

61ST ELFA Annual Convention

October 9-11, 2022

JW Marco Island, Florida

Welcoming
CHANGE *as*

OPPORTUNITY

ELFA



PROGRAM GUIDE

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Our Lease & Loan Finance Technology Ecosystem is ready. Are you?

LTI Technology Solutions is a customer-obsessed, cloud-centric, global software technology platform that has been supporting the equipment financing, lease and loan industry for over 34 years. The trusted choice of top financial institutions.

Don't Miss These Highlights

Welcome Reception and Exhibits Open

Sponsored by  **STONEBRIAR**
COMMERCIAL FINANCE

Sunday, October 9 • 5:00 – 7:30 pm
BANYAN BALLROOM LEVEL, LANAI TOWER

Opening General Session

Sponsored by **EQUIFAX®**

Speaker: DEX HUNTER-TORRICKE
Monday, October 10 • 8:30 – 10:00 am
CALUSA BALLROOM, LANAI TOWER

Equipment Leasing & Finance Foundation Luncheon

Sponsored by **EQUIFAX®**

Speaker: GINNY CLARKE
Monday, October 10 • 12:15 – 1:45 pm
CALUSA BALLROOM, LANAI TOWER



Tuesday General Session

Sponsored by **EQUIFAX®**

Speaker: PETER ZEIHAN
Tuesday, October 11 • 8:30 – 10:15 am
CALUSA BALLROOM, LANAI TOWER

Outside Community Luncheon

Tuesday, October 11 • 12:15 – 2:00 pm
SUNSET TERRACE

Under the Sea Beach Party!

Sponsored by **EQUIFAX®**
Tuesday, October 11 • 5:00 – 8:00 pm
JW MARCO ISLAND BEACH



After Glow Reception: Save the Turtles!

Sponsored by  **ASSURANT®**

Tuesday, October 11 • 8:00 – 9:30 pm
SUNSET TERRACE



Exhibit Hours • Banyan Ballroom Level, Lanai Tower

Sunday, October 9
5:00 – 7:30 pm

Monday, October 10
7:00 am – 4:00 pm

Tuesday, October 11
7:00 am – Noon

Thank You...

... To All Our Convention Sponsors (as of September 1, 2022)



... To All Our Community Service Project Sponsors (as of September 1, 2022)



... To You To All Our Exhibitors! (as of September 1, 2022)

Alfa Financial Software, Inc.
American Lease Insurance
Asset Compliant Solutions (ACS)
Associated Equipment Distributors
BankFinancial, NA
BigIron Auctions
Certified Lease & Finance Professional
Foundation (CLFP)
CODIX
Constellation Financial Software
Copernicus-USA, LLC
CSC

Dominion Leasing Software
ECS Financial Services, Inc.
Equifax
Equipment Leasing & Finance Foundation
ELFA
ELFA LeasePAC
Fifth Third Bank, National Association
FileInvite
First Corporate Solutions
Garnet Capital Advisors
Great American Insurance Group,
Specialty Equipment

Ivory Consulting Corporation
Jigyasa Analytics LLC
Leasepath
Linedata Lending & Leasing
Liventus, Inc.
LTI Technology Solutions
Maynards Capital LP
Monitor / monitordaily.com
NETSOL Technologies Americas
Northteq
Odessa
Orion First Financial, LLC

Quiktrak, Inc.
Randall-Reilly
Sandhills Publishing
SCJ Commercial Financial Services
Solifi
Sopra Banking Software
Stuart-Lippman And Associates, Inc.
VFI Corporate Finance
Wolters Kluwer Lien Solutions

Welcoming **CHANGE** as **OPPORTUNITY**

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ELFA Help Desk

The ELFA Office will be open at the Registration Desk during the following hours:

Sunday, October 9 • 10:00 a.m. – 7:30 p.m.

Monday, October 10 • 7:00 a.m. – 4:00 p.m.

Tuesday, October 11 • 7:00 a.m. – 3:00 p.m.

ELFA staff will be available during these times to answer questions and provide assistance.

JW Marriott Marco Island FedEx Business Center

The hotel's full-service business center features printers, computers and fax machines as well as packaging and shipping services. Personal assistance is available during the day to answer any additional questions you may have.

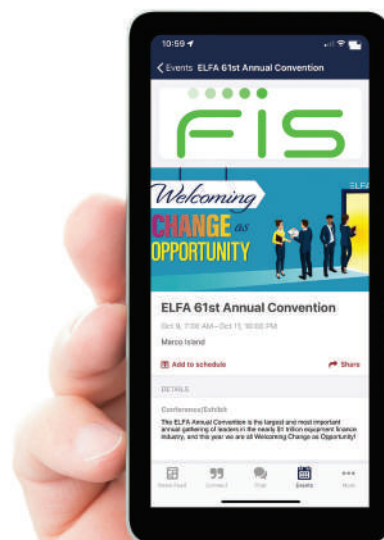
Business Center Hours

Monday - Friday	8:00 a.m. – 5:00 p.m.
Saturday	8:00 a.m. – 12:00 Noon
Sunday	Closed

NEED ASSISTANCE?

