



National Foundation for Credit Counseling Celebrating 60 Years!



NFCC 46TH ANNUAL LEADERS CONFERENCE



46TH ANNUAL LEADERS CONFERENCE
San Francisco, California
September 18-21, 2011

The Fairmont San Francisco

SEPTEMBER 18-21, 2011
SAN FRANCISCO, CA

H I G H L I G H T S



FAULKNER SCHWABACHER TAYLOR

Engage in critical content surrounding these unprecedented economic times that affect our clients and agencies alike. Featured speakers include: Jeff Faulkner, President, Ways to Work; Theo Taft Schwabacher, SVP, Morgan Stanley Smith Barney; and John Taylor, President & CEO, National Community Reinvestment Coalition among others.



Kenneth D. Wade to be Recognized

Join the NFCC in honoring distinguished partner, Kenneth D. Wade, Senior Community Affairs Executive, Bank of America, with the 2011

NFCC Making the Difference Award in recognition for his contributions during the mortgage crisis.



Tim Gard, CSP, CPAE

Change the Game with Tim Gard who will demonstrate to conference attendees how to manage today's intense stressors in both our professional and personal lives

by 'Changing the Game'. Just when it seems that you may have lost your marbles with all of today's challenges, Tim will return your marbles to you as he shares his game theory and ways that you can climb your own Mt. Everest just the way he did a few years ago.



Welcome NFCC Counselors

The NFCC is pleased to partner with NeighborWorks America™ to provide advanced foreclosure counseling training to certified counselors during the conference.

• CONFERENCE PROGRAM •

Thank you to the following NFCC 60th Anniversary Sponsors:

Diamond Partner



Gold Partner



Silver Partner



Bronze Partner



Partnership Plus



46th Annual Leaders Conference

Welcome to the National Foundation
for Credit Counseling's 46th
Annual Leaders Conference in
San Francisco, California!



As our country continues to navigate through some of the most challenging times with unemployment figures and homeowner troubles still on the rise there has never been a more critical time to gather and address the many pressing issues confronting Americans. This year's conference blends a cohesive offering of economic insights; informative discussions on mortgage and credit scoring industry trends; creative, thought-provoking funding source alternatives; as well as direction on how agencies can best leverage the exploding social media scene. This year also marks 60 years of providing the gold standard in credit counseling services, and the NFCC is appreciative of the tremendous support from our partners towards the 60th Anniversary Program. We welcome nearly 250 agency executives, credit counselors, national leaders, and stakeholders from around the country who are convening this week for an enlightening, informative, and engaging conference. The NFCC also wishes to recognize the numerous counselors joining this year for NeighborWorks America® (NWA®) training. Please direct any questions you have onsite to our Registration Desk Team, or to any NFCC staff member. You may contact Mary Ann Reott onsite at (443) 465-5549 while at the Fairmont San Francisco.

Thank you for joining us for this memorable conference event.

Program-at-a-Glance—Conference Overview

Sunday, September 18

PRE-CONFERENCE

11:00 a.m.

Sonoma | Napa Valley Winery Tour

Sponsored by ValueOptions

A memorable afternoon awaits across the Bay in the charming countryside! Pre-reg-



istered guests are asked to gather in the Fairmont main lobby at 10:45 a.m. Please dress according to the weather for this relaxing tour-guided outing to the world renowned California wine country!

12:00 Noon

NFCC Golf Tournament at The Presidio Golf Course

Get ready to hit the links at the historic Presidio Golf Course in downtown San Francisco. Golfers are asked to gather in the Fairmont main lobby at 11:45 a.m., and will transport via taxis to the course. This will be an afternoon outing that promises a memorable round of golf no matter what your handicap!

2:00 p.m.

Taste of the City Tour – North Beach

(San Francisco's Little Italy)

You are just steps away from some of San Francisco's treasured cafes, bakeries, and bistros! Pre-registered guests are asked to gather in the Fairmont main lobby at 1:45 p.m. A reminder to dress in comfortable walking shoes, and come hungry for this delightful culinary experience!

6:00 p.m.–8:00 p.m. — **EXHIBIT HALL SET UP**

(Gold Room)



NOTE:

As a courtesy to our Leaders Conference participants and guests, please silence all mobile devices while in sessions. Your attention to this matter is appreciated!

Photo courtesy San Francisco Convention & Visitors Bureau Photo

Monday, September 19

DAY ONE—GENERAL SESSIONS AND NFCC MEMBER MEETING

7:00 a.m.–9:00 a.m.

CONTINENTAL BREAKFAST Exhibit Hall (Gold Room)

Sponsored by Mutual of America



7:30 a.m.–9:30 a.m.

NFCC Community Board Leadership Workshop –

Board Members Can Be Great Fundraisers and Not Ask for Money

Facilitated by **Chuck V. Loring, CFRE** (Fountain Room)

Most nonprofit board members have no understanding of effective fundraising, and hate the idea of twisting the arms of their friends and business associates. They do not understand that fundraising is about building relationships and not about the ASK. This workshop will teach you how to get even the most reluctant board members enthusiastic about fundraising. It presents strategies and techniques that help board members - including those reluctant to ask potential donors for contributions - do as much as possible to help raise money. Fundraising is not an easy task, but it is a primary responsibility of every Board of Directors.

