



Association of Credit Union Internal Auditors

**28<sup>TH</sup> ANNUAL  
CONFERENCE  
& ONE DAY  
SEMINAR**

**JUNE 19 - 22, 2018  
CHICAGO, ILLINOIS**



Dear ACUIA Conference Attendee:

On behalf of the Board of Directors of the ACUIA, I want to welcome you to the Windy City and the 28th Annual ACUIA Conference and Seminars! This year's conference has set a new attendance record for ACUIA. Congratulations!!

Last year, the Board decided to alter the one-day seminar format in favor of a more streamlined and efficient design -- half day seminars that allowed us to get more information and education in front of our members and guests. We are moving forward with the 1/2 day seminars and in addition to a variety of topical sessions on this year's agenda we have also included specialized training for enterprise risk management (ERM) professionals as well as a two-part internal audit recertification program for those who have received their CCUIA certification.

ERM is a specialized focus area for ACUIA. Five years ago, the ACUIA Board agreed to expand the membership base of the association to include compliance and risk managers. This year, we are proud to offer a number of specialized education and training sessions for ERM and risk professionals. It is our contention that ERM and Internal Audit often come at the same issue from two different directions...but the intention is still the same.

In addition to the continued ERM programs, we will also continue to use the Attendify app. Be sure to download to your phone or device. You'll find the program agenda, conference news and great photos from other attendees. Remember, our app is just for us -- be sure to share your photos and posts!

From a business standpoint, I'm pleased to report that ACUIA has never been in better financial shape. We also have agreed to continue our joint business relationship with CUNA and we are proud to offer two more CUIAA certification schools. This program has become one of the most highly sought after certifications in the IA field. Thanks to you for making it a success!

We look forward to this week and if there is anything that you need, please don't hesitate to ask me or any of the ACUIA Board or staff.

*John*  
John Gallagher  
Chairman, ACUIA

## REGISTRATION DESK

The ACUIA registration and information desk is located in the foyer of the Rosemont. All meeting attendees must check-in to pick up their conference badge, schedule and ACUIA Bluetooth Speaker gift. Badges must be worn during the conference and to all meal functions.

## REGISTRATION HOURS

Monday June 18 <sup>th</sup>	4:00 – 6:00p
Tuesday June 19 <sup>th</sup>	7:00 – 10:00a / 4:00p – 6:00p
Wednesday June 20 <sup>th</sup>	7:00 – 9:00a

## HANDOUTS / CONFERENCE MATERIALS

Conference materials are available online at the ACUIA website under Conference 2018, click on the resources tab; and through the ACUIA official conference app for your Android® or Apple® smart phone. Simply search for 'ATTENDIFY in the Google Play Store or Apple App Store and follow the directions.

>>Note, all presentations are the property of the presenter(s) and cannot be duplicated without prior permission.



## CONTINUING PROFESSIONAL EDUCATION CREDITS (CPEs)



ACUIA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards have the final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to:

National Registry of CPE Sponsors,  
150 Fourth Ave., North  
Nashville, TN 37219-2417

**NOTE:** An online link to the online CPE credit request form will be provided at the close of the Annual Conference.

## ATTIRE

Attire is business casual. Temperature in the meeting rooms may vary. Feel free to bring a jacket or sweater to the meeting.

## CELL PHONES

As a courtesy to speakers and fellow attendees, please make sure your cell phone is turned off or placed on vibrate for all conference sessions.

## HOTEL

Hotel checkout: 12:00 pm.      Address: 9300 W Bryn Mawr Ave  
Phone: 847.696.1234                      Rosemont, IL 60018



## TWITTER

Join us at #ACUIA2018  
for the latest conference conversation

## CONFERENCE APP



Search 'Attendify' at  
the Google Play® or  
Apple App® Store



IN CASE OF AN EMERGENCY IMMEDIATELY NOTIFY THE CONFERENCE DESK OR HOTEL STAFF FOR ASSISTANCE



## Windy City Welcome Reception & ACUIA Game Show Night

**TUESDAY JUNE 19 6:30 - 8:30p Rosemont Ballroom**

We're blowing into Chi Town for the Windy City Welcome Reception. The food and libations will be flowing as you catch-up with colleagues and meet some new ones. Then the stage will come to life with **ACUIA Game Show Night** where the prizes will be flowing for both contestants and our live studio audience. Our exhibitor partners will all be there, so stop by and get to know the organizations that are an integral part of ACUIA.

SPECIAL

Sponsored by:



*A number of special events are planned throughout conference week. Come join us as we let down our hair...just a bit...to play some games, recognize colleagues for their outstanding work and take in some of the amazing sights, sounds and tastes of Chi Town.*

## Downtown Chicago Architectural River Tour & Dinner

**WEDNESDAY JUNE 20 5:15p Departure Hyatt Front Drive**

Come discover Chicago's amazing landmarks as we get up-close views of the famous buildings and bridges along the Chicago River. You'll cruise through downtown Chicago to see first-hand many of the cities' famous buildings and skyscrapers. Prior to embarking, we'll dine at a famed local Chicago eatery and enjoy a true taste of Chi Town.

## Annual Business Meeting & Awards Ceremony Luncheon



**WEDNESDAY JUNE 20 12 - 1:30p Rosemont Ballroom**

The Annual Business Meeting will be conducted during lunch on Wednesday. Join us as the winners of the annual award competitions are presented, including the coveted **Auditor of the Year**. The 2018 Board of Directors will also be announced at the meeting. This event is included as part of your registration.



