

**As of May 28, 2009**

**16<sup>th</sup> AICCCA Annual Conference  
July 15-17, 2009**

**J.W. Marriott  
1331 Pennsylvania Avenue  
Washington, D.C. 20004**

**Call 202-393-2000 and ask for the "AICCCA" block of rooms  
\$279 run of the house until June 23, 2009 or block is full, whichever occurs first**

**WEDNESDAY, July 15, 2009**

**7-9 a.m.; 11:30-1:00 p.m. Exhibitors Setup-Salon E**

**8:00 a.m. – 5:00 p.m. Registration-Capitol Foyer**

**8:00 a.m. – 12:45 p.m. Board of Directors meeting –Cannon Room**

**9:30 a.m.-10:30 a.m. "From Wal-Mart to the Bank – How the credit card process works"-  
Salon E**

**Mike Morency, Peregrin Services, Owings Mill, MD**

In this session, you will learn how the credit card payments process evolved to where it is today. How does the money get to Wal-Mart from my bank? Who are the players that make this happen? How does the bank keep track of my credit card balance? Who does the authorizations? How do payments get posted? What is a merchant processor? Come prepared with any other questions for an hour-long voyage through the credit card process.

**10:30 a.m.-11:30 a.m. "Hot Topics" for Credit Counseling Agencies: A Legal  
and Regulatory Update-Salon E**

**Jeffrey S. Tenenbaum, Esq., Partner, Venable LLP,  
Washington, D.C.**

**Jonathan L. Pompan, Esq., Attorney, Venable LLP,  
Washington, D.C.**

This session will present "hot topics" in the existing and new laws and regulations that set content requirements, charges and fees for, and impose other restrictions on, debt, housing and related services provided by credit counseling agencies ("CCAs"). The IRS' compliance project is, for many, fading into the background, and your budget and debt, bankruptcy, housing and other counseling services are needed now more than ever by consumers and are recognized as necessary by the government and creditors. Don't miss this lively session that will cover such issues as federal and state regulation of CCAs (including the latest federal and state developments), less-than-full balance debt relief alternatives, tips on how to avoid class action lawsuits, and strategies for how to maintain your tax-exempt status after surviving an IRS audit. Two of the leading attorneys in the industry will provide their insights and take your questions.

**1:00 p.m. – 4:00 p.m. Members' Only Meeting –Salon E (including election of trustee and officers)**

**4:00 p.m. - 5:00 p.m. Open Discussion of Industry Challenges  
Colleen Benjamin, Bank of America**

This will **ONLY** be open to AICCCA members and 501(c)(3) credit counseling agencies in attendance.

**5:30 p.m. – 7:00 p.m. Welcoming Reception-Capitol Foyer**

**THURSDAY, July 16, 2009**

**GENERAL SESSIONS in Salon E–**

**7:30 a.m. – 5:00 p.m. Registration-Capitol Foyer**

**7:30 a.m. – 5:00 p.m. Exhibitors Displays Open-Salon E**

**7:45 a.m. – 9:00 a.m. Continental Breakfast – Salon E**

**8:55 a.m. Welcoming Remarks  
David C. Jones, Ph.D., President**

**9:00 a.m. – 9:45 a.m. A Unique Moment in Time  
Steve Bartlett, President and CEO**  
Financial Services Roundtable  
Washington, D.C.  
Mr. Bartlett will address the economic recovery, regulatory reform and industry efforts to help consumers during these difficult economic times. This session will provide industry perspective on the reconfiguration of the financial regulatory structure as well as signs that the economy is moving again

**9:45 a.m. – 10:45 a.m. Know the Score – FICO® Score trends and updates  
Tom Quinn, Vice President of Scoring Solutions**  
FICO  
San Rafael, CA  
Your business requires you to understand the changing nature of consumer risk. Come hear about how FICO's study of changing consumer insights that have been incorporated into the latest version of FICO Scores (FICO 08) to help you more accurately understand and evaluate credit risk.

**10:45 – 11:15 a.m. BREAK – Exhibitor Hall-Salon E**

**11:15 a.m. – 12:00 p.m. When Will the Economic Recovery Begin?**

**Robert Strand, Economist**  
American Bankers Association  
Washington, D.C.  
Mr. Strand will present empirical data that attempts to answer this very important question that is on everyone's mind!

**12:00 p.m. – 1:00 p.m. LUNCH-Garden Terrace-All Registered Attendees  
(concurrently-CAB Working Lunch-by invitation only)**

**1:15 p.m. – 2:00 p.m. Capitol Hill Update**

**Charla Ouertatani (invited)**, Committee Staff

U.S. House of Representatives, Financial Services Committee, Housing and  
Community Opportunity Subcommittee

**2:00 p.m. – 2:45 p.m. FTC Commissioner Initiatives Regarding Credit  
Help/Foreclosure “Scammers”**

**Alice Hrdy**, Assistant Director for the Division of Financial Practices  
FTC Bureau of Consumer Protection

**2:45 p.m. – 3:15 p.m. BREAK – Salon E**

**(Creditors scheduled to attend to date: Chase, HSBC, Bank of America, American  
Express, Capital One and Resurgent)**

**3:15 p.m.-3:45 p.m. Creditor Breakout 1-Rooms to be assigned**

**3:50 p.m.-4:20 p.m. Creditor Breakout 2-Rooms to be assigned**

**4:25 p.m.-4:55 p.m. Creditor Breakout 3-Rooms to be assigned**

**5:15 p.m.-11:00 p.m. Take Me Out to the Ballgame! We will take buses to  
the ball park for dinner and a major league baseball game  
between the Nationals and the Cubs.**

**FRIDAY, July 17, 2009**

**8:00 a.m. – 9:30 a.m. Continental Breakfast –Salon E**

**8:30 a.m. – 9:30 a.m. Exhibitor’s Forum (During Continental Breakfast)-Salon  
E**

Attendees must be present to win any prizes/awards by Exhibitors .

*Be sure to bring your game face to this year’s conference where Peregrin will be distributing one  
of a kind trading cards. There will be many chances and ways to win exciting prizes, but be sure  
to collect a full set to be entered to win big! You may end up going home with a new Iphone, a  
one year subscription to Netflix and more!*

**9:30 a.m. -10:00 a.m. Creditor Breakout 4-Rooms to be assigned**

**10:05 a.m.-10:35 a.m. Creditor Breakout 5-Rooms to be assigned**

**10:40 a.m.-11:10 a.m. Break-Salon E**

**11:10 a.m.-11:40 a.m. Creditor Breakout 6-Rooms to be assigned**

**11:45 a.m-12:15 p.m. Creditor Breakout 7-Rooms to be assigned**

**12:15 p.m.**

**Conference Adjourned**

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**SAVE THE DATES!!!!**

**January 20-22, 2010**

17<sup>th</sup> Mid-Winter Conference

Disneyworld's Contemporary Resort Hotel in Orlando, FL

Reduced Room Rate of \$225, until January 19, 2010 or block is full whichever occurs first.

For reservations, call 407-824-3869, group code "G0541741"

**July 21-23, 2010**

17<sup>th</sup> Annual Conference

The Four Seasons Hotel, Washington, D.C.

D.C.'s only 4 star, 5 diamond hotel

Reduced Room Rate of \$245, until June 20, 2010 or block is full, whichever occurs first.

For reservations, call 202-944-9157, reference "AICCCA 2010"