



**NCBA 2023
EXECUTIVE
EXPERIENCE**
Ojai, CA | January 11-13

Agenda

Wednesday, January 11

9:00 a.m.-5:00 p.m. — Registration Desk Open - Sponsored by InvestiNet

9:00 a.m.-12:00 p.m. — Pickleball Tournament for Beginners and Pros

Join us for the first ever NCBA Pickleball Tournament. Have some fun playing the fastest growing sport in the US, while getting to know your peers. Whether you are a 4.0 or can use some practice, come on out to the hotel's pickleball courts to get some exercise and laughs. If you're interested in participating, contact jessica@creditorsbar.org.

12:00-6:15 p.m. — Networking Courtyard Open

Lawn games sponsored by TRAKAmerica.

12:00-1:30 p.m. — Welcome Networking Lunch at the Farmhouse - Sponsored by TransUnion

1:15-2:45 p.m. — Optional Roundtables

If you're interested in participating in these optional roundtables, contact jessica@creditorsbar.org.



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2:45-3:30 p.m. — Networking Break in the Courtyard

3:30-5:00 p.m. — Opening General Session: The Importance of Putting Workplace Culture First

Workplace culture expert and executive leadership coach Amira El-Gawly will offer a paradigm shift on the importance of putting culture first and the variables leaders must consider when preparing their workforce for the new world of work. In this session, Amira shares:

- How workplace culture expectations are changing
- What uniquely engages and retains high-performing employees (the employees you most want to keep)
- Actionable insights that you can take back and apply to your own company

Speaker: **Amira El-Gawly**, Founder + CEO, Manifesta

5:00-8:00 p.m. — Group Welcome Reception and Dinner – Extended Reception sponsored by TRAKAmerica

Thursday, January 12

7:45 a.m.-6:00 p.m. — Registration Desk Open - Sponsored by InvestiNet

7:45 a.m.-6:15 p.m. — Networking Courtyard Open

8:00-9:00 a.m. — Breakfast at the Farmhouse - Sponsored by Attorneys on Demand



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9:00-10:15 a.m. — Industry Economic Outlook and Impact on Files Placed with Law Firms

Our firms and clients have been impacted by the COVID-19 pandemic and more recently by inflation and interest rate increases that have made it more difficult for consumers to pay their bills. Levels of outstanding consumer debt in all categories and default rates have varied greatly over the past few years and will certainly change going forward. The impact on consumers is real but how long will that last and how will it impact the number and collectability of files placed with our firms. This session's topics covered by industry experts include the very latest analysis on:

- Changes of consumer debt levels and delinquencies since the start of the pandemic and going forward across all classes of consumer debt including bankcards, consumer loans, auto financing, and student loans.
- How those changing levels could impact the volume of files that creditors place with their attorneys and agencies and what they sell to debt buyers.
- How the economic climate will impact the collectability of those files placed with law firms.
- What's Next: an economic look at credit, collections, and more.

Speakers: **Dan Simmons**, TransUnion; **Danielle Wohlfehrt**, Midland Credit Management

10:15-10:30 a.m. — Networking Break in the Courtyard - Sponsored by Equifax - The Work Number

10:30-11:45 a.m. — A Case Study: Developing a Client Profitability Model

Hear about the profitability journey Gurstel Law has embarked on with the help of Redbank Advisors' Jim Lane and team. Which types of clients are most profitable and which are more costly? Jim will take you through the thought process of determining your earnings growth action plan. This is an in-depth look at not only how to measure the cost of file but how to better understand the opportunities for growth and profit at your firm. Todd Gurstel of Gurstel Law, will share what he's learned so far, what has



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been most surprising, and what was most eye-opening for him. Participants will leave with tangible action items and processes they can use to help measure their profitability and develop their own growth action plans.

Speakers: **Todd Gurstel**, Gurstel Law Group; **Jim Lane**, Redbank Advisors

11:45 a.m.-1:15 p.m. — Breakout Roundtables and Working Lunch – Sponsored by ABC Legal

Lunch is available to all attendees. Breakout Roundtables are only available to creditors rights law firm attendees.

