



## **LSCU** Lending Council

**Wednesday, April 19, 2023**  
**10:00 AM ET – 12:00 PM ET**  
**Zoom Meeting**

**10:00 AM – 10:05 AM (ET)**

### **Welcome**

Sheridan Hughes, Council Manager, LSCU



Donnette' Logan, Business Development Consultant, *LEVERAGE*

**10:05 AM – 10:40 AM (ET)**

### **Navigating the Credit Card Industry in 2023 & Beyond**

Stephanie Hainje, Portfolio Consultant, *LEVERAGE* Payment Solutions



Stephanie will discuss how credit unions can improve their credit card portfolio performance by understanding your data, knowing consumer trends, and reviewing the ways to make your card top of wallet. As well as looking at current trends in the industry.

#### **Stephanie Hainje Biography:**

Stephanie has over 15 years of experience in the credit union space and an extensive background in payments and RFP consulting. She has served multiple roles ranging from payments education and training, to relationship management and consulting to help credit unions enhance their payments offerings.

10:40am – 11:15am (ET)



## Portfolio Strategies to Increase Mortgage Production

Wallace Jones, Vice President of Training, Member First Mortgage, LLC

Presentation to include:

- Current state of the mortgage market
- Competing with Portfolio Lenders on pricing
- Types of Portfolio Products to offer
- Using Portfolio lending to attract realtor referrals
- Cross selling

### Wallace Jones Biography:

Wallace Jones is the Vice President of training for Member First Mortgage, LLC a credit union owned CUSO headquartered in Grand Rapid Michigan. Working from the CUSO's Western division office in Plano Texas, he oversees training and business development for the CUSO. Wallace has over 30 years of experience in various roles as a loan officer, appraiser and construction lender and public speaker. He is a regular speaker at industry conferences, league events and providing home buyer seminars for credit unions. Wallace graduated from University of North Texas with a BBA in Finance.

11:15 AM – 11:50 AM



## 2023 Automotive Market Trends & Lending Insights

Kevin Usiatynski, Executive Vice President and Chief Revenue Officer, Credit Union Loan Source (CULS)

A look at the state of Automotive Lending through Q1 2023. Review recent trends in the market and their impact on Auto lending. Discuss risks as well as opportunities, will also provide a peek ahead into what to expect later in the year.

### Kevin Usiatynski Biography:

Kevin Usiatynski serves as the Executive Vice President and Chief Revenue Officer for Credit Union Loan Source (CULS). CULS originates and services indirect auto loans through their dba name, Cinch Auto Finance. With annual originations of over \$2b+ CULS has vast experience in automotive lending. Kevin is responsible for Dealer Operations, Product Strategy, Dealer Sales, Credit Policy, Investor Support, and Strategic Planning. Prior to joining CULS, Kevin spent more than 20 years in the auto finance industry with SunTrust Bank (now Truist), Citizens Bank, and Chrysler Financial, where he served in management roles across a range of functional areas including business strategy, product development, underwriting, and risk management.

11:50 AM – Q & A