Sponsored by:



## Chicago White Sox vs. Oakland A's Baseball Game & Buffet Dinner

**THURSDAY JUNE 21 5:00p Departure Hyatt Front Drive**

Nothing beats a night at the ballpark as we watch a matchup between the Chicago White Sox and the Oakland A's at Guaranteed Rate Park. We've reserved The Party Patio for a memorable evening and all-you-can-eat buffet to enjoy before settling into your seats for a great game.





## Are You Ready?!...

We're continuing our conference tradition with **ACUIA Game Show Night**. This year we're changing things up a bit to keep it fresh. It is always a great and memorable evening of entertainment, competition and most importantly, Fun! Whether you're on-stage as a contestant or part of the live studio audience, there will be plenty of prizes and opportunities to participate.



*Our show...and conference this year is being hosted by Daytime Emmy Award® winning TV personality **Todd Newton**. Often referred to by industry insiders as "The Host with the Most," Newton's amiable persona on E! Entertainment Television brought viewers in more than thirty countries face to face with Hollywood's elite for over a decade.*

*Todd entered the world of game shows in 1999 on GSN's Hollywood Showdown. Since that time, he has awarded contestants over thirty million dollars in cash and prizes on Whammy, Instant Millionaire, Made in the USA, Monopoly Millionaire's Club and Family Game Night. Todd also serves as host of The Price Is Right Live! - a live stage version of the iconic game show classic currently touring the US.*

*When not working in front of the camera, Todd speaks to corporations, universities, and organizations on personal achievement and success with his entertaining and inspiring presentations and overseeing his foundation - **Newton Fund 4 Kids**.*

## A Special Thank You to Our Event Sponsors

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There's nothing like an early summer evening game night with the ACUIA family. At our 25th anniversary conference in Boston we established a new tradition which we're continuing once again this year with a rousing game night.

This year our new friends at ACL have graciously co-sponsored the live gameshow night hosted by Emmy Award® winning entertainer Todd Newton. With conference attendees participating as both contestants and the live studio audience it will be another night everyone won't soon forget.

**Jordan Harris, Jonathon Ho, Harjot Sidhu  
and the entire team at ACL**

*Be sure to give a special thanks...*

**...for their generous support of ACUIA and game night.**

### Chicago...My Kind of Architecture!

It's an evening to remember, discovering Chicago's amazing and historical architecture, cruising the river through downtown. Be sure to thank **Chris Vallez, Erlin Doolittle** and all our good friends at **Nearman, Maynard & Vallez** who are gracious co-sponsors of this educational and relaxing evening as we dine like the locals and learn about Chicago's stunning architecture.

### Architectural River Tour



**Sponsor**



**Lanyard**



**Sponsor**

### What's In A Name...Everything!

With record attendance at this year's conference we also have a record number of first time attendees joining us. Which means lots of fresh faces and new names. What better way to start learning names than a lanyard to keep it front and center. We have just that courtesy of our long-time platinum partners **CliftonLarsonAllen**. Be sure to look for the names **Dean Rohne, Greg Schwartz, Ana Foret** and the entire CLA team and say thanks!

**CATHERINE BRUDER**, CPA, CITP, CISA, CISM, CTGA, SOC serves as an IT Consultant, for Doeren Mayhew. Catherine is a national expert in the design and implementation of information technology (IT) internal controls for financial institutions. With services ranging from IT general controls through vulnerability assessments and cybersecurity, she brings operational knowledge leveraged with more than 29 years of experience working with credit unions. Catherine is a leader in the area of System and Organization Controls (SSAE 18) reporting, an accredited AICPA SOC auditor and providing technical guidance to other CPA's in the correct performance of the SOC engagement.

**ANN BUTERA**, CRP is President of The Whole Person Project, Inc., an organizational development consulting firm. She is a frequent speaker at internal audit conferences and has worked with audit departments of all sizes to provide auditors with the tools and techniques needed to improve risk management practices within their organizations. She is a member of the IIA, the American Society for Training and Development, the Association of Government Accountants, and the National Association of Corporate Directors.

**BRYAN CALLAHAN** is a member of BKD's Forensics & Valuation Services group and specializes in providing litigation consulting, fraud investigation and forensic accounting services. He has extensive experience in litigation support and forensic services, including calculations of breach of contract damages, lost business value, intellectual property claims, securities litigation, shareholder disputes, post-acquisition disputes, construction claims, lost future earnings, misappropriation of assets, fidelity bond claims and fraudulent financial reporting. Bryan has performed litigation and investigation services for companies in a variety of industries, including multiple Fortune 500 companies.

**SAM CAPUANO**, is a Principal in the Internal Audit Division of The Bonadio Group and works out of their Rutland and Albany Offices. As a principal, Sam is responsible for providing internal audit and compliance services to Bonadio's financial institution clients. Sam's extensive internal audit experience throughout New England and New York includes over 20 years as a Chief Audit Executive at credit unions and banks. He is a frequent speaker at credit union seminars and conferences, and has provided peer reviews for several credit union internal audit functions. He is a regular contributor to ACUIA's Audit Report magazine.

**KATHY ENBOM** is a leader of the firm's regulatory compliance and Bank Secrecy Act (BSA) services. She has an extensive background in regulatory compliance, marketing, and leadership that includes significant training in developing, delivering, and implementing instructional programs. Kathy uses this experience to enhance consultative interaction by providing guidance and resources to assist clients in improving their overall compliance management system. Her well-rounded experience in the financial services industry has helped her to develop a comprehensive understanding of financial institution operations and management, resulting in her ability to provide meaningful insight and helpful recommendations for many areas of the institution.

**LARRY FAZIO** joined NCUA in 1991 as an Examiner in Chicago. During his career with NCUA, Larry has served as a Supervision Analyst, a Supervisory Examiner in Detroit, the Director of Supervision in the Chicago regional office, the Director of Risk Management in the Office of Examination and Insurance, the Deputy Director of the Office of Examination and Insurance, and NCUA's Deputy Executive Director. In June 2011, Larry was selected as the Director of the Office of Examination and Insurance. He is responsible for providing leadership over the agency's examination and supervision program.