ELFA's staff members are happy to help!
Please visit the ELFA Registration Desk located on
the Banyan Ballroom Level, Lanai Tower

Download the ELFA Engage Mobile App Today



Sponsored by



Step 1: Visit your mobile device's app store and search for ELFA Engage

Or scan the QR Code:



Step 2: Click Get/Install

Step 3: Accept notifications from the mobile app

Step 4: Login using your ELFA website credentials

Schedule at a Glance

All locations listed are at the JW Marriott Marco Island unless otherwise noted. Breakout sessions will be recorded and available after the Convention on the ELFA Conference Resource Center. Be sure to check out the ELFA Engage Mobile App for the most up-to-date information.

Sunday, October 9

Mobile App sponsored by  **ADVANCING THE WAY THE WORLD PAYS, BANKS AND INVESTS™**

Electronic Handouts sponsored by 

Conference bags sponsored by 

Hosted Session Rooms sponsored by 

Lanyards sponsored by 

Name Badges sponsored by 


Hotel Key Cards sponsored by 

Beverage Cup Sleeves sponsored by  **YOUR PARTNER IN FUNDING**

Note Pads sponsored by 

Pens sponsored by 

Escalator signage sponsored by  **a first financial bank company**

Sunglasses sponsored by 

Flip Flops sponsored by 

7:00 – 9:00 a.m.

Transportation for Golf and Tennis Players

SAN MARCO ENTRANCE

7:00 a.m.

Breakfast for Golfers

HAMMOCK BAY GRILL (OFF PROPERTY)

8:30 a.m.

Golf Tournament (Shotgun Start)

HAMMOCK BAY GOLF & COUNTRY CLUB (OFF PROPERTY)

8:00 – 9:00 a.m.

Breakfast for Bike Riders and Community Service

JW MARCO ISLAND BEACH

9:00 – 11:00 a.m.

Jim McGrane Charity Eco Tour Bike Ride

(bike riders depart at 9:00 am)

See page 2 for the list of community service sponsors.

SAN MARCO ENTRANCE

9:00 – 11:00 a.m.

Community Service Project:

Beach Clean Up: Save the Turtles!

ELFA and the Foundation Give Back

(on property; pre-registration required)

JW MARCO ISLAND BEACH



9:00 – 11:00 a.m.

Tennis Tournament

HAMMOCK BAY GOLF & COUNTRY CLUB (OFF PROPERTY)

10:00 a.m. – 7:30 p.m.

Convention Registration

(Attendees & Exhibitors)

BANYAN BALLROOM LEVEL, LANAI TOWER

1:00 – 2:00 p.m.

Luncheon for Golfers

HAMMOCK BAY GRILL (OFF PROPERTY)

1:00 – 5:00 p.m.

Exhibitor Setup

BANYAN BALLROOM LEVEL, LANAI TOWER

2:00 – 4:00 p.m.

Community Service Project:

Build-a-Guitar

(on property; pre-registration required)

PALMS BALLROOM, PALMS TOWER



4:00 – 5:00 p.m.

New Members and Leadership Reception

CALUSA TERRACE, LANAI TOWER

Sponsored by



4:00 – 5:00 p.m.

Women's Council Reception—All Welcome

CALUSA TERRACE, LANAI TOWER

Sponsored by  **ATTORNEYS AT LAW**



5:00 – 7:30 p.m.

Welcome Reception

Exhibits Open

BANYAN BALLROOM LEVEL, LANAI TOWER

Sponsored by



Monday, October 10

7:00 a.m. – 4:00 p.m.

Convention Registration

BANYAN BALLROOM LEVEL, LANAI TOWER

7:00 – 8:15 a.m.

Group Breakfast

BANYAN BALLROOM LEVEL, LANAI TOWER

Sponsored by



7:00 a.m. – 4:00 p.m.

Exhibits Open

BANYAN BALLROOM, LANAI TOWER

8:30 – 10:00 a.m.

General Session

Chair Address and Keynote Address

Sponsored by **EQUIFAX**

CALUSA BALLROOM, LANAI TOWER

Speakers:



DEX HUNTER-TORRICKE

Former Head of Communications at SpaceX,
Executive Communications Manager at Facebook



MICHAEL DICECCO

ELFA Board Chair
Executive Managing Director
Huntington Asset Finance

10:30 a.m. – Noon


Refreshment Break in Exhibit Area

BANYAN BALLROOM LEVEL, LANAI TOWER

Beverage cup sleeves sponsored by  **CHANNEL**
YOUR PARTNER IN FUNDING

10:45 a.m. – 11:45 a.m.

Concurrent Breakout Sessions

- Change is On the Horizon:
Is Equipment Finance Ready for Standardization?
BMO HARRIS EQUIPMENT FINANCE ROOM
ROYAL, PALMS BALLROOM TOWER
- New Digital Tools that You Can Use Today to Transform
Your Business
Supported by: 
COCONUT, PALMS BALLROOM TOWER

- The Human Side of Equipment Finance
Supported by: ELFA Emerging Talent Advisory Council
PEOPLE POWER ROOM – SABAL, PALMS BALLROOM TOWER

- Equipment Finance: A 40-Year Retrospective
Supported by: ELFA Technology Innovation Workgroup
SENTRY, PALMS BALLROOM TOWER

11:00 a.m. – 3:00 p.m.