8:00 a.m.–4:30 p.m. — **EXHIBIT HALL OPEN** (Gold Room)

8:00 a.m.–5:00 p.m. — **Registration Desk Open**

(Gold Room Entrance)

8:30 a.m.–4:00 p.m.

NeighborWorks America Advanced Foreclosure Training

Facilitated by NWA Trainers Autumn Lubin and Randy Wilburn (Pre-registration via NFCC) (Crystal Room)

Conference Kick-off

10:00 a.m.–4:30 p.m.

NFCC GENERAL SESSIONS (Venetian Room)

10:00 a.m. **Welcome, Mike Cherry, President & CEO of CCCS of Springfield, NFCC Operating Committee Chair**



Cherry

Keating

10:10 a.m. **State of the Sector, Susan C. Keating, NFCC President & CEO**

Program-at-a-Glance—Conference Overview

11:00 a.m. **Theo Taft Schwabacher, Senior Vice President, Morgan Stanley Smith Barney**

Looking Forward: The Outlook for the Bull or Bear Global Economy.

With the global markets becoming more volatile, where can you be safe going forward? Which countries and markets will provide a safe haven for 2012 onward? Join in this engaging discussion where the national and global markets will be explored in the context of these unprecedented economic times.



Schwabacher

2:00 p.m. **Jeff Faulkner, President, Ways to Work**
Leveraging High Performing Nonprofits for Greater Impact



Faulkner

Gain valuable insights from this engaging discussion with Mr. Faulkner on the current trends in the nonprofit human services industry. Discover how high performing organizations leverage diverse resources to better assist vulnerable families to build a more stable financial future.

2:45 p.m. **Panel – Innovative Counseling and Education Delivery Models**

Panelists scheduled to present include Josephine Bias Robinson, Vice President, Income – Community Impact Leadership & Learning, United Way Worldwide, to discuss the United Way One Stop Models; Annika



Robinson

Little

Little, Senior Vice President, Corporate Philanthropy, Bank of America, to speak on Bank of America initiatives including Financial Coaching; and Michele Johnson, President and CEO, CCCS of Southern Nevada and Utah, to discuss the success (to date) of a year-long pilot funded by a grant from the Bank of America Foundation. The pilot focuses on providing



Johnson

Chavarin

LMI families who are at-risk of, or recovering from foreclosure or bankruptcy, with long-term holistic counseling designed to help them rebuild their lives with a strong focus on rebuilding credit. Marco Chavarin, Office of Financial Empowerment, Office of the Treasurer & Tax Collector, will present an overview of the BankOn Program.

3:45 p.m. **NFCC Self-Assessment Tool**

During this presentation attendees will get a chance to preview a brand new consumer tool, MyMoneyCheckup.org, designed by the NFCC in collaboration with the Ohio State University, the University of Wisconsin, the University of Chicago, and a group of NFCC

12:00 Noon–1:00 p.m. — **LUNCH — Exhibit Hall**

(Gold Room) Sponsored by VantageScore

VANTAGESCORE

12:00 Noon–1:00 p.m.

Creditor Breakout Sessions over Lunch– Barclaycard

(Green Room) and Citi (Fountain Room)

Due to the incredible creditor turnout and the full conference agenda, we've added two creditor breakout sessions. Over lunch, credit counseling agencies can take advantage of the opportunity to meet representatives from Barclaycard and Citi. This is your chance to ask questions about and provide feedback on important DMP topics in small group settings. Representatives from Barclaycard will host two sessions (12:10 p.m. & 12:40 p.m.) in the Green Room, and Citi will host two sessions as well (12:10 p.m. & 12:40 p.m.) in the Fountain Room. This will be a walk-in type format. If you would like to attend both creditors' sessions please ensure you grab lunch before one of the sessions. Breakout sessions with the remaining creditor participants will take place on Tuesday afternoon. (NFCC Member and Nonmember Agencies Only)

1:00 p.m.–4:30 p.m.

NFCC GENERAL SESSIONS (Venetian Room)

1:00 p.m. **Tim Gard, CSP, CPAE**

Change the Game with Tim Gard who will demonstrate to conference attendees how to manage today's intense stressors in both our professional and personal lives by 'Changing the Game'. Just when it seems that you may have lost your marbles with all of today's challenges, Tim will return your marbles to you as he shares his game theory and ways that you can climb your own Mt. Everest just the way he did a few years ago.



Gard

Program-at-a-Glance—Conference Overview

Members. This web-based financial self-assessment tool was inspired by the original work of the NFCC Outcomes Task Force. It is designed to provide an online assessment of overall financial health & individual behaviors. Learn the exciting pieces of this financial behavior assessment process, and how consumers will be better served as a result.

4:00 p.m.–4:30 p.m.

BREAK – Exhibit Hall (Gold Room)

Sponsored by MasterCard Worldwide

Exhibit Hall Closes at 4:30 p.m.



4:00 p.m.–5:00 p.m.