**JOHN GALLAGHER**, is director of internal audit for State Employees Federal Credit Union, a \$2.9 billion credit union in Albany, New York. He has more than 20 years of experience in credit union internal auditing. He has responsibility for the development, oversight, and management of all internal audit functions. He also serves as a member of the credit union's ERM executive committee. He is the board chair and on the conference planning committee of the Association of Credit Union Internal Auditors (ACUIA), and is a member of the advisory board for CUNA's Supervisory Committee & Internal Audit Conference.

**THOMAS H.W. HARPER** became General Auditor of the Federal Home Loan Bank of Chicago in 2006 and Executive Vice President in January 2011. Prior to that, Mr. Harper was Senior Vice President, Audit Director from 2005 to 2006. Prior to joining the Bank, Mr. Harper was First Vice President, Senior Audit Manager with JPMorgan Chase and Co., from 2004 to 2005. From May 1997 until the merger of Bank One, NA with JPMorgan Chase in June 2004, Mr. Harper was responsible for the internal audit of the Commercial and Investment Bank, Treasury Services and Corporate areas of Bank One, NA. Mr. Harper is a Chartered Accountant (England and Wales), a Certified Financial Services Auditor, and a Certified Internal Auditor.

**ALISON HERRICK** is a Principal at Macpage LLC and provides external and internal audit services to credit unions. She leads the credit union internal audit practice and specializes in developing audit plans and providing credit unions with regulatory compliance audits and internal audit outsourcing and co-sourcing.

**ROBIN HOAG** is a Shareholder and a Practice Leader of the firm's Financial Institutions Group. Drawing on 40 years of industry experience, he has provided insight to more than 300 financial institutions nationwide. Designing the original concepts of Doeren Mayhew's AREST™ methodology, Robin has dedicated his time to providing risk management services to credit unions, community banks, mortgage companies and CUSOs. These services include audits, internal audits, compliance reviews, fraud investigations, lending reviews and the development of enterprise risk management programs. Adept in all facets of financial institution operations, Robin also focuses on the overall financial and strategic goals of clients. Robin is a nationally recognized expert and speaker often called on by technical and industry associations.

**SCOTT HOOD** specializes in helping credit unions implement and improve their Enterprise Risk Management (ERM) processes. He has worked with the boards and management of credit unions of all sizes in identifying risk management objectives, tailoring processes to meet their needs, identifying and assessing exposures, developing reporting, implementing the organization structures to support ERM, determining risk appetite, and taking actions to mitigate and capitalize on significant risk exposures and opportunities.

**EILEEN ILES**, CPA, CGMA, CIA, CFSA, CCSA, CRMA, is a Partner in Crowe Horwath LLC's Risk Management Financial Institution Group. Eileen has over 25 years of experience serving financial institutions. She has spent the most recent 17 years with Crowe Horwath consulting with clients ranging from community banks to multi-billion dollar institutions throughout the United States. Eileen also served as an Accounting adjunct faculty member at the University of New Mexico for five years. Currently, she develops and instructs banking courses for Crowe and various banking associations.

**CARRIE KENNEDY** has practiced public accounting since 1997. She provides financial auditing, operational auditing, and other consulting services for financial institutions, credit unions, community banks, SEC banks, and other financial services organizations. Her experience includes initial public offerings, SEC reporting, start-up institutions, mergers and acquisitions, HUD reporting, and Sarbanes-Oxley and FDICIA reporting.

**IAN LAMPL** is the Co-Founder & CEO of LoanStreet Inc., an innovative loan participation platform. Ian is a recognized expert in credit union loan participations and has been hosted by the NCUA on multiple webinars regarding loan participations. Prior to starting LoanStreet, Ian served as Deputy Chief Counsel for the Office of Financial Stability which implemented the Troubled Asset Relief Program – TARP – for the United States Department of the Treasury. While at Treasury, Ian developed and managed a number of the Treasury programs, including the credit union program, the Community Development Capital Initiative (CDCI), to stem the financial crisis and received the Treasury Secretary's honor award for his exemplary public service.

**SUSAN LANDAUER** is a partner in the Forensic Accounting Services Group, LLC which specializes in fraud investigations, prevention and training. She is a CPA with more than 25 years of experience in the accounting and the financial services industry. Susan has conducted numerous fraud investigations for clients in various industries, including banking, manufacturing, construction and others. She has also testified as an expert witness in federal and local courts and is a member of the American Institute of Certified Public Accountants, the Association of Certified Fraud Examiners and the Capital District chapter of the Association of Certified Fraud Examiners.

**ARAN LOFTUS** Senior Manager, Moss Adams LLP, has practiced public accounting since 2007. He provides auditing, accounting, regulatory compliance, and SEC reporting services to numerous companies in the financial institutions industry, focusing on credit unions and community banks. Aran devotes the majority of his time to auditing financial institutions, and focuses his remaining time on consulting financial institutions on credit quality, loan documentation reviews, lending operation reviews, and validating allowance for loan and lease loss methodologies.

**THOMAS LORING** has extensive experience with SOC Examinations, IT General Control Reviews, Information Risk Assessments, Cybersecurity Risk Assessments and Cybersecurity Controls Reviews. He performs technology auditing in all areas of IT-related controls including IT department organization and administration, computer/daily operations, software change management, logical security and physical security.