Spouse/Companion Event:

Day at JW Marco Island Beach with Lunch

(pre-registration required)

JW MARCO ISLAND BEACH

12:15 – 1:45 p.m.

Equipment Leasing & Finance Foundation Luncheon



CALSUA BALLROOM, LANAI TOWER

Sponsored by **EQUIFAX**

Speakers:



GINNY CLARKE

Former Director, Executive Recruiting at Google



NANCY PISTORIO

Chair, Board of Trustees
President, Madison Capital LLC



KELLI NIENABER

Executive Director,
Equipment Leasing & Finance Foundation

2:00 – 4:00 p.m.

Refreshment Break in Exhibit Area

BANYAN BALLROOM, LANAI TOWER

Beverage cup sleeves sponsored by  **CHANNEL**
YOUR PARTNER IN FUNDING

2:30 – 3:30 p.m.

Concurrent Breakout Sessions

- New Perspectives: Transferable Tech & Innovation
Inspired by: ELFA Technology Innovation Working Group
BMO HARRIS EQUIPMENT FINANCE ROOM
ROYAL, PALMS BALLROOM TOWER
- Managing Supply Chain Risk for Equipment Finance
Lenders
COCONUT, PALMS BALLROOM TOWER

Schedule at a Glance

- You Don't Have a Diversity Problem, You Have a Leadership Problem
Supported by: ELFA Equity Committee & ELFA Women's Council
PEOPLE POWER ROOM - SABAL, PALMS BALLROOM TOWER

- Impact of a Volatile Economy on Secondary Markets in the Transport and Construction Verticals
SENTRY, PALMS BALLROOM TOWER

4:00 – 5:00 p.m.

Equity Committee and Emerging Talent Advisory Council Reception—All Welcome

CALUSA TERRACE, LANAI TOWER

Sponsored by  WINTRUST
ASSET FINANCE

5:00 p.m.

Individual Company-Sponsored Receptions and Events

Tuesday, October 11

7:00 a.m. – 3:00 p.m.

Convention Registration

BANYAN BALLROOM LEVEL, LANAI TOWER

7:00 – 8:15 a.m.

Group Breakfast

BANYAN BALLROOM LEVEL, LANAI TOWER

7:00 a.m. – 12:00 p.m.

Exhibits Open

BANYAN BALLROOM LEVEL, LANAI TOWER

8:30 – 10:15 a.m.

General Session

President's Report and Keynote Address

CALUSA BALLROOM, LANAI TOWER

Sponsored by  EQUIFAX®

Speakers:



PETER ZEIHAN
Geopolitical Strategist



RALPH PETTA
President and CEO, ELFA

10:30 a.m. – Noon

Refreshment Break in Exhibit Area

BANYAN BALLROOM LEVEL, LANAI TOWER

Beverage cup sleeves sponsored by  CHANNEL
YOUR PARTNER IN FUNDING

11:00 a.m. – 12:00 p.m.

Concurrent Breakout Sessions

- The Future of Risk Management is Precision
BMO HARRIS EQUIPMENT FINANCE ROOM
ROYAL, PALMS BALLROOM TOWER
- Sizing Up the Market by Breaking Down the 2022 Equipment Leasing & Finance Industry Horizon Report
Supported by:  EQUIPMENT LEASING & FINANCE
FOUNDATION
Your Eye on the Future
COCONUT, PALMS BALLROOM TOWER
- Leading Process and Technology: Change for the Future
Supported by: The Operations & Technology Excellence Award
PEOPLE POWER ROOM, SABAL, PALMS TOWER

11:00 a.m. – 3:00 p.m.

Spouse/Companion Event:

Mangrove Tunnel Kayak Tour with Lunch

(off property; pre-registration required)

SAN MARCO ENTRANCE

12:15 – 2:00 p.m.

Community Luncheon Outside for All Attendees

SUNSET TERRACE

2:30 – 3:30 p.m.

Concurrent Breakout Sessions

- Climate Financing - A Massive Growth Opportunity
BMO HARRIS EQUIPMENT FINANCE ROOM
ROYAL, PALMS BALLROOM TOWER
- Changes in Law Mean Business
COCONUT, PALMS BALLROOM TOWER

5:00 – 8:00 p.m.

Closing Party and Dinner Outside Under the Sea Beach Party!

JW MARCO ISLAND BEACH

Sponsored by  EQUIFAX®

8:00 – 9:30 p.m.

After Glow Reception: Save the Turtles!

SUNSET TERRACE

Sponsored by  ASSURANT®



Celebrating 2022 Membership Milestones

ELFA is pleased to recognize the following companies celebrating milestone ELFA membership anniversaries in 2022. We thank all companies for your membership, and we are pleased to recognize those that have been members of the association for 20, 25, 30, 35, 40, 45 and 50 years!



Fifth Third Bank
U.S. Bank



First Hawaiian Leasing, Inc.



Agfa Finance Corporation
ATEL Capital Group
Johnson & Johnson Finance
Corporation
KPMG LLP
Solifi



Stearns Bank N.A
TD Equipment Finance, Inc.