Membership Meeting Registration Desk Open

(Registration Desk)

4:30 p.m.–6:30 p.m.

NFCC Membership Elections and

Membership Meeting (NFCC Members only)(Venetian Room)

7:00 p.m.

NFCC Reunion by the Bay Welcome Reception

(Open to all Attendees)(Exhibit Hall – Gold Room)

Join in this special NFCC 60th Anniversary reception where attendees will gather to mix, mingle, and network among colleagues. Alumni and special guests will be recognized during this gathering which commemorates the NFCC's Diamond Anniversary year.

Sponsored by Chase



Tuesday, September 20

DAY TWO—GENERAL SESSIONS AND CREDITOR DAY

7:30 a.m.–3:00 p.m. — **EXHIBIT HALL OPEN** (Gold Room)

7:30 a.m.–8:30 a.m.

CONTINENTAL BREAKFAST

(Gold Room) Sponsored by HSBC



8:00 a.m.–3:00 p.m. — **Registration Desk Open**

(Gold Room Entrance)

8:30 a.m.–4:00 p.m.

NeighborWorks America Advanced Foreclosure Training

Facilitated by NWA Trainers Autumn Lubin and Randy Wilburn
(Pre-registration via NFCC)(Crystal Room)

10:00 a.m.–4:30 p.m.

NFCC GENERAL SESSIONS (Venetian Room)

8:30 a.m. **Welcome, Dawn Lockhart, President & CEO of Family Foundations, NFCC Board of Trustees Vice Chair**



Lockhart Wade

8:30 a.m. **Kenneth D. Wade, Senior Community Affairs Executive, Bank of America**
Learn informative insights from Mr. Wade as he discusses Bank of America's community revitalization strategy including current housing conditions and the future of affordable housing. This will be an engaging discussion regarding a topic key to the clients we serve. Afterward we will honor Mr. Wade's outstanding support during the mortgage crisis with the 2011 NFCC Making the Difference Award.

9:15 a.m. **Panel – What Now? New Strategies for Dealing with the Mortgage Crisis**

The country is now three years into the mortgage crisis. There are 11 million homeowners whose homes are worth less than what they paid for them, and 6.5 million mortgages are currently going unpaid.



Jones Hernandez

Program-at-a-Glance—Conference Overview

Of that number 4.3 million are delinquent, and 2.2 million are in the process of foreclosure. It is estimated that 7 million homeowners may enter the foreclosure process by the end of 2012. The failure of the residential housing market to rebound is generally recognized as one of the main roadblocks to a national recovery. This panel, with representatives from both the public and private sectors, will seek to explore what strategies are being employed and are under consideration to address this critical issue. Lewis P. Jones from Outreach Financial Services (OFS) will moderate and panelists to include Mike Hernandez, Fannie Mae; Mark Maish, OFS; and Laurie Maggiano, Homeowner Preservation Office; US Department of the Treasury.



Maish Maggiano

10:15 a.m.–10:30 a.m. — **BREAK** (Gold Room)

Sponsored by Cooperative Processing Resources



10:45 a.m. **Panel – The New Credit Normal**

Join expert panelists for a discussion exploring the "New Credit Normal," and what the future holds for consumer credit users. Given the recent regulations, lender policies, and consumer credit trends, attendees will benefit from this engaging discussion covering critical developments impacting our sector. Rachel Bell with FICO will discuss the new normal as it relates to credit scores, while Maxine Sweet with Experian will bring us recent trends in consumer credit. Speaking from the consumer perspective, journalist Erica Sandberg will reveal what she's hearing from consumers on the ground, and Joe Ridout with Consumer Action will speak from the consumer advocate's point of view.



Bell Sweet



Ridout Sandberg

12:00 Noon—1:15 p.m. — **LUNCH and EXHIBTOR**

DRAWINGS– Exhibit Hall

(Gold Room) Sponsored by Visa
Practical Money Skills for Life



NFCC GENERAL SESSIONS (Venetian Room)

1:15 p.m. **Greeting – Richard Klarberg, President, Council on Accreditation**



Klarberg

(NFCC Members and Financial Institutions Only)

1:20 p.m. **Panel- Insights from Financial Institutions**

Key NFCC Advisory Council Member representatives from American Express, Bank of America, Chase, GE Money, and Wells Fargo will be sharing their perspectives on strategic sector issues. Hear their insights on sector challenges and opportunities, card issuing trends, and holistic consumer solutions among other important topics. The panel will be moderated by Doug Duncan, Vice President and Chief Economist, Fannie Mae. Don't miss this important panel to learn about how we can all work together to benefit our customers. (NFCC Members and Financial Institutions Only)

2:15 p.m.–4:00 p.m.

Creditor Breakout Sessions

American Express, Bank of America, Capital One, Chase, Discover, GE Money, HSBC, and Wells Fargo

Take advantage of the opportunity to meet with key creditor partners in small group settings during our traditional Creditor Breakout Sessions. This is your chance to ask questions about and provide feedback on important creditor-related topics ranging from funding, policy, and process considerations. Breakout assignments and instructions will be provided prior to the sessions.