1:30-2:45 p.m. — 2023 Employee Engagement, Employee Retention, and the Labor Market

Does the insanity ever end? Over the past few years we have experienced increased compensation, high turnover, and general trouble finding employees. What are the expectations for 2023 and beyond? How can we overcome these challenges?

Speakers: **Eric Logvin**, Law Office of James R. Vaughan, P.C.; **Danielle Rodbro**, Blitt & Gaines, P.C.

Moderator: **Fred Blitt**, Blitt & Gaines, P.C.

2:45-3:30 p.m. — Prop 209: Coming to a State Near You

California funded Arizona Proposition 209, a ballot initiative to circumvent the state's legislative process, and now states across the country are feeling the heat. Simply put, member firms need to act swiftly and recreate their business practices before similar ballot measures are brought to their polls. Using a case study model, this session will look at Michigan, Arizona, Colorado, and other states to see how firms are proactively preparing, pivoting their businesses, getting creative, and adjusting to the new normal.

Speakers: **Todd Gurstel**, Gurstel Law Group; **Eric Logvin**, Law Office of James R. Vaughan, P.C.; **Amber Russo**, Kino Financial; **Stacy Stein**, Mountain Peak Law Group, PC



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3:30-4:00 p.m. — Snack and Networking Break in the Courtyard

4:00-5:00 p.m. — Inside the CFPB with John Coleman

John Coleman has more than 15 years' service to the Federal government as a litigator and adviser to senior policymakers, most recently as Deputy General Counsel for Litigation and Oversight at the Consumer Financial Protection Bureau (CFPB). Coleman recently left the Bureau and joined Buckley LLP's Washington, DC office. His practice includes advising his clients on compliance and supervision preparedness.

Having served every director or acting director in the CFPB's history during his tenure at the CFPB, advising them and senior officials in the Division of Supervision, Enforcement, and Fair Lending on a range of complex legal and policy matters, including those arising during examinations, investigations, and enforcement actions, he is uniquely positioned to speak to our group of creditors rights attorneys. Coleman was the first person to appear in court on behalf of the CFPB and was involved in every significant litigation matter in the agency's history prior to his departure.

From where and how to best anticipate the CFPB's next moves to the importance of effective compliance programs, join us to hear realistic views and practical take-aways that you and your firm can put into effect today.

Speaker: **John Coleman**, Buckley LLP

Moderator: **Eleanor Tami**, Gordon, Aylworth & Tami, P.C.

5:00-6:00 p.m. — New Technologies for Law Firm Operations

Since COVID-19, law firms have been navigating multiple challenges including a remote work force, a war of talent and aggressive regulators both at the state and federal level. This panel will showcase three fintech CEOs who offer solutions through their respective technologies. Dave Hanrahan, CEO of Kredit Financial, Inc., Nir Laznik, CEO of Sedric.ai and Kareem Saleh, CEO of Fairplay.ai will discuss how law firms should consider technology, not as a substitute for compliance but rather an important and



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necessary enhancement. Topics will include determining whether any given technology is right for your firm, lessons for onboarding and implementation, and tailoring the technology to the specific needs now and in the future.

Speakers: **Dave Hanrahan**, Kredit Financial, Inc.; **Nir Laznik**, Sedric.ai; **Kareem Saleh**, Fairplay.ai

Moderator: **Joann Needleman**, Clark Hill PLC

6:00-7:00 p.m. — Reception at the Farmhouse - Sponsored by Equifax - The Work Number

Friday, January 13

7:45 -10:00 a.m. — Registration Desk Open - Sponsored by InvestiNet

7:45-10:00 a.m. — Networking Courtyard Open

8:00-9:00 a.m. — Breakfast at the Farmhouse

Breakfast is available to all attendees.

8:30-10:00 a.m. — Optional Roundtables

Roundtables are only available to creditors rights law firm attendees.