Landmark Financial Corporation
Moritt Hock & Hamroff LLP
Olympus Corporation of the
Americas
Ricoh USA, Inc.
Sterling National Bank Equipment
Finance Division



Amur Equipment Finance
Bernstein-Burkley, P.C.
Dell Financial Services
ECS Financial Services, Inc.
Fuyo General Lease (USA) Inc.
M&T Bank Corporation
The Alta Group LLC
Toyota Industries Commercial
Finance, Inc.
Truist Equipment Finance Corp.



Alfa
BankFinancial, NA
Chapman and Cutler LLP
Citizens Asset Finance, a division
of Citizens Bank, N.A.
First Financial Equipment Leasing
Foster & Wolkind, P.C.
Government Leasing, LLC
Harbor Capital Leasing, Inc.
Northland Capital Equipment
Finance
Norton Rose Fulbright US LLP
Odessa
Orion First
RTR Services, Inc.
The Toro Company
Union Equipment Finance, LLC

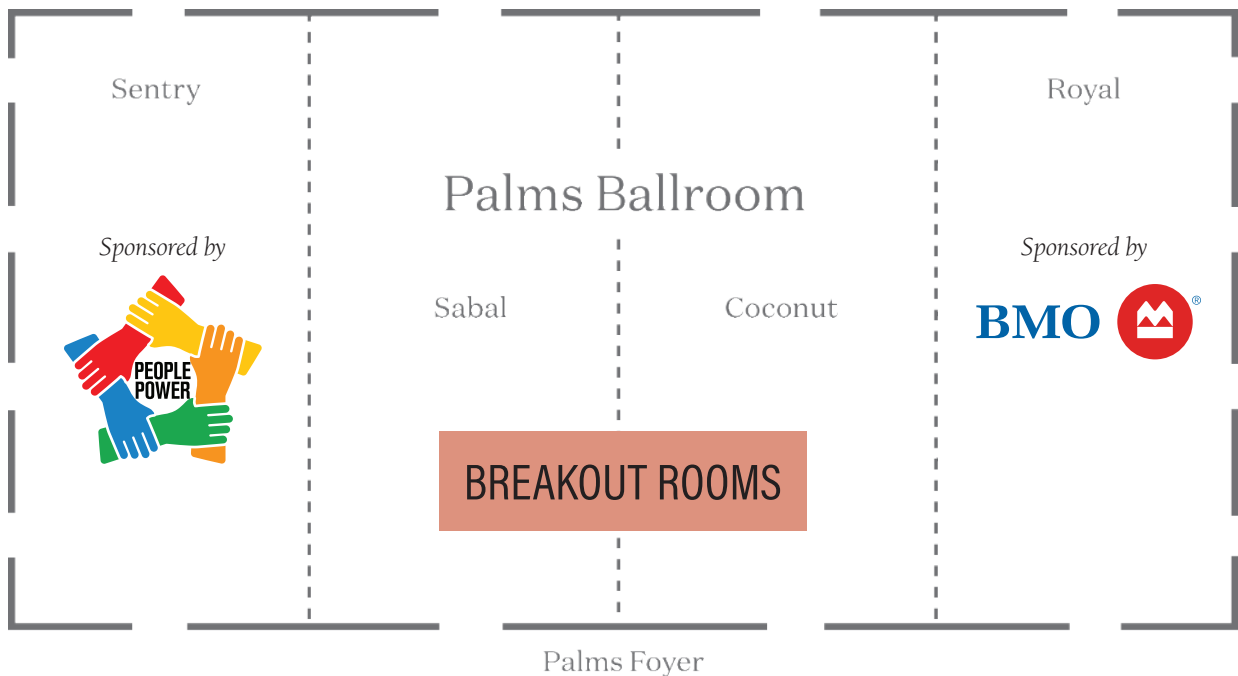
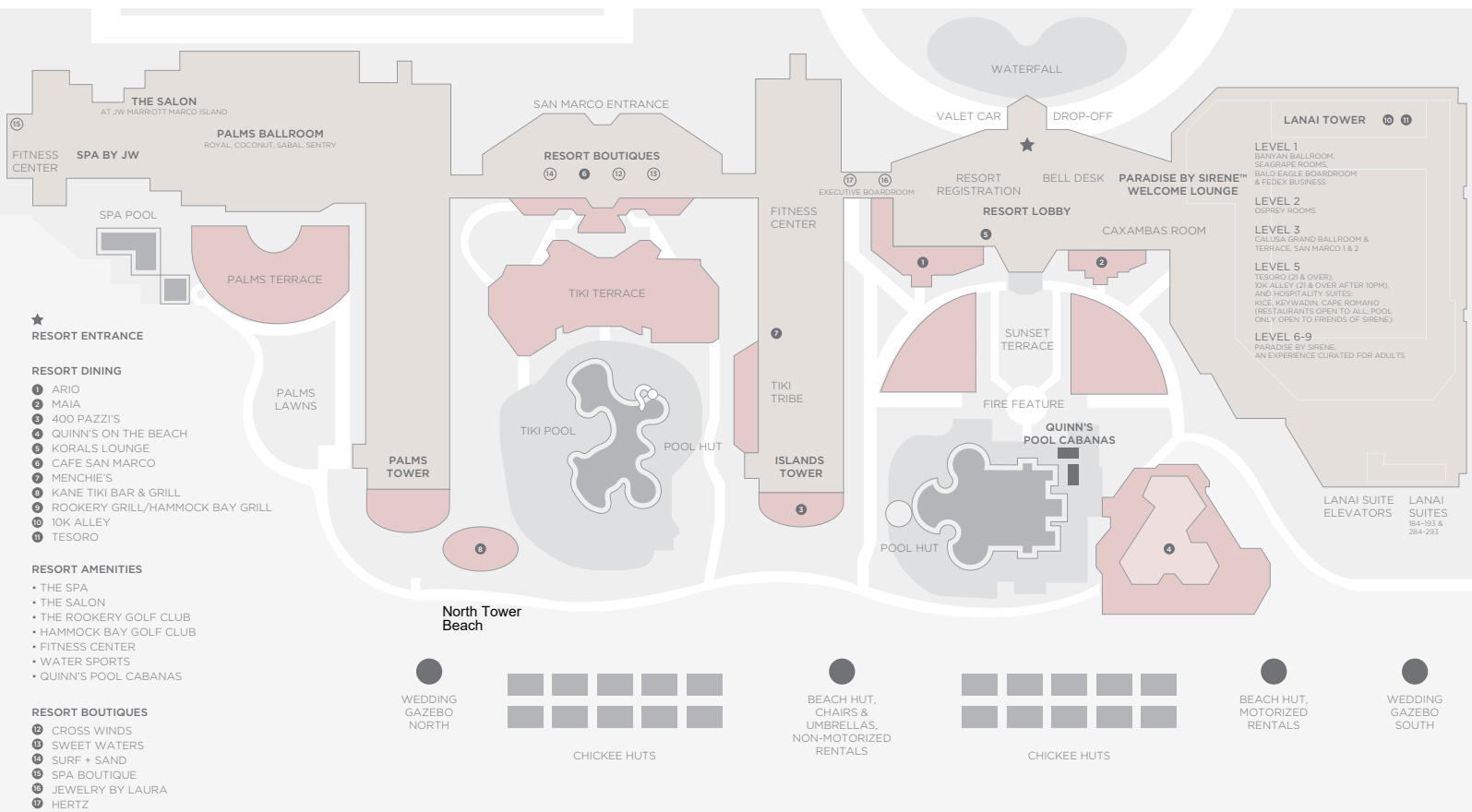
Floorplans