(NFCC Member and Nonmember Agencies Only)

3:00 p.m.—**EXHIBIT HALL CLOSSES**

4:00 p.m.–5:00 p.m.—**NFCC Advisory Council Meeting**

(Venetian Room)

Members of the Advisory Council include representatives of the credit counseling sector's key stakeholders: credit grantors, social service agencies, consumer advocates, educators, vendors, and NFCC Committee heads. Engage as the Council addresses operational and process issues pertaining to the credit counseling sector.

Program-at-a-Glance—Conference Overview

6:00 p.m. —Diamond and Denim Cocktail Reception

(Crown Room) Sponsored by Bank of America



Relax and mingle with fellow guests in the elegant atmosphere of the Fairmont's Crown Room. This venue boasts spectacular panoramic views of the San Francisco Bay, and sets the stage for the memorable evening ahead. Don't forget your festive, fun attire too!

7:30 p.m. —NFCC Diamond and Denim Gala - Recognition Awards Dinner featuring the PACE Awards & the Making the Difference Member Award

(Gold Room) Sponsored by WestGlen Communications

Celebrate 60 years of the gold standard in credit counseling as the NFCC recognizes the 2011 PACE Award winners as well as the Making the Difference Member Award. Guests will enjoy this memorable occasion, and are encouraged to dress in some sparkle and shine! Cocktail attire, denim jeans, a bit of dazzle...

all are welcome in honor of the NFCC's Diamond Anniversary!



The annual PACE (Professional Achievement and Counseling Excellence) Awards will be presented to the Client, Counselor, and

Educator of the Year. These awards are sponsored by Experian and Citi.



Wednesday, September 21

DAY THREE—BOARD MEETING, GENERAL SESSIONS, AND WORKSHOPS



7:00 a.m.—8:30 a.m.

CONTINENTAL BREAKFAST (Gold Room)

Sponsored by Wells Fargo. Please note the NFCC Board Meeting will begin promptly at 7:30 a.m. in the Gold Room so come early for breakfast prior the meeting start.

7:30 a.m.—10:30 a.m.

NFCC Board of Trustees Meeting

(Gold Room: NFCC & Advisory Council Members Only)

10:45 a.m.—1:15 p.m.

NFCC GENERAL SESSIONS (Venetian Room)

10:45 a.m. **Welcome, Cathy Allen, NFCC Board of Trustees Chair**



Allen

10:45 a.m. **Richard Levick, Esq., President & CEO, Levick Strategic Communications**

The Digital Revolution: How Agencies Can Best Leverage Social Media to Reach More Clients

In this presentation Mr. Levick provides practical and strategic guidance for leveraging the Internet in order to attract and educate more people in



Levick

immediate need of the essential services that organizations like NFCC provide. This discussion, covering a gamut of alternatives from being found first on Google to Facebook, is particularly critical for nonprofits at a time when resources are scarce even as public interest demands maximize outreach to multiple audiences. To jumpstart your agency's social media efforts a complimentary copy of 'Facebook for Dummies' will be provided to all conference attendees, courtesy of Wiley Publishing.



11:30 a.m.— **Visa – Practical Money Skills for Life Jason Alderman, Senior Director, Global Financial Education, Visa**

Learn more about accessing Visa's Practical Money Skills for Life free financial literacy materials which are now available to NFCC Member Agencies



Alderman

for community outreach. Resources include everything from brochures about personal finance basics, to information on credit scores and retirement. Visa's partnership with the NFCC allows distribution of these materials through a co-branded Visa/NFCC website. This session will also include a demonstration of Visa's fast-paced financial, interactive games that engage students while teaching valuable money management skills.

12:15 p.m. — **Working Lunch**

(Venetian Room) Sponsored by BravePoint



Program-at-a-Glance—Conference Overview

12:30 p.m. — **John Taylor, President & CEO,** **National Community Reinvestment Coalition**

(Working Lunch)

The Future of Housing and Finance in Underserved

Communities Gain key insights from the leader of the National Community Reinvestment Coalition regarding the impact of the economic environment on various vulnerable US consumers. Mr. Taylor will discuss how financial services policies and changes due to increased regulation will alter access underserved communities have to financial services and credit. A critical working lunch discussion not to miss!



Taylor

application formats that limit the length, and even the number of words or characters, permitted to convey the community's needs or the nonprofit agency's story. Join Kathy Ingram, Ph.D., Certified Grant Professional, for an intensive, interactive, and fact-filled workshop that focuses on writing compelling and profitable foundation grant proposals while doing so with an economy of words.

1:30 p.m.—3:30 p.m.

NFCC WORKSHOPS

1:30 p.m.— **Nonprofit Sustainability**

2:30 p.m. *Steven D. Zimmerman,*
Spectrum Nonprofit Services
(Venetian Room)



Zimmerman

(running concurrent to Grant Workshop)

Every nonprofit has a business model whether or not that model has been articulated. This fast-moving course teaches you to turn your business model into a single compelling image so that you see the relationships of programs and activities. We'll discuss how to assess the relative mission and financial impacts to programs, and learn how to frame choices to make strategic adjustments to your business model.

