

**Members United Corporate Federal Credit Union,
and Balance Sheet Solutions, LLC, are the proud
co-sponsors of...**



Financial Management Schools

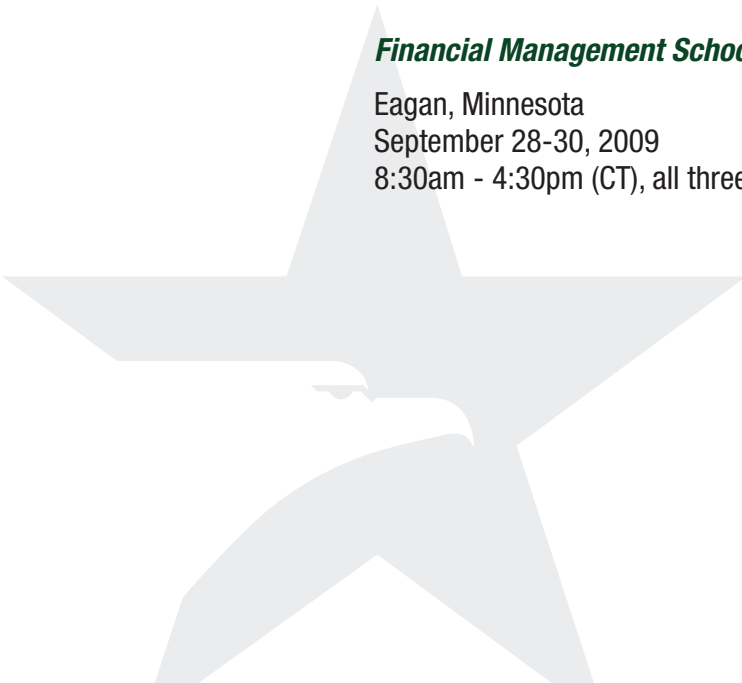
Mark these dates, and plan to attend, now!

Financial Management Schools I & II

Eagan, Minnesota
April 27-29, 2009
8:30am - 4:30pm (CT), all three days

Financial Management Schools III & IV

Eagan, Minnesota
September 28-30, 2009
8:30am - 4:30pm (CT), all three days



Who should attend.

Our Financial Management Schools (I-IV) are designed to provide your credit union's president/CEO, its management team members (including marketing, human resources, operations, lending and finance), accountant, bookkeeper, and board volunteers the training and knowledge needed to confidently manage your credit union's assets and liabilities.

Important note: Registration is limited. Workshops will be filled on a first come, first served basis.

Your facilitator/instructor.

We are honored to present Jim Aho as your instructor for all four schools. Jim holds a CPA certificate, and has been serving credit unions since 1973. He provides education and management advisory services to credit unions of all sizes throughout the United States.

In addition to writing numerous books and Volunteer Achievement Program modules, he is an instructor for the National Institute for State Credit Union Examiners. He also teaches at CUNA's Management Schools in Wisconsin, California, and Texas, and has appeared on the Credit Union Video Network.

Location.

Workshops will be held at Members United Corporate's Eagan location at:

3020 Denmark Avenue, Suite 200
Eagan, MN 55125
800-782-2431

Cost.

Each three-day workshop is \$700 per person, and registration must be received five business days prior to the selected session. The registration fee includes all conference materials, a continental breakfast and lunch each day, and all beverages/snacks.

A discounted registration fee of \$1,350 per person is available for individuals registering for the entire four-part series—saving you \$50 per person. To receive this discount, registration for all workshops must be made two weeks prior to the start of School I.

More info.

For additional information please contact Patty Moen at 800-782-2431, ext. 2423, or Rebecca Kramer at 800-782-2431, ext. 2413.

Where to stay.

Below we have recommended two hotels. Please contact the facility of your choice to make your own lodging arrangements.

Eagan, MN

Hampton Inn

3000 Eagandale Place
Eagan, Minnesota 55121
(800) 426-7866, or (651) 688-3343
www.hampton.com

Microtel Inn & Suites

3000 Denmark Avenue (adjacent to Members United's office)
Eagan, Minnesota 55121
(888) 323-1403, or (651) 405-0988
www.microtelinn.com

Register conveniently and quickly online by visiting
www.balancesheetsolutions.org, Education Center, Register Now.



Member FINRA/SIPC

www.balancesheetsolutions.org



www.membersunited.org



Financial Management School I— *Financial Analysis*

School I provides participants with a basic understanding of their credit union's financials. During this session, each attendee will look behind their credit union's financial statements by completing a hands-on application of key financial ratios and trends.