**BARRY LUCAS**, CPA, CIA, has served as the internal auditor for Desco Federal Credit Union since 1988. A member of ACUIA from the beginnings of the organization, he has served as a presenter at the annual conference, as the chairman of the Election Committee and on the Board of Directors of ACUIA for nearly nine years. He is currently ABD for his doctorate in accounting from Argosy University in Sarasota, Florida. In addition to working for Desco FCU, Barry also is a fulltime professor of accounting at Shawnee State University in Portsmouth, Ohio.

**SARA MIKUTA** leads the risk advisory services team for Wipfli LLP's financial institutions practice. Her team is responsible for the development and delivery of internal audit services, regulatory compliance examination services, loan portfolio services, information technology services, and fiduciary and trust services. Sara brings over 35 years of experience, focusing solely on financial institutions. This depth of knowledge and experience provides her clients with the necessary tools to be successful in their endeavors.

**KIAN MOSHIRZADEH**, CPA has over 25 years of experience working for banks, regulators and credit unions. Over the past 23 years, he has assisted credit unions almost exclusively not just with audits, but with various other issues such as operational effectiveness and efficiencies. He has been instrumental with assisting credit unions in negotiating with regulators and bond carriers. Over the years, Kian has spoken at many credit union conferences and has provided training to Boards of Directors and Supervisory Committees on topics ranging from financial literacy and volunteer governance to more specific technical topics such as balance sheet management, information technology and regulatory updates.

**TODD NEWTON**, a Daytime Emmy Award winning TV personality, is often referred to by industry insiders as "The Host with the Most," Newton's amiable persona on E! Entertainment Television brought viewers in more than thirty countries face to face with Hollywood's elite for over a decade. Todd entered the world of game shows in 1999 on GSN's Hollywood Showdown. Since that time, he has awarded contestants over thirty million dollars in cash and prizes on Whammy, Instant Millionaire, Made in the USA, Monopoly Millionaire's Club and Family Game Night. Todd also serves as host of The Price Is Right Live!-a live stage version of the iconic game show classic currently touring the US. When not working in front of the camera, Todd speaks to corporations, universities, and organizations on personal achievement and success with his entertaining and inspiring presentations.

**KEN PETERSON** has over 25 years of experience developing and implementing systems and working with data in a variety of capacities. Since 2002 Ken's focus has been on the Governance, Risk and Compliance space helping numerous customers across multiple industries implement software solutions to satisfy various business needs. Ken has been with Wolters Kluwer since 2009 and is currently a director and product manager of the TeamMate Analytics product focused on helping all auditors perform data analytics.



**DEAN ROHNE**, CPA, CIA is a principal with CliftonLarsonAllen specializing in credit unions. With 20 years of experience providing audit, internal audit and consulting services to credit union and credit union related organizations, he has provided consulting services in the areas of business lending, enterprise risk management, bond claim preparation, product costing and profitability, and asset/liability management. He also has experience related to credit union 990 tax issues as well as unrelated business income tax issues.

**R. TODD SHERPY** is a founding partner in the law firm of Sherpy & Jones, P.A. with offices in South Carolina and Georgia. The firm is dedicated to serving all legal needs of Credit Unions; and provides day-to-day compliance, compliance auditing, training and consulting services to Credit Unions throughout the United States. Todd dedicates a large portion of his time to teaching credit unions, having made presentations in 46 states and has been a participating as an instructor through CUNA & Affiliates Regulatory Compliance, Collections and Credit Counseling, Marketing, Consumer Loan Officer and Economics and Investments Schools and Conferences.

**CRAIG SANDERS**, is a Partner with Moss Adams LLP. He has been providing audit and IT security services since 1999. Prior to joining Moss Adams, Craig was the president and CEO of a financial services consulting firm that provided IT security, regulatory compliance, and internal audit services to financial services organizations across the country.

**RANDY THOMPSON**, PhD. is the CEO and founder of TCT Risk Solutions LLC a CUSO. He has consulted with Credit Unions, for the past 29 years. A frequent speaker at League and Association meetings, he has authored papers and articles for Credit Union trade journals and for the New Jersey Credit Union League, CA/NV Credit Union League, CU Times and CU Business trade magazines. Dr. Thompson was awarded the Kim Bannon Eternal Flame Award for service to credit unions in 2013.

**NIALL TWOMEY** is a Principal in Crowe Horwath's Financial Services group, and oversees service delivery of consulting and review services to both Regulatory and Compliance clients throughout the country. With over 20 years in the regulatory compliance field, performing Enterprise Compliance Risk Assessments, Compliance and Fair Lending Program Assessments, Role and Responsibility formalization and conducting and overseeing audits and consultations within the financial services industry on a national level. As one of the firm's Fair Lending specialists, he is responsible for overseeing the firm's Fair Lending consulting engagements, in addition to Community Reinvestment Act assessments.

**CHRIS VALLEZ**, CPA has been associated with Nearman, Maynard, Vallez, CPAs since 1991, during which time he has advanced to the position of Partner. Chris has been involved with hundreds of credit union audits. In addition to being a Partner of the firm, Chris is a member of the firm's Accounting and Auditing Standards Committee. Chris is a volunteer on the AICPA's Depository Institutions Expert Panel (DIEP). This panel meets with regulators allowing for a flow of ideas between regulators and those in the depository industry to work towards improved regulations and accounting issues. Since 2005, Chris has served on the Steering Committee for the AICPA National Conference on Credit Unions and from 2007 – 2015 served as the Committee Chairman.

**CHRIS WETZEL**, CBAP, CISA, is a Senior Manager, at Moss Adams LLP. Chris has been providing compliance consulting and internal audit services to financial institutions since 2003. He performs and leads audit and compliance consulting engagements with a focus on the Bank Secrecy Act, IT controls, information security, and electronic payments. Prior to joining Moss Adams, Chris was vice president and senior consultant at a national consulting firm.