2:30 p.m.— **Writing Powerful and Profitable,**
3:30 p.m. **Yet Pithy, Grant Proposals**
(In 2000 Words or Less)

Kathy Ingram, Ph.D. (Venetian Room)

As the current economy has forced ever-increasing numbers of nonprofit entities to seek foundation grant assistance, nearly every foundation has responded by developing grant

3:30 p.m.—3:50 p.m.

NFCC Operating Committee Meeting

(Outgoing) (Venetian Room: NFCC Members Only)

4:00 p.m.—5:00 p.m.

NFCC Operating Committee Meeting

(Incoming) (Venetian Room: NFCC Members Only)

Conference Ends

Thursday, September 22

DAY FOUR

9:00 a.m. —4:30 p.m.

Council on Accreditation Peer Review Training

(Register via COA) (California Room)



NOTE: In keeping with our efforts to reduce waste and recycle more please see the recycling stations placed throughout the conference meeting spaces. These are provided courtesy of our partner, Cintas. Travel light and shred what you don't need to take home!

In Appreciation

The NFCC wishes to recognize the 2011 Annual Leaders Conference Steering Committee

Member input is invaluable in driving many components of the conference including speaker selection, workshops, and session topics among other areas. The committee's goal is to provide attendees an outstanding event in San Francisco. The NFCC appreciates their leadership and participation.

Jolene Bach
CCCS of Montana

Kathy Banks
CCCS of Forsyth County

Mike Cherry
CCCS of Springfield

Winchell Dillenbeck
CCCS of the North Coast

Rick Dobson
Money Management International

Bruce Hamlett
Consumer Credit Counseling Service

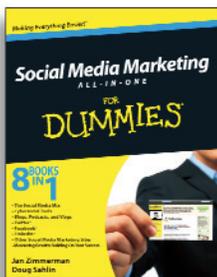
Sandra Osborn
CCCS of San Francisco

Virginia Peschke
CCCS of McHenry County

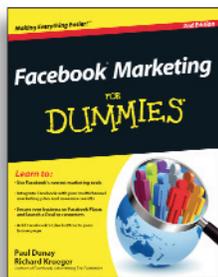
Joy Refuerzo
CCCS of San Francisco

Rick Tuman
Greenpath

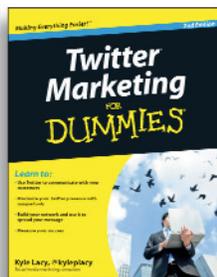
Making Social Media Easier!



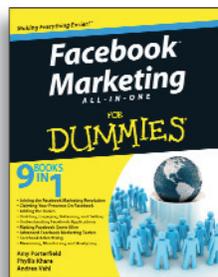
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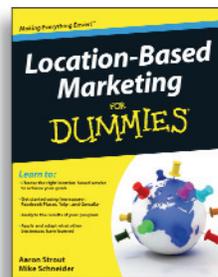
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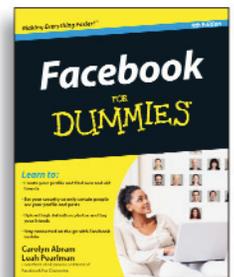
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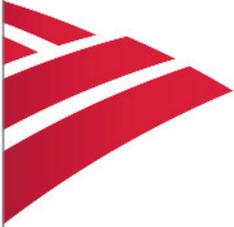
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Every investment we make in our communities helps open
a world of opportunities.

At Bank of America, we're committed to supporting the communities where we live and work. This includes the Consumer Credit Counseling Industry, education programs, local businesses, and the organizations and individuals committed to improving their neighborhoods. Because when you give, lend and invest in more communities across the country, more opportunities happen.



bankofamerica.com/opportunity

Bank of America 

Additional Conference Information

About San Francisco

San Francisco is often called "Everybody's Favorite City," a title earned by its scenic beauty, cultural attractions, diverse communities, and world-class cuisine. Measuring 49 square miles, this very walk-able city is dotted with landmarks like the Golden Gate Bridge, cable cars, Alcatraz, and the largest Chinatown in the United States. The much-celebrated fog creates a romantic mood in this most European of American cities. When you visit San Francisco, the possibilities are endless.



Meeting Attire

Attire for the conference is business casual. In mid-September in San Francisco average daytime highs are near 70 degrees, average lows near 55 degrees. This is a great time of year by the Bay as it typically boasts the best weather to enjoy the plentiful outings the city has to offer. Cool, cloudy mornings often dissolve into the peaceful warm afternoons. Be sure to bring a light jacket and check the weather forecast before attending to best prepare for the conditions. Downtown venues are very accessible via walking (beware, most streets are hilly!) and also by the charming, historic cable car network. Attendees are encouraged to pack comfortable shoes, and expect air conditioned meeting rooms during their stay.



Questions about the Conference?

Direct all questions regarding the conference while onsite at the Fairmont to Mary Ann Reott at (443) 465-5549.