GUEST PARKING

9 < TO THE ROOKERY GOLF CLUB AND HAMMOCK BAY GOLF CLUB (OFF-PROPERTY)

SOUTH COLLIER BOULEVARD



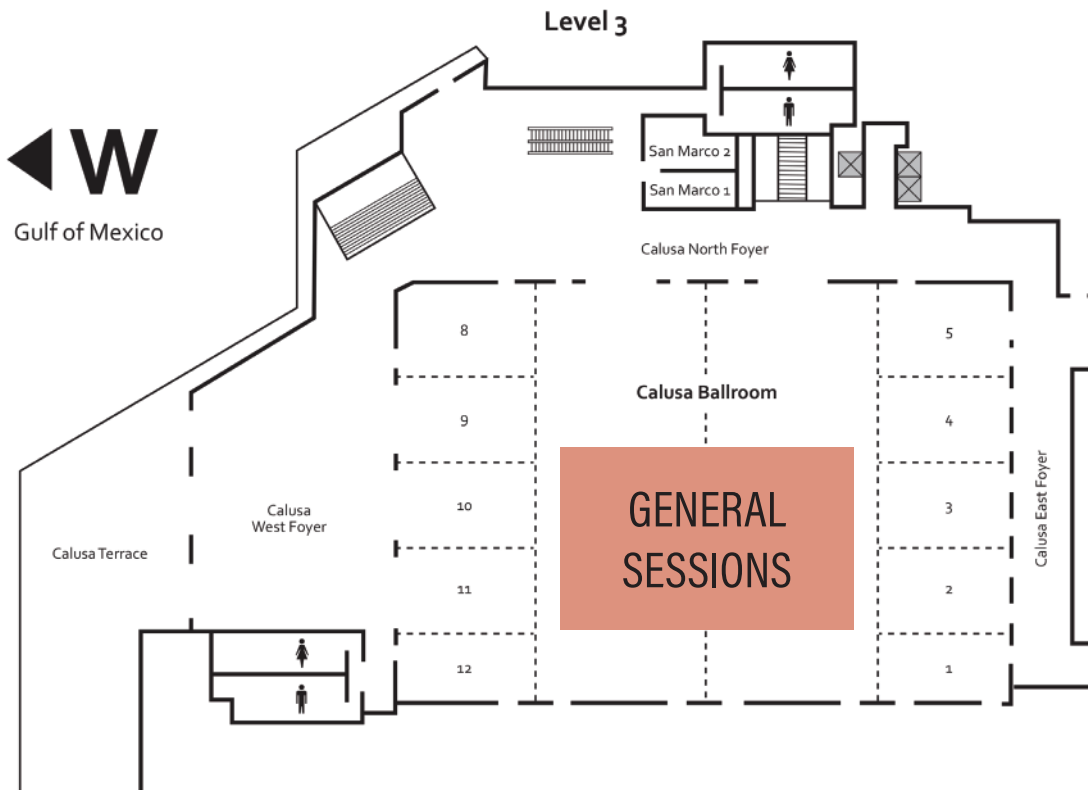
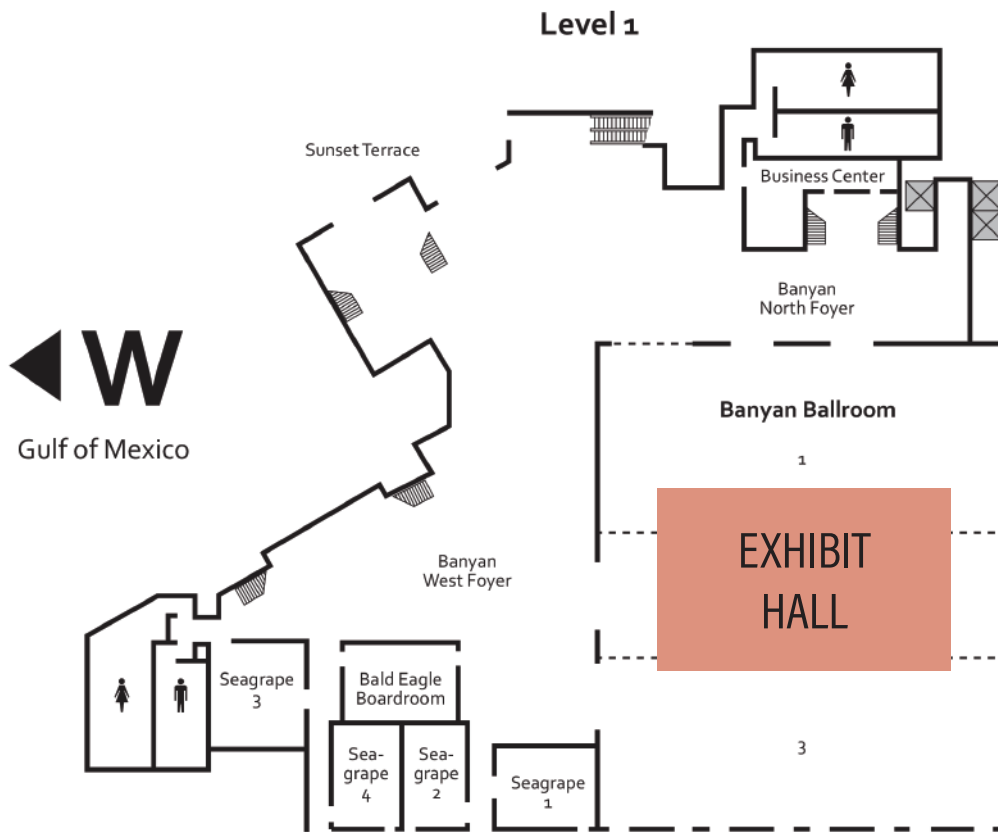
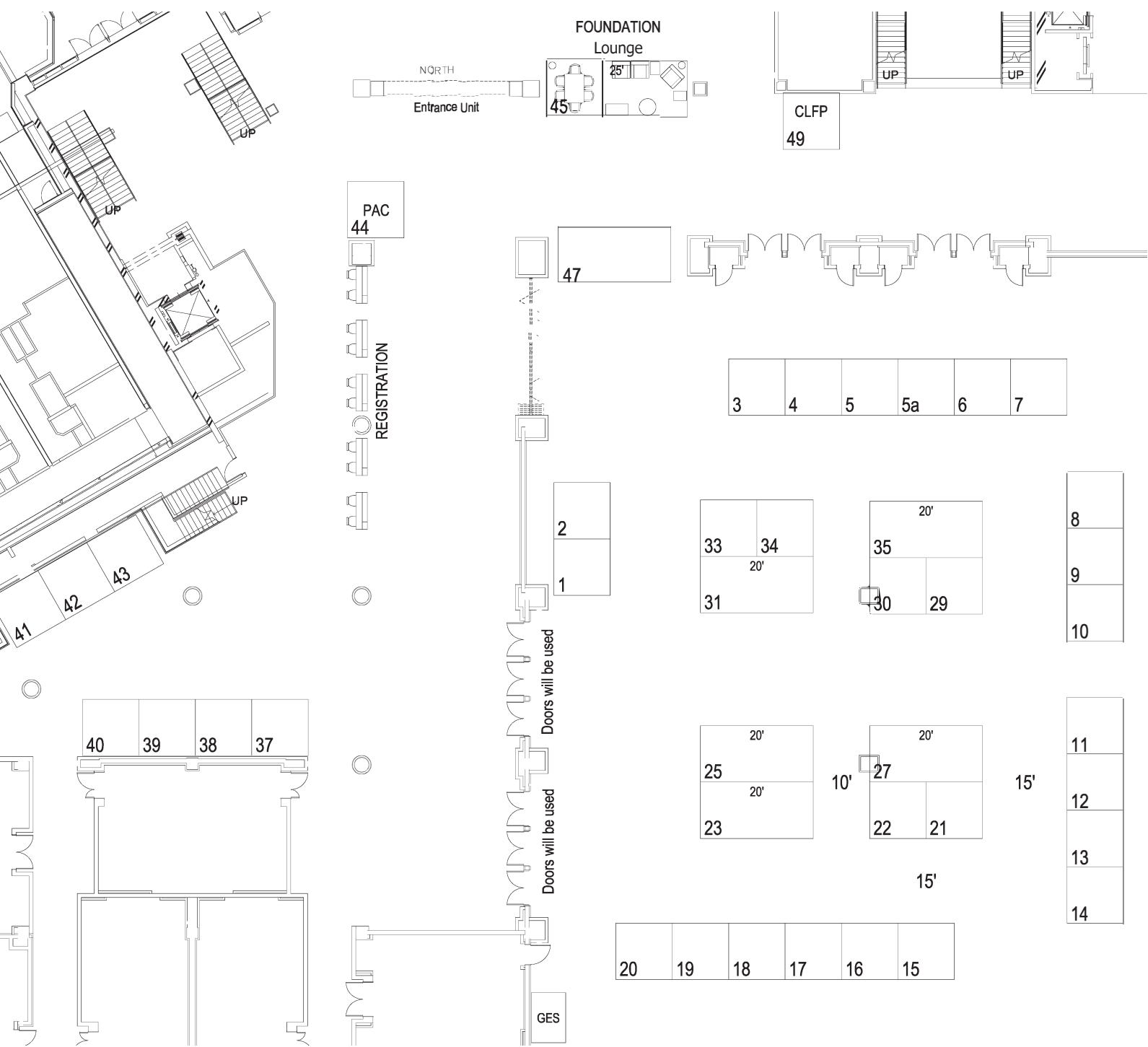