**ALAN WHITE** founded CU Accelerator and serves as its President. He oversees all aspects of the business and is responsible for developing service offerings and developing client relationships. Alan is active in the field serving clients as well. His client work includes performing risk assessments, conducting training for Executives, Boards, and Supervisory Committees, and designing and implementing risk management practices, project plans, and program measurements. He has worked with over 60 credit unions ranging in size from \$170 million to over \$8 billion in assets.

**RICK WOODS** is a Founder and Director of Sales and Marketing at Security Compliance Associates, LLC (SCA). Mr. Woods has personally developed over 200 client relationships, throughout America. Mr. Woods is the primary contact for introducing SCA to your organization. Mr. Woods' responsibilities include managing and growing SCA's sales force and marketing operations. The Pittsburgh Steelers drafted him out of Boise State University, where he majored in history. After a six year NFL career, he involved himself in financial institution sales. He has over twenty years experience in financial institution sales and marketing, including credit card processing, EDI, and Internet Banking solutions.

**AMANDA SCHLAGER WICK** is a Trial Attorney with the Money Laundering and Asset Recovery Section of the Department of Justice. She specializes in cases prosecuting third party money launderers, unregistered money servicing businesses, and cases involving virtual currency. Prior to working at MLARS, she was an Assistant U.S. Attorney in the Eastern District of Missouri, the Northern District of Alabama, and the Northern District of Georgia.

# ACUIA 2018 BOARD

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# REGIONS & CHAPTERS

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## Terry McEachern Internal Auditor of the Year Award

The Terry McEachern Internal Auditor of the Year Award was established in 1995 by Royal Credit Union to recognize Terry McEachern as the founder and first president of the Association of Credit Union Internal Auditors. In 1989, as RCU's internal auditor, McEachern organized a group of auditors in her area to meet and share ideas about internal auditing. She served as the association's first president and served on the ACUIA board of directors for more than ten years. This award is presented to an internal auditor who has made a significant contribution to the internal audit profession and to the credit union industry. The award recipient has demonstrated personal and professional leadership in serving the industry, profession and community.

## AUDITOR OF THE YEAR AWARD WINNERS

Year	Winner	Year	Winner
2017	Julie Wilson	2006	Tabitha Ernst Chadwick
2016	Jill Meznarich	2005	Pat Richey
2015	Patrick McCullough	2004	Robin C. Fitchett
2014	John Gallagher	2003	Vicki L. Adams
2013	Beverly McMahon	2002	Betty Cramer
2012	Jack Lynch	2001	Valerie Weimer
2011	Kara Giano	2000	Jennifer Parker
2010	Barbara Franco	1999	C. Joseph Marschall
2009	Barry Lucas	1998	John Mason
2008	Linda Goff	1997	Randy Manscill
2007	Elizabeth Dary	1996	Randy Partin



**Julie Wilson**  
2017 Auditor  
of the Year

## Pat Richey Article of the Year Award

Each year the article is selected by the magazine's editor, as the best published article from the quarterly magazine, The Audit Report, and from articles published on the ACUIA web site. All articles from these two sources are automatically considered for this annual award.

Year	Winner	Article
2017	Todd Sherpy	Definitely Sweat the Small Stuff
2016	Barry Lucas	Tale of the Dinosaur—How One Veteran IA Keeps his Edge
2015	Doug Wright	Some Thoughts About Leverging Your Audit Coverage
2014	Tom Schauer	Advanced Persistent Threats
2013	Alan White	Evaluating Vendor Controls & The SSAE No. 16 Report

## Randy Manscill Excellence in Service Award

The Excellence in Service Award is an award given each year to an ACUIA volunteer who exemplifies the spirit and dedication of volunteer service in going above and beyond the call of duty. The recipient of this award is selected by the ACUIA Chairman.

### EXCELLENCE IN SERVICE AWARD WINNERS

Year	Award Winner	Year	Award Winner
2017	Tabitha Ernst-Chadwick	2009	Barry Lucas
2016	Doug Wright	2008	Jennifer Pratt
2015	Amy Schaefer	2007	Samuel Capuano
2014	Dean Rohne	2006	John Gallagher
2013	Linda Goff	2005	Cathy Smoyer
2012	Ellen Simpson	2004	Ronald Kampwerth
2011	Dana McCranie	2003	Randy Manscill
2010	Beverly McMahon		Ennio (Andy) Cavuoto

## The Best Internal Audit Practice Award

A Best Audit Practice is any auditing routine/procedure/audit program step/or audit technique that you have developed that contributes to an effective audit or covers an administrative function for an IA department.

### BEST PRACTICE AWARD WINNERS

Year	First Place	Second Place	Third Place
2017	BayPort CU	First Community CU	Royal CU
2016	Wings Financial CU	BayPort CU	Royal CU
2015	Fairwinds CU	BayPort CU	Wings Financial CU
2014	BayPort CU (3 way tie 1st)	Coastal CU	Financial Center CU
2013	Wings Financial CU	Royal CU	Public Service CU
2012	Golden 1 CU	Wings Financial CU	Golden 1 CU
2011	Royal CU	US New Mexico CU	Golden 1 CU
2010	Royal CU	Royal CU	Golden 1 CU
2009	Royal CU	none	none
2008	Golden 1 CU, Sacramento	none	none
2007	Beverly McMahon, Century FCU	none	none
2006	Nathan Cunningham, Deseret First FCU	Sam Han, Andrews FCU	Beverly McMahon Century FCU
2005	Nathan Cunningham, Deseret First FCU	Andrea Fairbanks WEOKIE CU	Laura Rea, University FCU
2004	No Entries		
2003	Joe Rivera New Mexico Educators FCU	Tirso Morales Tropical Financial CU	Michell Huber Financial Partners CU
2002	Erik Airheart Jax FCU	Patrick Yager Tinker FCU	Jessica Love, ESL FCU

**Tuesday** Wednesday Thursday Friday

**8:00A – 12 NOON**

**7 – 8:00A REGISTRATION / BREAKFAST**

**Rosemont Ballroom C & D**

**UNITED A Track #1 Auditing 101**

Learning Level: BA

Field of Study: Auditing

Presenters: John Gallagher, Barry Lucas

Auditing 101 is geared towards those new to internal auditing or new to credit unions and will provide best practices for seasoned auditors as well. The session will include: Roles, Responsibilities and Relationships Communications and Follow-up Planning and Performance of Audit Work Internal Auditor Tools.