The Fairmont San Francisco

950 Mason Street
San Francisco, California
(866) 540-4491 (P)
(415) 772-5013 (F)
www.fairmont.com/sanfrancisco

The Fairmont San Francisco

World-renowned, this hotel presents an awe-inspiring picture of historic San Francisco. The grandeur of the hotel, coupled with its reputation for impeccable service, promises a truly memorable experience. Each of the spacious guestrooms and suites were redecorated in elegant style, including flat screen TVs, Frette linen ensembles, pillow top beds, and MP3 docking stations.



Centrally located, The Fairmont San Francisco luxury hotel is a short cable car trip from bustling downtown, the Financial District, Union Square, and Fisherman's Wharf. The Fairmont is located at the only spot in San Francisco where each of the City's cable car lines meet. In addition to its 591 guestrooms and suites, the hotel also offers fine dining with three renowned restaurants and lounges, as well as 55,000 square feet of spectacular function space. With a panoramic view of the City and the Bay from high atop Nob Hill, The Fairmont San Francisco hotel holds an unmatched blend of luxurious accommodations, elegant meeting spaces, and superb services which make for an unforgettable stay.

NFCC Annual Golf Tournament

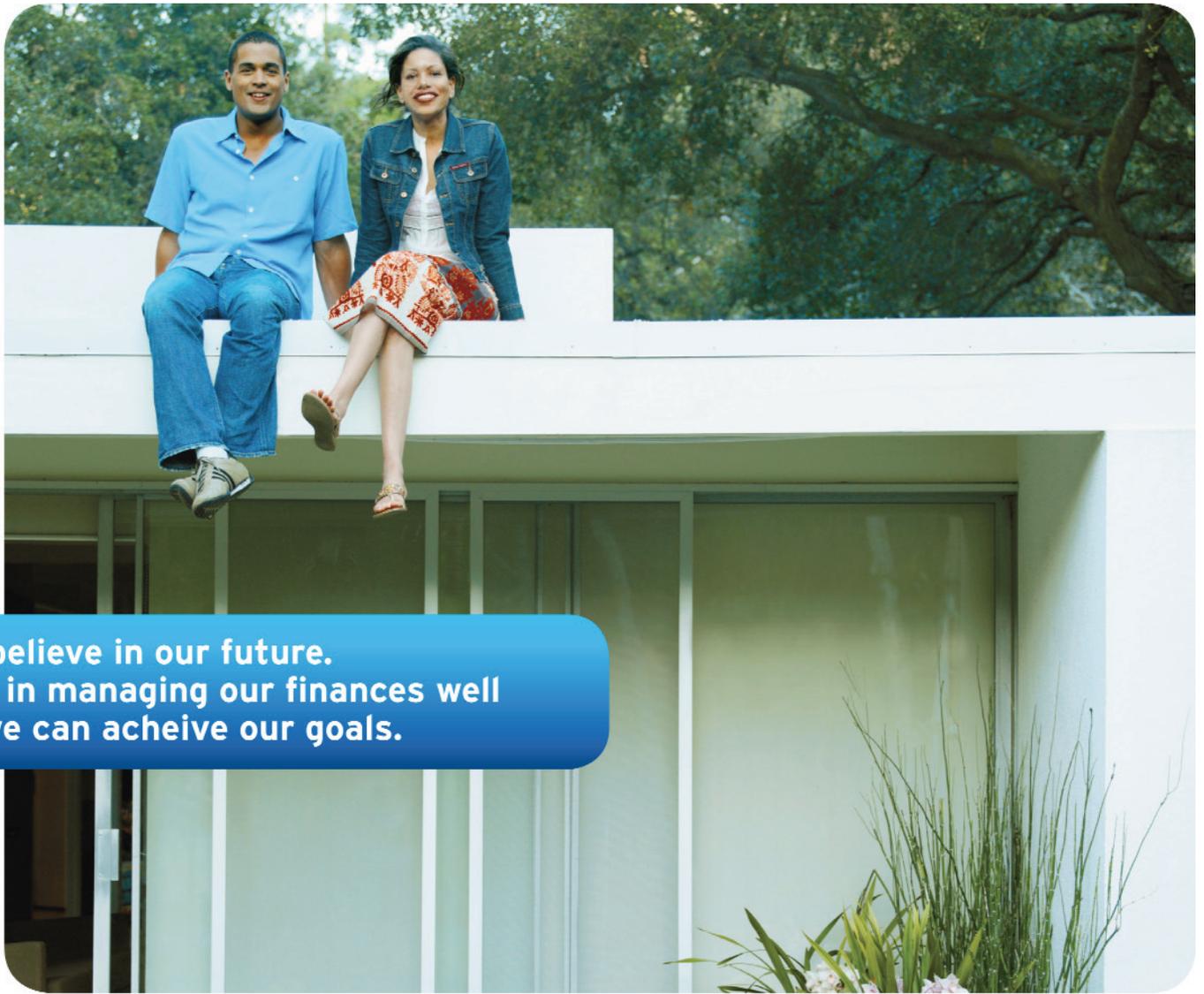
Sports enthusiasts! Join us for the NFCC Golf Classic Scramble at the historic Presidio Golf Course! Since 1895, The Presidio has been a San Francisco tradition delivering great golf experiences to Presidents of the United States, famous military officers, civilians, and visitors from around the world.