Jim will ask permission first, and then critique the ratios and trends for selected credit unions. School I provides participants with a base-line understanding of the strategic issues and financial challenges facing credit unions today.

School I program overview:

- Looking behind your credit union's financial statements
- Effectively using ratio and trend analyses
- Application/interpretation of those analyses
- Asset/Liability Management (GAP)
- Wrap-up/feedback



Financial Management School II— *Annual Business Plan Development*

School II focuses on the budgeting process, while utilizing the financial analysis skills gained in School I. Attendees will learn how to establish business development objectives within the framework of their own credit union's budget.

In addition, they will be introduced to a 16-step method used to complete the credit union's annual budget process (business plan). Participants will then develop a budget based on their own individual credit union's financial position. Jim will critique the assumptions used in selected credit union budgets in order to further participants' understanding of important budgeting concepts.

School II program overview:

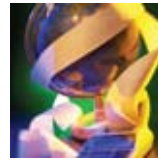
- The planning/budgeting process
- Establishing direction based on analyses of individual credit unions
- Application/interpretation of those analyses
- Developing a funds management policy
- Wrap-up/feedback

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Financial Management School III—*Product Pricing and Matching Strategies*

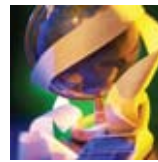
In addition to prudent Asset/Liability Management practices, credit unions need to focus on improving product pricing in order to increase earnings and strengthen capital positions. Therefore, School III pairs further instruction on Asset/Liability Management with product pricing and matching strategies. This will assist credit unions in making optimal pricing decisions.

Attendees will analyze their own individual credit union's GAP calculations, product pricing, and matching strategies. They will work with Jim to analyze underlying assumptions, and have the opportunity to make changes or enhancements. Using individual GAP and matching analysis completed for selected credit unions, Jim will critique ALM assumptions, including pricing and matching strategies, in order to further participants' understanding of Asset/Liability Management concepts.

This workshop also includes an overview of Net Economic Value (NEV) analysis to increase the understanding of how it can be used as a reliable ALM tool.

School III program overview:

- Review of actual business plans (budgets) and GAP
- Assumptions
- Further GAP instruction and applications
- Critique of strategies developed for pricing products & services
- Cash flow forecasting
- Wrap-up/feedback



Financial Management School IV—*Strategic Thinking*

During School IV each participant will work on developing their own credit union's strategic direction, philosophy and long-term objectives with supporting strategic initiatives. Jim will discuss strategic ideas including field-of-membership expansion opportunities, improved marketing concepts, human resources development, technology and delivery systems, and the need to improve future operating efficiencies.

Jim will also discuss the importance of utilizing sound ALM principles in building strategic financial growth plans, and demonstrate how long term plans must include objectives for projected asset, loan, and net capital growth.

School IV program overview:

- Your credit union's long term view
- Developing an individual growth chart
- Developing an annual business plan for your credit union to support a long term vision
- Analyses of the key components of an Income Statement
- Develop 2009 Strategic Objectives (individual activity)
- Develop 2009 Major Tactics (individual activity)
- Critique of Strategic Objectives and Major Tactics for selected credit unions
- Wrap-up/feedback

Registration Form

Financial Management Schools

All registration deadlines are five business days prior to the start of the selected class. Please photocopy this form for additional registrations. Or, register conveniently and quickly at www.balancesheetsolutions.org, Education Center, Register Now. A confirmation will be faxed or emailed before the start of each class.

Kindly print all information.

Name _____

Title _____

Credit union _____ State _____

Email address _____

Phone # _____

Fax # _____

Indicate which school(s) you are registering for below.

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Cost.

\$700 per person per three-day session. Or, save \$50 per person and register for all four sessions at once for only \$1,350 per person.

To register.

- 1) Register online at www.balancesheetsolutions.org, Education Center, Register Now; or
- 2) Complete one registration form per person and fax it to (651) 234-2500, attention Patty Moen or Rebecca Kramer.

Method of payment.

I authorize Members United Corporate FCU to debit our Transaction Account # _____ on the 15th of the month following the start of class.

Authorized Signature: _____

Cancellation policy.

A \$50 cancellation fee will be assessed for cancellations made within five business days of the workshop. Refunds will **not** be given for cancellations made less than five business days prior to the workshop. However, registration is transferable to another staff member at your credit union with a five-day-prior notification.

Members United Corporate reserves the right to cancel any workshop. Advance notice will be provided to all registered attendees if a workshop is cancelled.

Register now.

Fax this form to (651) 234-2500, attention Patty Moen or Rebecca Kramer.