**UNITED B Track #2 Risky Business: Managing the Seven Key Risk Factors Pt 1**

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Dr. Randy Thompson

Managing risk can be risky business itself. This two part session will focus on the seven key risk factors with Pt. 1 addressing: Reputation, Compliance, Transaction and Credit Risk. The focus will be on defining and explaining each risk factor, then examining strategies to address each of them. From there you will delve into real life case studies and engage in cooperative practice to develop to manage each risk factor.

**Track #3 100 Percent Compliance and Other Fairy Tales**

Learning Level: BA/IM IM/ADV

Field of Study: Auditing

Presenter: Todd Sherpy

In this Session we will discuss reality and practicality in a Credit Union's compliance program. This requires effective risk assessment and the ability to understand/learn where true risk lies. We will discuss "how to" and use examples from the real world, including recent NCUA, legal and Congressional actions to facilitate our discussion. We will also discuss how audit and ERM need to be mutually supportive in order to effectively manage compliance.

**Track #4 The Governance Audit, Latest Regs and Risk Assessment Pt. 1**

Learning Level: IM

Field of Study: Auditing

Presenter: Sue Landauer

Join us for the day that counts towards the Certified Credit Union Internal Auditor (CCUIA) recertification. The session will include updates on materials from the original training program, the governance audit, and a deeper dive into risk assessment. **Note:** this session is open to all attendees seeking a strong overview of audit governance and risk.

**Track #5 Vendor Management**

Learning Level: IM

Field of Study: Auditing

Presenter: Alan White

Utilizing vendors, partners, and other third parties creates a number of strategic, financial, operational and compliance risks. This half-day workshop will provide participants with concepts, tools, and techniques to analyze those risks and to build and maintain a comprehensive Third Party Risk Management Program.

**Refreshment Break**

**Rosemont Ballroom Foyer**

**LUNCH**

**Rosemont Ballroom C & D**

**LEARNING LEVELS**

**BA=BASIC**

**IM=INTERMEDIATE**

**ADV=ADVANCED**

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**LAX A & B**

**LAMBERT**

**DFW A & B**

**10 – 10:30A**

**12 - 1P**

**1:00 – 5:00P**

**Tuesday**

Wednesday

Thursday

Friday

## **Track #6 Auditing 102**

Learning Level: IM

Field of Study: Auditing

Presenters: John Gallagher, Barry Lucas

Now that the preliminaries are done, the graduate students will move on to the second level of learning in this advanced class. Taught by some of the best instructors, Auditing 202 will build upon the lessons and ideas of the first session.

## **Track #7 Risky Business: Managing the Seven Key Risk Factors Pt.2**

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Dr. Randy Thompson

Continuing from the morning session Track #2 (though it is not a prerequisite to attend Pt 2) the remaining three risk factors will be examined: Interest Rate, Liquidity and Strategic Risk.

## **Track #8 Getting started and getting value from audit analytics**

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Ken Peterson

This session will talk about what audit management needs to consider to have a successful value added analytics program that is implemented throughout the audit team, as well as show some analytics that can be done by any auditor adding value right away.

## **Track #9 The Governance Audit, Latest Regs and Risk Assessment Pt. 1**

Learning Level: IM

Field of Study: Auditing

Presenter: Sue Landauer

Join us for the day that counts towards the Certified Credit Union Internal Auditor (CCUIA) recertification. The session will include updates on materials from the original training program, the governance audit, and a deeper dive into risk assessment. **Note:** this session is open to all attendees seeking a strong overview of audit governance and risk.

## **Track #10 Value Added Auditing**

Learning Level: BA

Field of Study: Auditing

Presenter: Ann Butera

As auditors, our challenge is to devise ways to be more efficient in getting our work accomplished. If you find yourself wondering about easier ways to “get it all done”, this session is for you, Upon completion of this session you will be able to: > Decrease audit cycle time without increasing audit risk > Identify and act on opportunities to add value during any stage of an audit > Improve the depth of the auditing and the value of its results > Learn ways to use audit resources more effectively and provide greater value to your CU.

**Rosemont Ballroom Foyer**

**AFTERNOON REFRESHMENT BREAK**

**3:00 - 3:30P**

**Rosemont Ballroom**

**CHI TOWN WELCOME RECEPTION & GAME SHOW NIGHT**

**6:30 - 8:30P**

**Rosemont Foyer**

**EXHIBITOR GRAND OPENING**

**6:30 - 6:30P**

We're kicking off the conference right with the Chi Town Welcome Reception, featuring Emmy Award® winning entertainer Todd Newton as he keeps the laughter and fun rolling with the 4th edition of our opening evening game show. Todd's contagious humor is certain to lift your spirits and bring a smile to your face as we convene for our 28th annual conference. Catch-up with colleagues and meet some new ones as we make our presence known in Chicago.