The prestigious Presidio Golf Course opened for public play in 1995, and has quickly gained a reputation as one of the nation's top public courses. Located just minutes from downtown San Francisco, this 18-hole course plays 6,500 yards of challenging golf winding through beautiful Eucalyptus and Monterey Pine trees in The City's trademark hills.



Designed with tight fairways and strategically placed bunkers, this 18-hole "hilly" golf course offers a unique challenge for golfers of all abilities.

Golfers are asked to convene in the Fairmont Lobby on Sunday, September 18, at 11:45 a.m. where they will catch taxis over to the Presidio to enjoy this annual tradition on the links.



**We believe in our future.
And in managing our finances well
so we can achieve our goals.**

One-on-one counseling, in conjunction with access to financial tools and asset-building opportunities, is a critical tool in expanding financial inclusion. Whether for building credit, buying a house or bringing discipline to one's personal finances, the expert guidance provided by National Foundation for Credit Counseling members puts people on the path to economic empowerment.

As part of Citi's commitment to Responsible Finance, we are proud to support the NFCC's work to promote financially responsible behavior.

**Find out how Citi is expanding financial
inclusion and economic empowerment at
www.citicommunitydevelopment.com**



Additional Conference Information

Sonoma | Napa Valley Winery Tour

For the wine enthusiasts, don't miss this exclusive tour opportunity to visit the beautiful Sonoma/Napa Valley region for an afternoon in the country! On Sunday, September 18, pre-registered tour guests will explore the world-renowned wine country just outside of San Francisco. This customized, private tour will feature round-trip coach transportation to and from the Fairmont Hotel with an experienced guide to the charming vineyard hill-sides. Guests will visit up to three wineries to include tastings, lunch, and an extensive on-site tour to learn the wine making process. Tour attendees are asked to convene in the Fairmont Lobby on Sunday, September 18, at 10:45 a.m. where they will board the tour guided bus headed to wine country!



Taste of the City Tour – North Beach

From the cafés and restaurants, to the smell of fresh-baked bread in the air, the Taste of the City tour explores the life of North Beach (San Francisco's Little Italy). This is a fun tour for foodies and casual tourists alike where the group will visit real coffee shops roasting fresh coffee beans daily along with exploring authentic Italian cathedrals. Guests will sample everything from cappuccinos, chocolates, breads, pastries, olive oils, specialty meats, and more. The Taste of the City outing is a delightful personalized 3-hour walking tour beginning at the Fairmont Hotel with a guide provided through the historic and quaint North Beach neighborhood of downtown San Francisco. Attendees are asked to convene in the Fairmont Lobby at 1:45 p.m. (and be sure to come hungry!) for this memorable walking culinary experience.



NATIONAL FOUNDATION FOR
CREDIT COUNSELING

46TH ANNUAL
**LEADERS
CONFERENCE**
San Francisco, California
September 18–21, 2011

Top Ten Reasons to Visit San Francisco

One of the nicest things about visiting San Francisco is that although the city is “big” in terms of attractions and amenities, it is geographically small – only 49 square miles. Consequently, it is very easy to see and do a great many things in a short period of time. Here is a suggested list of the top 10 things not to miss in The City by the Bay according to the San Francisco Travel Association:

The Golden Gate Bridge, the most famous bridge in the world, manages to impress even the most experienced travelers with its stunning 1.7-mile span. A pedestrian walkway also allows the crossing on foot, and bikes are allowed on the western side. The Golden Gate Bridge is said to be one of the most photographed things on Earth.



Cable cars have been transporting people around San Francisco since the late 19th century. The cars run on tracks and are moved by an underground cable on three routes. Each one-way ride will provide spectacular views of the city's celebrated hills as well as exhilarating transportation. (www.sfcablecar.com).



Alcatraz, the notorious former prison, is located on an island of the same name in the middle of San Francisco Bay. Though several tried, no inmate ever made a successful escape from “The Rock.” The prison was closed in the 1960's and stories about Alcatraz are legendary.

Fisherman's Wharf is also home to Pier 39, a festive waterfront marketplace that is one of the city's most popular attractions. A community of California sea lions has taken up residence on the floats to the west of the pier and visitors line the nearby railing to watch their antics.

Union

Square is the place for serious shoppers. Major department stores and the most exclusive designer boutiques line streets like Post, Sutter, Geary, Grant, Stockton, and Powell.



North Beach, the city's Italian quarter, isn't a beach at all. It's a neighborhood of romantic European-style sidewalk cafes, restaurants, and shops centered near Washington Square along Columbus & Grant avenues. The beautiful Church of Saints Peter and Paul is a beloved landmark.

Dragon's Gate, the entrance to Chinatown, includes 24 blocks of hustle and bustle, most of it taking place along Grant Avenue, the oldest street in San Francisco.