Exhibit Hall



Banyan Ballroom Level, Lanai Tower

Exhibitors

Alfa	25	Ivory Consulting Corporation.....	14
American Lease Insurance.....	4	Jigyasa Analytics LLC.....	42
Asset Compliant Solutions (ACS).....	2	Leasepath.....	37
Associated Equipment Distributors.....	43	Linedata Lending and Leasing.....	3
BankFinancial, NA	35	Liventus, Inc.....	17
BigIron Auctions.....	21	LTi Technology Solutions.....	23
Certified Lease & Finance Professional Foundation.....	49	Liventus, Inc.....	17
CODIX LLC.....	11	LTi Technology Solutions.....	23
Constellation Financial Software.....	12	Maynards Capital LP.....	41
Copernicus-USA, LLC	15	Monitor / Monitordaily.com	5
CSC.....	34	NETSOL Technologies Americas, Inc.....	16
Dominion Leasing Software LLC.....	10	Northteq.....	33
ECS Financial Services, Inc.....	19	Odessa.....	31
EDA by Randall-Reilly.....	18	Orion First Financial, LLC	30
ELFA LeasePAC.....	44	Quiktrak, Inc.....	9
Equifax.....	20	Sandhills Global.....	7
Equipment Leasing & Finance Foundation	45	SCJ Commercial Financial Services.....	6
Equipment Leasing and Finance Association.....	47	Solifi.....	27
Fifth Third Bank, National Association	8	Sopra Banking Software.....	13
Fileinvite	40	Stuart-Lippman and Associates Inc.....	22
First Corporate Solutions	39	VFI Corporate Finance	5A
Garnet Capital Advisors, LLC.....	38	Wolters Kluwer.....	29
Great American Insurance Group, Specialty Equipment....	1		

Boost your business intelligence.

2022 Survey of Equipment Finance Activity

Delve into fresh data from 100 equipment finance companies in the SEFA and the Small-Ticket companion report. Start making better, data-driven decisions today!



Interactive SEFA Dashboard

View highlights from 15 years of industry benchmark data. Drill down into specific information in just a few clicks. Free access for members only. **Bonus:** Survey respondents get a personalized MySEFA dashboard!

www.elfaonline.org/SEFA



General Information

Badges

ELFA Convention Badges are required for admittance to all convention events, including receptions and meeting sessions. In the event a badge is misplaced or lost, a duplicate may be obtained from the ELFA Registration Desk.

ELFA Engage Mobile App

Convention participants have access to session handouts, a customized schedule, participant lists, speaker bios and more in the palm of their hand with the ELFA Engage Mobile App.

Download the app from your mobile device's app store today by searching for **ELFA Engage**. See page 5 for details.

The mobile app help desk will be available for assistance throughout the convention near the registration desk.

Sponsored by  **FIS**
ADVANCING THE WAY THE WORLD
PAYS, BANKS AND INVESTS™

Celebrate at the Women's Council Reception!

Stop by the Women's Council Reception on Sunday, 4-5pm to mix and mingle in support of women's leadership in equipment finance. All are invited. One lucky attendee will win a \$100 voucher to the "Dine Around" at the 2023 Women's Leadership Forum (transferable to another member of your choosing, if needed). Voucher awarded post-Convention.

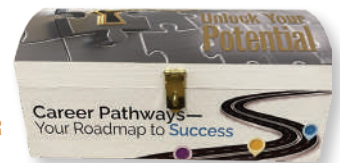


EQUIPMENT LEASING AND FINANCE ASSOCIATION

ELFA's mission is to provide member companies a platform to promote and advocate for the industry, including attracting and developing new and diverse talent; a forum for professional development and training; and a resource that develops information about, and for, the industry.

Unlock Your Potential with Career Pathways at the ELFA Booth!