**UNITED A**

**UNITED B**

**LAX A & B**

**LAMBERT**

**DFW A & B**

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Tuesday **Wednesday** Thursday Friday

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**7 - 8:00A**

**REGISTRATION / BREAKFAST**

**Rosemont Ballroom Foyer / C & D**

**8:00 - 8:15A**

Welcome & Opening Announcements John Gallagher - SEFCU, Chairman ACUIA  
Todd Newton - Emmy Award Winning Entertainer

>> ALL GENERAL SESSIONS LOCATED IN ROSEMONT BALLROOM A & B <<

**8:45 - 9:30A**

**Gen Ses 1 - Managing the Multigenerational Workforce**

Learning Level: BA

Field of Study: Auditing

Presenter: Ann Butera

Auditing 101 is geared towards those new to internal auditing or new to credit unions and will provide best practices for seasoned auditors as well. The session will include: Roles, Responsibilities and Relationships Communications and Follow-up Planning and Performance of Audit Work Internal Auditor Tools.

**9:30 - 10:15A**

**Gen Ses 2 - ERM - Making the Most of the Relationship Between Risk and Audit**

Learning Level: BA

Field of Study: Auditing

Presenter: Scott Hood

Risk management and internal audit organizations are tasked with both protecting the value of their firms and delivering value propositions for the future. ERM is moving from a loose collection of processes to a formal management process that builds bridges to enhance policies and compliance, improve operational integrity, and optimize risk/return decisions. In this session, attendees will improve their understanding of ERM, learn how traditional roles are changing, explore intersections between audit and risk management, and hear ideas on how you can assess your organization's ERM and risk appetite programs.

**10:15 - 10:30A**

**Refreshment Break | Exhibits Open**

**Rosemont Ballroom Foyer**

**10:30 - 11:15A**

**Gen Ses 3 - Death of a Tickmark, Birth of the Super Savvy Internal Auditor**

Learning Level: BA

Field of Study: Auditing

Presenter: Ann Butera

Auditing 101 is geared towards those new to internal auditing or new to credit unions and will provide best practices for seasoned auditors as well. The session will include: Roles, Responsibilities and Relationships Communications and Follow-up Planning and Performance of Audit Work Internal Auditor Tools.

**11:15A - 12:00P**

**Gen Ses 4 - Loan Participations: Practical Tips & Common Errors**

Learning Level: BA

Field of Study: Auditing

Presenter: Ian Lampl

A review practical tips for implementing a successful and regulatory compliant loan participation program. Ian will cover the new Opinion from the NCUA on loan participations as well as review common errors that undermine successful programs, including regulatory compliance. By the end of this session, you will have critical tools to help ensure your credit union's loan participation is both successful and regulatory compliant.

**12 - 1:30P**

**LUNCH - ANNUAL MEETING & AWARDS CEREMONY**

**Rosemont Ballroom C & D**





Tuesday Wednesday **Thursday** Friday

7 - 8A

**BREAKFAST**

**Rosemont Ballroom Foyer / C & D**

8:00A

Opening Announcements

Todd Newton

8 - 8:45A

**Gen Ses 5 - Artificial Intelligence; Innovation for the Next Frontier or Mission Impossible**

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Robin Hoag

Technology is continuously changing, electronic transactions dominate a CU's transaction volume: ACH, Mobile, Audio, Computer and RDC. Challenging internal auditors and SCs to seek innovative ways to manage, evaluate, visualize and test massive volumes of transactions for authenticity. Join this leading edge discussion of AI thought leadership and innovation. Gain understanding of the next Internal Auditors "Mission Impossible", should you accept this mission define the learning and possibilities this next generation of innovation in software technology and thought leadership can deliver to your credit union. Explore new worlds of data science linked to the future of credit union auditing.

8:45 - 9:30A

**Gen Ses 6 - Integrated Risk & Control at the FHLBC: Challenge of Success**

Learning Level: BA

Field of Study: Specialized Knowledge

Presenter: Tom Harper

Today's regulatory and risk management environment is challenging for business leaders, risk managers, compliance specialists and auditors alike and nowhere more so than for smaller financial institutions. Tom will discuss how the FHLBank of Chicago has worked to optimize the infrastructure and culture supporting these processes.

9:30 - 10:15A

**Gen Ses 7 - Topics and Trends from a Law Enforcement Perspective**

Learning Level: BA

Field of Study: Auditing

Presenter: Amanda Wick

This session will discuss current topics and emerging trends in AML/BSA, from a law enforcement perspective, including a discussion of new schemes and scams that financial institutions should be aware of.

10:15 - 10:45A

**Refreshment Break | Exhibits Open**

**Rosemont Ballroom Foyer**

**UNITED A**

**Brk-Out 3-A - Compliance Risk Assessment - What, Why and When**

Learning Level: BA

Field of Study: Auditing

Presenter: Niall Twomey

Compliance is becoming even more challenging as government agencies increase their scrutiny and introduce additional requirements. Credit unions need to stay abreast of new developments, including the use of the latest tools, to avoid costly penalties. In this session we will cover the what why and when for achieving compliance.

**LAX A & B**

**Brk-Out 3-B - Think Like a Criminal - What Goes Wrong When Embezzlement Happens**

Learning Level: BA

Field of Study: Auditing

Presenter: Bryan Callahan

It is estimated the average organization loses 5 percent of its annual revenue to fraud, according to the Association of Certified Fraud Examiners 2018 Report to the Nation on Occupational Fraud and Abuse. This session is designed to update you on current trends related to fraud and strategies your institution can use to mitigate fraud risk internally.

**BRK-OUTS 3**

10:45A - 12:15P

**Brk-Out 3-C - Emerging External Audit Findings**

Learning Level: BA

Field of Study: Auditing

Presenter: Carrie Kennedy / Aran Loftus

We will share emerging audit findings gained from recent financial statement audits and explore the methods for identifying internally and addressing.

