNOLIA

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**BLACK
BOOK**

12:00 p.m. – 1:00 p.m.

ORCC/Law Committee Joint Lunch

Invitation only

OCEAN LAWN

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Wolters Kluwer

12:45 p.m. – 3:00 p.m.

Vehicle Finance Division Board

Invitation only

MEDITERRANEAN BALLROOM

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1:00 p.m. – 3:00 p.m.

Operations Networking Group

GULFSTREAM 1-2

1:00 p.m. – 5:30 p.m.

Law Committee

PONCE DE LEON 5-6

Invitation only

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WOMBLE
BOND
DICKINSON

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3:15 p.m. – 4:30 p.m.

Business Partner Board

GULFSTREAM 1-2

Invitation only

3:15 p.m. – 5:15 p.m.

Executive Committee

GOLD

Invitation only

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REPAY

Realtime Electronic Payments

3:15 p.m. – 5:30 p.m.

Vehicle Commercial Credit Committee

Invitation only

MEDITERRANEAN BALLROOM



HORSEPOWER

MORE HORSEPOWER AHEAD.

Solifi acquires Inovatec, bringing together deep automotive finance expertise, proven technology and a broader platform to move the industry forward.

SAME DRIVE. A BRIGHTER
TOMORROW.



LEARN MORE

Monday, Oct. 26, 2026 (continued)

4:00 p.m. – 5:30 p.m.

Horizon Leadership Council

MAGNOLIA

Invitation only

4:30 p.m. – 5:30 p.m.

**Marketing & Communications
Networking Group**

GULFSTREAM 3

Sponsored by



5:30 p.m. – 7:30 p.m.

Welcome Reception

OCEAN LAWN

Décor sponsored by

Entertainment sponsored by



Reception
sponsored by



7:00 p.m. – 8:30 p.m.

**Vehicle Finance Division Board/Independent
Auto Finance Executives Group/Commercial
Credit Committee Reception/Dinner**

Invitation only

GOLD

Dinner co-sponsored by



Reception sponsored by

Entertainment
sponsored by

Wine sponsored by



7:00 p.m. – 8:30 p.m.

Law Committee Reception & Dinner

Invitation only

PIZZA ALFRESCO COURTYARD

The shuttle buses to the restaurant will depart promptly at 6:50 p.m.
from the South Ponce Porte Cochere.

Reception & Dinner
sponsored by

Wine & Entertainment
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SYSTEMS

Tuesday, Oct. 27, 2026

6:30 a.m. – 7:15 a.m.

Sunrise Run

MEET IN HOTEL LOBBY

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8:00 a.m. – 5:00 p.m.

AFSA Registration

PONCE DE LEON FOYER

8:00 a.m. – 8:30 a.m.

Networking Breakfast

PONCE DE LEON FOYER & PATIO

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8:30 a.m. – 10:00 a.m.

OPENING GENERAL SESSION & KEYNOTE

PONCE DE LEON 1-4

Fresh off their latest polling cycle, Roberts and Horwitt will unpack new findings on consumer sentiment and economic confidence, and what those numbers mean for candidates and campaigns heading into the midterms. Are voters' kitchen-table concerns breaking along party lines? Which issues are moving persuadable voters, and where is the electorate really headed? After the keynote, please remain seated for the presentation of the Distinguished Service Awards and the AFSAEF Irwin B. Holzman Legacy of Giving Award.



Rick Rose
*Palm Beach
Historian*



Celia Winslow
*President & CEO
AFSA*



Kevin Cullum
*AFSA Board Chair
Nissan Motor
Acceptance*



Jeff Horwitt
*Partner
Hart Research*



Micah Roberts
*Partner
Public Opinion Strategies*

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INFORMED

10:00 a.m. – 10:15 a.m.

Refreshment Break

PONCE DE LEON FOYER

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10:00 a.m. – 4:15 p.m.

Law Committee

PONCE DE LEON 5-6

Invitation only

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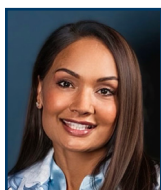
10:15 a.m. – 11:00 a.m.

GENERAL SESSION

PONCE DE LEON 1-4

The State of Our Customers: What the Data Actually Show

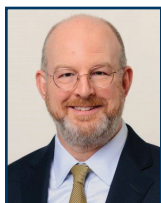
Beyond the ballot box and consumer sentiment, how are our industry's customers behaving? Built on AFSA's Consumer Credit Conditions (C3) Index, join our industry panel with fresh survey data that confirms, complicates, and clarifies the market conditions for the coming year.