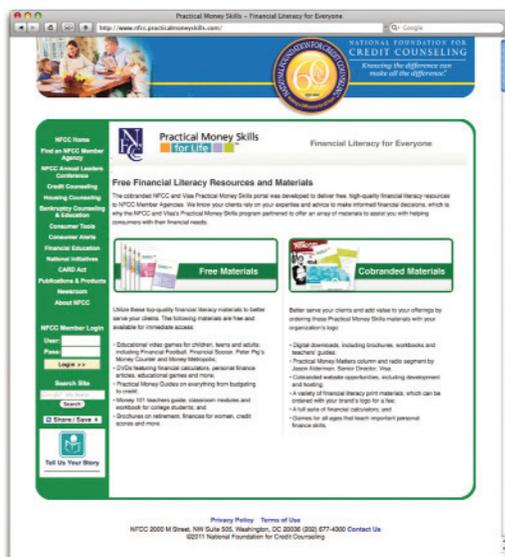


Dining in San Francisco is an attraction in itself. Known as America's best restaurant city, San Francisco chefs excel at combining the freshest local ingredients, authentic international flavors, and a

NFCC and Visa Partner to Deliver Financial Literacy Tools

The National Foundation for Credit Counseling is pleased to announce our partnership with Visa's Practical Money Skills for Life program. This collaboration will enable our member agencies to access a whole new range of money management resources through a cobranded web portal. The materials are part of our collective effort to offer an increasing selection of materials that will make serving your clients easier.

Through its Practical Money Skills for Life program, Visa has been working to educate parents, teachers, students and consumers of all ages around the globe since 1995. The program's goal has remained to consistently develop innovative channels to help people effectively learn the fundamentals of personal finance.



NFCC's new financial literacy materials are available through the cobranded Visa Practical Money Skills website.

Practical Money Skills' resources will be available through the new cobranded NFCC and Practical Money Skills portal. From the portal, member agencies can

access free digital copies of a wide range of financial literacy materials — many in English and Spanish — as well as up to 10 free sample printed copies.

Member agencies can order larger quantities with their own logo, and utilize their own printer vendors.

Materials include:

- Educational video games for all ages
- DVDs featuring financial calculators, personal finance articles and more
- Practical Money Guides on everything from budgeting to credit
- Money 101 teacher's guides, class modules and workbooks for college students
- Brochures on retirement, credit scores and more

The following items can also be ordered free by member agencies with your organization's logo. There is also no cost for up to 10 printed copies and you are free to print them yourself. Materials include:

- Digital downloads, including brochures, workbooks and teachers' guides
- Practical Money Matters column and podcast
- Cobranded website opportunities
- Financial literacy print materials (up to 10 copies free; request estimate for more)
- Suite of 29 financial calculators
- Games for all ages that teach important personal finance skills

To see the full range of materials available and begin utilizing these exciting new offerings, visit the NFCC Member homepage and click on the **Visa Practical Money Skills for Life** link.

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Nightlife in San Francisco

is a constantly changing scene. The “hottest” clubs currently are in the South of Market and Mission districts with live and recorded rock and Latin music. Jazz, blues, swing and “oldies” music can be found all over town.

San Francisco Arts.



A visit to San Francisco would not be complete without a cultural experience. The city is home to internationally recognized symphony, opera, and ballet companies. The San Francisco

Museum of Modern Art, the Asian Art Museum, the de Young Museum, the Palace of the Legion of Honor, and other museums and galleries are devoted to the finest of classical and contemporary arts.



Hotel Location and Transportation

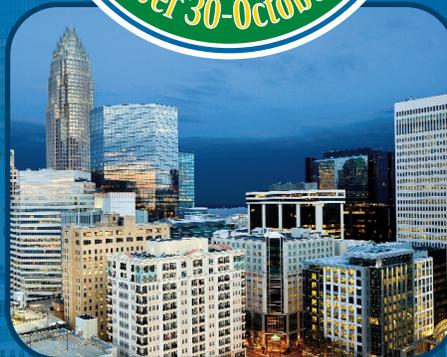
The Fairmont San Francisco is located atop Nob Hill, centrally located at the only spot in the City where the cable car lines meet. It boasts a panoramic view of downtown and the Bay perched at one of the City's highest points.

The Fairmont is a short cable car trip from the bustling Financial District, Union Square, and Fisherman's Wharf. The hotel is about a 35 minute drive from the San Francisco International Airport (SFO). Local

transportation options include the shared ride SuperShuttle (1-800-BLUEVAN) (1-800-258-3826), taxi cabs, and various car rentals such as Hertz (800) 654-3131, National Car Rental (800) 227-7368, and Avis (800) 331-1212 among others.

San Francisco Shuttle Service from SFO Airport

Claim your luggage (lower level). Proceed to the upper level and outside to the curb. Follow the SuperShuttle signs to get to the SFO Airport agent (in teal green jackets) and they will arrange your SuperShuttle transportation to the Fairmont. You will wait for your van at Terminal 1 (across from Air Canada) or Terminal 3 across from United door #3.



See You In Charlotte, NC in 2012!

Photos courtesy of Visit Charlotte. Skyline Photo by Patrick Schneider Photography courtesy of Visit Charlotte.



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By partnering for the common good we can achieve uncommon results. Congratulations to the NFCC for 60 years of making a difference , every day.



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