BANYAN BALLROOM LEVEL, LANAI TOWER



Are You Taking Advantage of All that ELFA Membership Has to Offer?

- Stop by the ELFA booth and learn more about Career Pathways! Answer a question about **Career Pathways** and you could earn the winning key to **Unlock Your Potential!** Participants have a chance to win various prizes including one grand prize on Sunday and Monday. Grand prizes include **Apple AirPods Pro** or **Beats by Dr. Dre - Beats Studio3 Wireless Noise Canceling Headphones**. *Limit one prize per attendee.*



- Grab a pair of ELFA's newly-designed socks! Limited quantities available!
- Inquire about ELFA's **Knowledge Hub**, the source for business intelligence on the equipment finance industry. Drop off your business card to win either a (1) free copy of the SEFA or (2) Peter Zeihan's new best-seller. *Limit one prize per attendee.*
- Post a photo of what you enjoyed the most during the Annual Convention in the Engage Wall of the ELFA Engage mobile app. Submissions posted from Oct 9-16 will be eligible to win a \$25 Amazon Prime gift card and ELFA SWAG. Click the pencil sign in the top-right corner to write your post and don't forget to use the hashtag **#ELFAConvention!**





The Equipment Leasing & Finance Foundation propels the equipment finance sector and its people forward with its industry-specific knowledge, future-focused intelligence, and academic programs to inspire the next generation. The Foundation helps leaders navigate the ever-changing landscape to make their best business and personal career decisions. The Foundation's budget is entirely driven by tax-deductible donations, and our incredible donors are recognized throughout the Annual Convention on stage and at our booth.

Visit the Foundation Booth

BANYAN BALLROOM FOYER, LANAI TOWER

Stop by the Foundation Booth to visit with our staff and Board of Trustees to learn about the latest research, academic outreach programs, and the value of investing in the future of your industry. Find out how you can engage in college recruiting at your local university to inspire the next generation of equipment finance professionals. Or perhaps you have a topic for a new research study to suggest.

Foundation Island

The Foundation is your island retreat during the busy ELFA Annual Convention this year. Donors at or above the Corporate Sustainer (\$5000+) and Individual Patron (\$1500+) levels receive special recognition and access to the Foundation's V.I.P. Donor Lounge, where they can relax and recharge in a fun tropical atmosphere.

Recordings of Sessions Available to All Convention Attendees

ELFA will be recording all concurrent break out sessions and synchronizing them with the hand-out materials. This valuable resource is included in your registration fee. You don't have to worry about missing any of the breakout sessions since you will be able to access them all via ELFA's Conference Resource Center. Shortly after the close of the Annual Convention, you will be sent an email message about how to access the sessions.

Join Our Twitter Contest

Tweet about the Convention using hashtag #ELFAConvention and you will be entered into a drawing to win a sought-after ELFA mug and a \$25 gift card!



BANYAN FOYER

Do the state of American politics or the conference room temperatures have you feeling left out in the cold? Stop by the LeasePAC booth to pick up your official ELFA logoed blanket.

Stop by the LeasePAC booth to learn more about how you can become more active in ELFA Federal government relations activities through the Advocacy Champions Program. The LeasePAC Committee will also be on hand to answer any question about the only political action committee devoted to the interests of the equipment finance industry.

LeasePAC Putting Green Challenge

The Federal Advocacy team has decided to bring the putting green to you with the LeasePAC Putting Green challenge. Show off your putting skills and enter to win awesome prizes. Winners will be announced daily.

Equity Forum

November 6-7, 2022

The Westin Washington City Center • Washington, DC

Be Comfortable. Be Who You Are.

Program Highlights

The ELFA Equity Forum is committed to providing space and time where people can connect, share, listen, learn, question, debate, challenge and explore with one another what it takes in practice—not just in theory—to advance equity in our work and world.

Who Should Attend?

This event is open to all DE&I categories, allies and anyone interested in creating inclusivity in their organization. Our goal is to provide a forum to discuss strategies that can influence corporate social responsibility and broaden cross-cultural understanding.

Registration Fee

The registration fee is \$249 for members and non-members.

To register and view more information please go to: www.elfaonline.org/events/2022/EQ22.

P O R T F O L I O P R O T E C T I O N . P E R F E C T E D .

We ensure you're covered, even when your customers don't.

You require customers to insure their leased or financed equipment and vehicles, but what if a policy expires or is cancelled? Stop worrying about loss exposure with a program from American Lease Insurance: it includes blanket contingent coverage on your entire portfolio that automatically takes effect when other coverage lapses.

Underwritten by A-rated insurance carriers, the ALI ProgramSM provides property and liability coverage through the entire term of each contract from inception. Meticulous tracking ensures each asset in your portfolio is adequately insured, and that your customers pay only for the coverage you require.

With the ALI Program, your customers benefit from a convenient, affordable insurance option with exceptional customer service, while you receive complete portfolio protection and additional fee income. Fully automated and integrated with all major lease accounting systems, the ALI Program relieves your team from obtaining insurance documentation to focus on closing deals.

Stop by to see us at booth #4 and find out how ALI can safeguard your assets and help you boost income and productivity.

Or call Wally Keane at 413-369-2181 or Nuria Blais at 413-369-2182.



**AMERICAN
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