Shams Blanc
VP, Head of
Auto
FICO



Nasim Khoshkhou
SVP, Analytics
& Data
Synchrony



Tim Gill
Vice
President,
Research
& Chief
Economist
AFSA



Jeremy Beck
EVP, Revenue
Operations
& Head of
Sales
Agora Data

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11:00 a.m. – 12:00 p.m.

GENERAL SESSION

PONCE DE LEON 1-4

AFSA Education Foundation Update



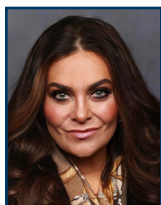
Jim Schneider

*AFSA Education Foundation
Board Chair*

Policy & Politics:

The View from Washington and the States

Join AFSA's Federal and State Government Relations team for a deep dive into how the political and regulatory environment is evolving for 2027 and beyond. From updates on Capitol Hill to the increasing activity of state attorneys general, this session will provide attendees with insights beyond crystal ball predictions, as well as include a PAC update and awards.



**Danielle
Fagre Arlowe**

*Senior Vice
President
AFSA*



Philip Bohi

*General
Counsel
AFSA*



Michael Grimes

*Vice President,
Congressional
Affairs
AFSA*

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12:00 p.m. – 1:00 p.m.

Networking Lunch

VENETIAN BALLROOM

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1:00 p.m. – 2:00 p.m.

GENERAL SESSION

PONCE DE LEON 1-4

Preparing for the Pendulum: Ready for January 2027?

The morning sessions will inform on the external environment our industry must operate in. The afternoon is focused on how AFSA Member Companies can prepare for those shifts to come. From oversight letters and hearings, to a re-energized regulatory posture in Washington and the states, this panel skips the speculation and focuses on scenario planning, exam readiness, complaint-data hygiene, and how to get legal and compliance up to speed before January 2027.



Stephen Obermeier
*Partner,
Litigation &
Appellate
Practice
Wiley Rein LLP*



Jayne Millerick
*Vice President
DCI Group*



Scott J. Hyman
*Partner
Womble Bond
Dickinson LLP*

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1:30 p.m. – 3:00 p.m.

Vehicle Finance Credit Risk Committee

MAGNOLIA

2:00 p.m. – 2:15 p.m.

Refreshment Break

PONCE DE LEON FOYER

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2:15 p.m. – 3:00 p.m.

GENERAL SESSION

PONCE DE LEON 1-4

Fake Files, Real Losses

Credit washing that strips real tradelines off consumer reports. Credit building products that lift scores without adding repayment history. Fake pay stubs and synthetic identities that walk through verification built for a slower era. Fraud keeps outrunning the controls built to catch it. This session will map where the schemes are heading and what lenders can do about them now.



Kyle Rohrs

Head of Auto Fraud
SentiLink

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BMO



3:00 p.m. – 4:30 p.m.

AFSA Board of Directors

GOLD

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4:30 p.m. – 6:30 p.m.

Women's Leadership Council LILLY PULITZER SHOP

Shuttle buses to Lilly Pulitzer will depart promptly at 4:20 p.m. from the South Ponce Porte Cochere.



Leslie Diver
Founder
Island Living

Speaker sponsored by

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Refreshments sponsored by





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Patrick Green

SVP, Group Manager
patrick.green@flagstar.com
901-237-2289

William Hunt

VP, Relationship Manager
will.hunt@flagstar.com
205-936-7585

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Tuesday, Oct. 27, 2026 (continued)

6:30 p.m. – 8:30 p.m.

**The AFSA Roaring '20s Rendezvous
Dinner Party**

VENETIAN BALLROOM

**TASTE OF THE BREAKERS
BUFFET STATIONS**

ECHO

Spicy Crab Sushi Roll Tobiko, Black Sesame, Yum Yum Sauce
Hurricane Roll with Tempura Shrimp, Crab and Tobiko Wasabi, Pickled Ginger, Tamari
Pad Thai Rice Noodles Shallots, Bean Sprouts, Chives, Egg, Thai Basil,
Roasted Peanuts

FLAGLER STEAKHOUSE

Bibb Salad Apples, Walnuts, Craisins, Celery, Gorgonzola Dressing
Blackened Ribeye Station
Horseradish Cream, Brandied Demi, Roasted Mushrooms
Baked Parmesan Potato Wedges
Potato Rolls French Butter

HENRY'S PALM BEACH

Tavern Salad Goat Cheese, Dates, Cucumbers, Avocado, Baby Looms, Citrus Vinaigrette
Brick Roasted Chicken Breast Agrodolce Raisins, Natural Jus
Seared Brussels Sprouts Sriracha Glaze

BEACH CLUB

Misticanza Salad Mixed Greens, Shaved Vegetables, Shallot Vinaigrette
Rigatoni Tomato Sauce, Italian Sausage
Doppio Ravioli Butternut Squash, Lemon Ricotta, Brown Butter, Sage, Pecorino

