



About Twenty Twenty Analytics

TwentyTwenty Analytics, a CUNA Strategic Service Provider, is the premier Consumer and Commercial Loan Portfolio Service Provider for Credit Unions. Over the last six years our team of specialized analysts have evaluated more than \$500 Billion in consumer loans and manage more than \$400 Million in commercial loans annually for Credit Unions throughout the United States.

Speaking Topics

Lending Topics

- Loan Level Default Risk Analysis
- Calculating your Allowance for Loan and Lease Losses
- FASB Current Expected Credit Loss Model
- Concentration Policy and Limits
- Risked Based Loan Pricing

Consumer Lending Specific Topics

- Growing your Credit Card Portfolio through Pro-Active Credit Line Increases
- Loan Recapture and Member Loan Penetration Programs
- Collateral Risks on the Horizon
 - Threats to the Housing Market
 - Threats to the Automobile Market

Commercial Lending Specific Topics

- Changes to the Member Business Lending Regulations
- Using a MBL CUSO to support your staffing needs
- Managing your Business Loan Risk
- Concentration Policy and Limits
- Risked Based Loan Pricing

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About Our Speakers

TwentyTwenty Analytics' speakers have been serving credit unions exclusively since 2010. They have each made dozens of presentations on various topics in both web-based venues and live venues throughout the United States. Each of our individual speakers has experience presenting to groups of 100 or more as well as breakout sessions and round tables as small as 10 attendees.

Steve Miller, CPA President

Steve started his career with Coopers & Lybrand in Birmingham, Alabama as a member of their Financial Institutions Group. Since that time Steve has worked almost exclusively on providing consulting, due diligence and auditing services to financial institutions. As a one of the founding members of Twenty Twenty Analytics, Steve has been and continues to be, heavily involved in the development and customization of the models used by Twenty Twenty, for our clients throughout the United States.

Steve received his Bachelor of Business Administration Degree in Accounting from the University of Montevallo in Alabama.

Daniel E. Price, CPA, CFA Managing Director

Dan is a CFA charterholder and Certified Public Accountant. He received his Bachelors of Science Degree in Accounting and Masters of Accountancy from the University of South Florida in Tampa, Florida.

Prior to joining Twenty Twenty, Dan served as a financial statement auditor in Clearwater, Florida. He is active in the loan modeling process and customization of the models used and new product development.

Dan has been an integral part of evaluating NCUA regulations and FASB standards to determine how they affect the design of and reporting on the Twenty Twenty risk model.

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