**DFW A & B**

**LUNCH | EXHIBITS OPEN**

**Rosemont Ballroom C & D**

12:15 - 1:15P

Tuesday    Wednesday    Thursday    Friday

**Brk-Out 4-A - IT Control Reviews Anyone Can Complete**

Learning Level: BA / IM                      Field of Study: Auditing  
 Presenter: Chris Wetzel

With an increased reliance on technology, risks will also increase. Credit Unions must maintain adequate control systems to identify, monitor and control these risks. We will share how to complete IT control reviews to strengthen your program and reduce your exposure.

**Brk-Out 4-B - Identifying Requirments for Vendor Management Automatlon**

Learning Level: BA                              Field of Study: Auditing  
 Presenter: Jim Bray

With an ever increasing number of third party vendors, it is more important than ever to have strong management controls in place. During this session we will preform discovery to identify best practices for Vendor Management automation.

**Brk-Out 4-C - Supervisory Committee - Roles & Responsibliltles**

Learning Level: BA                              Field of Study: Auditing  
 Presenter: Alison Herrick / Thormas Loring

This session will cover the Supervisory Committee's role in oversight of their credit union. Topics include regulatory requirements, regulatory focus areas and best practices. This session will lead into session 5B (below) on planning and timeline development for the SC.

**Brk-Out 4-D - Compliance Mgt Systems - Developing a System That Meets Examiner Expectations**

Learning Level: BA / IM                      Field of Study: Auditing  
 Presenter: Sara Mikuta

CU regulators expect each financial institution they supervise to have an effective compliance management system (CMS) in place, appropriate for the institution's individual profile and operations. While there are no requirements to structure a CMS in any particular manner, regulators have provided an outline for a successful compliance mgt program, adaptable to any institution. The components of a CMS will be reviewed, with specific tips and insights for establishing a system that makes sense for your institution.

**Brk-Out 5-A - Auditing ERM - Making ERM a Part of Your Auditing Program**

Learning Level: BA                              Field of Study: Auditing  
 Presenter: Kathy Enbom

An audit of your ERM system is crucial to determining whether it is meeting organizational objectives. We'll discuss important steps to include in your internal audit of the ERM system, to provide valuable feedback about the effectiveness of your risk management and internal controls framework.

**Brk-Out 5-B - Supervisory Committee - Planning and Timellne Development**

Learning Level: BA                              Field of Study: Auditing  
 Presenter: Alison Herrick / Thomas Loring

This session is a continuation 4C "Roles and Responsibilities" and will delve into into planning effective meetings, audit vendor selection process and effective oversight of the external and internal audits.

**Brk-Out 5-C - The Real...and Frightening World of Cyber-Fraud Examples**

Learning Level: BA                              Field of Study: Auditing  
 Presenter: Rick Woods

Stories are nice but the best lessons can be learned from actual cases. One of the premier security centric companies will let you in on real-life examples and how they solved them.

**Brk-Out 5-D - When Vendors Fall - Audlting the Vendor**

Learning Level: BA                              Field of Study: Auditing  
 Presenter: Eileen Iles

Let's face it, things go wrong, it happens. But when those failures involve third party vendors providing services to your credit union, it can be costly, beyond just monetary losses, threatening your CUS's reputation risk and regulatory violations. This session will discuss audit control measures to help identify and mitigate vendor failures.

UNITED A

UNITED B

Brk-Outs 4

1:15 - 2p

LAX A & B

DFW A & B

UNITED A

LAX A & B

Brk-Outs 5

2 - 2:45p

UNITED B

DFW A & B

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Tuesday Wednesday **Thursday** Friday

2:45 – 3P

**Refreshment Break | Exhibits Open**

**Rosemont Ballroom Foyer**

**UNITED A**

**Brk-Out 6-A - The 411 for SAR Filers**

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Amanda Wick

This session is for those who are responsible for preparing and filing Suspicious Activity Reports (SAR). It will discuss how law enforcement uses SARs, what you need to know as a SAR filer, and tips for filing more effective SARs.

**UNITED B**

**Brk-Out 6-B - Cybersecurity Risks: What Do They Mean to Internal Audit?**

Learning Level: BA / IM

Field of Study: Auditing

Presenter: Chris Wetzel

In this session we will review current trends and challenges facing credit unions and what they mean to internal audit as part of managing and securing your data.

**DFW A & B**

**Brk-Out 6-C - Data Analytics - How to Do It Right**

Learning Level: BA

Field of Study: Auditing

Presenter: Bryan Callahan

Adaptability and innovation will be critical to the long-term success of credit unions. To make that success a reality, credit unions will need to learn how to extract value from their data so they are capable of providing solutions to challenges and transforming the way they do business. In this session we will cover:

- > Data Analytics - What it is and what are its applications
- > What value it can provide
- > How to read and use the data
- > Best tools on the market for analyzing data

**LAX A & B**

**Brk-Out 6-D - New Chief Audit Executive Roundtable - Pathways to Success In Your New Role**

Learning Level: BA

Field of Study: Auditing

Moderator: Sam Capuano

This roundtable will include the experiences of Chief Audit Executives of all levels of experience, and what they've learned is needed to be an effective CAE. It will benefit those new to the role as well as new to Credit Unions.

4:45P

**DEPARTURES FOR WHITE SOX BASEBALL GAME\***

**Main Hotel Lobby**



\* Motor Coach departs hotel promptly at scheduled time

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# ACUIA

**29<sup>th</sup>**

## **Annual Conference & One Day Seminar**



**HYATT**

HOTELS & RESORTS

# **DENVER**

# **HYATT REGENCY**

**June 18-21, 2019**