SEAFOOD BAR

Broccoli and Kale Salad Honey Lemon Dressing, Candied Pecans
Breakers Famous Crab Cakes Chive Remoulade, Corn Tomato Salsa
Pecan Crusted Grouper Coconut Lime Sauce
Mango Slaw Coconut Rice

DESSERTS & COFFEE

Coconut Cake Bar
Key Lime Pie Tarts Blackberry Compote
Flagler Flourless Chocolate Cake
Carrot Cake with Cream Cheese Icing
White Chocolate Banana Spring Roll Chocolate and Caramel Sauce
Regular and Decaffeinated Coffee and Teas



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Wednesday, Oct. 28, 2026

8:00 a.m. – 11:30 a.m.

AFSA Registration

PONCE DE LEON FOYER

8:30 a.m. – 9:30 a.m.

BREAKFAST & GENERAL SESSION

State Regulator Fireside Chat

PONCE DE LEON 1-4

Join us to hear from state financial regulators on the issues that matter to our industry.

SPEAKERS:



Katherine M.R. Bosken
Commissioner
North Carolina
Office of the
Commissioner
of Banks



Oscar "Bo" Fears
Commissioner
Georgia
Department of
Banking and
Finance



P. Scott Jolly
Commissioner
Louisiana
Office of
Financial
Institutions



Russell C. Weigel, III
Commissioner
Florida Office
of Financial
Regulation

Breakfast sponsored by  **PayNearMe**

9:30 a.m. – 9:45 a.m.

Refreshment Break

PONCE DE LEON FOYER

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& CAPITAL MARKETS

9:30 a.m. – 12:00 p.m.

State Government Affairs Committee

PONCE DE LEON 5-6

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**AFSA EDUCATION
FOUNDATION**

Brightening Your Financial Horizon

9:45 a.m. – 11:30 a.m.

GENERAL SESSION

PONCE DE LEON 1-4

The New Talent Imperative:
Judgment in the Age of AI

AI has changed how companies hire and what they require from their teams. A candidate can now arrive with polished, AI-aided answers that camouflage thin judgment. Meanwhile, teams are taking on more of the work AI cannot do, whether a challenging collections call or a customer decision where the policy manual can't help. Résumés, interviews, and skills tests measure none of that well. All Annual Meeting attendees are welcome for this **Culture & Workforce Development Networking Group** general session to learn how immersive role-play simulations reveal how people think and act under pressure, and how consumer finance companies can use that insight to hire better and build judgment across their existing workforce. Attendees will leave with practical ways to see past rehearsed interview answers and to measure the interpersonal skills that matter more as AI absorbs routine work.



Napoleon "Napo" Rumteen
Founder & CEO
Interactive EQ, Inc.

9:45 a.m. – 11:45 a.m.

Installment Lending Credit Risk Committee

GOLD

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2026 AFSA Business Partners



FUTURE AFSA EVENTS

111th Annual Meeting **October 24-27, 2027**

Encore Boston Harbor
Boston, Massachusetts

2027 Vehicle Finance Conference & Exposition **February 14-17, 2027**

JW Marriott Bonnet Creek
Orlando, Florida
(Held in conjunction with the NADA Show)
vehicle.afsaonline.org

2027 Independents Conference & Exposition **May 23-27, 2027**

JW Marriott
Nashville, Tennessee
independents.afsaonline.org

THE EDGE **June 20-25, 2027**

The Grand Hyatt Buckhead
Mercer University, Atlanta Campus
Atlanta, Georgia
afsaef.org

Leadership Development Program **August 14-20, 2027**

Rizzo Conference Center
Chapel Hill, North Carolina
afsaef.org

For more information

American Financial Services Association
1750 H St. NW
Suite 650
Washington, DC 20006
(202) 296-5544
www.afsaonline.org

AFSA AT A GLANCE

400+

member companies

1,100+

committee members

47

new members in 2026

90%

retention rate

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CREDIT RUNS ON RELATIONSHIPS

Lenders

Connect with the companies and solutions that can help your business grow.

- Explore AFSA Business Partners.
- Find product and service providers.
- Connect with experts during the conference.

Business Partners

Put your company in front of the consumer credit industry.

- Explore sponsorship and advertising opportunities.
- Gain conference visibility.
- Seek thought leadership opportunities.
- Leverage engagement with AFSA members.

WANT TO GET MORE INVOLVED?

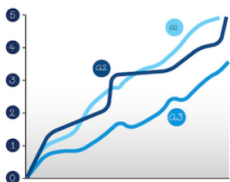


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benefit both lenders and borrowers.

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