



# FUTURE 360

ELFA

## ELFA 62nd ANNUAL CONVENTION

October 22-24, 2023

JW Marriott Phoenix Desert Ridge Resort  
Phoenix, Arizona

**COMPLIMENTARY WI-FI**

Sponsored by **odessa**

Network Name: ELFA2023

Password: Odessa





**LTI**  
Technology  
Solutions



**VERACODE** \*  
VERIFIED STANDARD

## TRUSTED PLATFORM

The technology ecosystem of choice to reduce errors, automate data exchange, reduce manual processes and scale with business growth.

### TENURED TEAM

With an average tenure of 14 years in the equipment finance industry, our team's expertise is unparalleled.

### TOP TIER CLIENTS

LTI is consistently the top choice for Monitor-ranked companies.

**50%**

of the  
MONITOR 100  
use our platform

**40%**

of the  
MONITOR 25  
Independents  
use our solution

\*[www.veracode.com/verified/directory/lti-technology-solutions](http://www.veracode.com/verified/directory/lti-technology-solutions)

**“Our collaboration with LTI is one of the best relationships we’ve ever had with a technology provider, and they deliver a world-class platform.”**

- Adam Warner, President at Key Equipment Finance

**LTiSolutions.com | +1 (402) 493-3445**

# Don't Miss These Highlights

## SUNDAY

### Welcome Reception and Exhibits Open

6:00 – 8:30 pm

GRAND SAGUARO

Sponsored by



## MONDAY

### Opening General Session

Speaker: **JASON TURNER**

8:30 – 10:00 am

GRAND CANYON 6-8

Sponsored by **EQUIFAX**

### Equipment Leasing & Finance Foundation Luncheon

Speaker: **DR. CHRIS HOWARD**

12:15 – 1:45 pm

GRAND CANYON 6-8

Sponsored by **EQUIFAX**



## TUESDAY

### General Session

Speaker: **TIM URBAN**

8:30 – 10:15 am

GRAND CANYON 6-8

Sponsored by **EQUIFAX**

### Community Luncheon

12:15 – 2:00 pm

SUNSET LAWN

Sponsored by **BANK OF AMERICA**



### Closing Party

5:00 – 8:00 pm

BALLROOM LAWN

Sponsored by **EQUIFAX**

### After Glow Party

8:00 – 9:30 pm

BOTANICAL GARDEN

Sponsored by  **ASSURANT**

## Exhibit Hours • Grand Saguaro

Sunday, October 22

6:00 – 8:30 pm

Monday, October 23

7:00 am – 4:00 pm

Tuesday, October 24

7:00 am – Noon

# Thank You...

## ... To Our Convention Sponsors (as of October 2, 2023)



## ... To Our Community Service Project Sponsors (as of October 2, 2023)





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### ELFA Help Desk

ELFA staff will be available at the Registration Desk during these times to answer any questions and provide assistance.

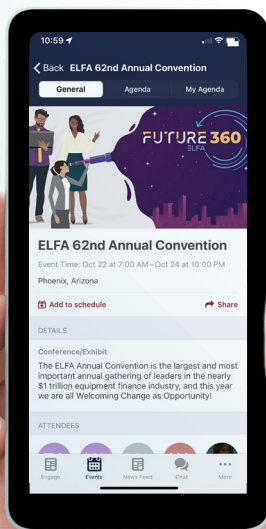
- Sunday, October 22 • 10:00 am – 8:00 pm
- Monday, October 23 • 7:00 am – 4:00 pm
- Tuesday, October 24 • 7:00 am – 3:00 pm

### FedEx Office® at JW Marriott Phoenix Desert Ridge Resort & Spa

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.

Monday – Sunday 7:00 am – 7:00 pm

## Download the ELFA Engage Mobile App Today



**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 Phoenix Desert Ridge Resort & Spa unless otherwise noted. All breakout sessions will be recorded and available post-event on the ELFA Conference Resource Center. Be sure to check out the ELFA Engage mobile app for the most up-to-date information.

Conference bags sponsored by  BMO

Hotel Key Cards sponsored by  Gordon Brothers  
Celebrating 120 years of maximizing asset value.


Lanyards sponsored by  Amarack.ai  
Naturally intelligent financial data

Name Badges sponsored by  Alfa

Note Pads and Pens sponsored by  ROUSE |  RITCHIE BROS.

Beverage Cup Sleeves sponsored by  solifi

Sunglasses sponsored by  CSC

Hosted Session Room sponsored by  BMO

## Sunday, October 22

6:00 am - 11:00 pm  
**Transportation to/from Residence Inn Phoenix Desert View at Mayo Clinic and the Convention Hotel**  
*(Continuous service, every 15 minutes)*  
MAIN LOBBY PORTE COCHERE


7:00 am  
**Breakfast for Golfers**  
Sponsored by  Sopra Banking Software  
CLUBHOUSE GREEN

8:00 am  
**Golf Tournament (Shotgun Start)**  
Sponsored by  Sopra Banking Software  
WILDFIRE GOLF CLUB - JW PALMER COURSE

7:00 - 8:00 am  
**Breakfast for Bike Riders and Community Service**  
SUNSET LAWN

8:00 am - Noon  
**Jim McGrane Charity Bike Ride**  
22-mile route - leaves from the hotel  
*(Bike riders depart at 8:00 am)*  
SUNSET LAWN

8:00 am - Noon  
**Community Service Project: Community Garden Cleanup at Urban Farming Education**  
*(pre-registration required)*  
Bus departs at 8:00 am  
SUNSET LAWN



8:00 - 9:00 am  
**Pickleball Breakfast**  
DESERT KIVAS LAWN, JW RACQUET CENTER


9:00 am  
**Pickleball Tournament**  
*(pre-registration required)*  
THE JW MARRIOTT RACQUET CENTER

1:00 - 2:00 pm  
**Golf Luncheon**  
Sponsored by  Sopra Banking Software  
CLUBHOUSE GREEN

10:00 am - 8:00 pm  
**Convention Registration**  
GRAND CANYON FOYER


1:00 - 5:00 pm  
**Exhibitor Setup**  
GRAND SAGUARO

2:00 - 4:00 pm  
**Community Service Project: Arizona ASPCA Chapter Build a Dog House**  
*(pre-registration required)*  
SUNSET LAWN



4:30 - 5:30 pm  
**New Member and Leadership Reception**  
Sponsored by  LTI Technology Solutions  
BALLROOM LAWN

5:00 - 6:00 pm  
**Women's Council Reception**  
Sponsored by  dLL financial solutions partner  
BOTANICAL GARDEN

6:00 – 8:30 pm  
**Welcome Reception**  
 Sponsored by   
 GRAND SAGUARO

**Monday, October 23**

6:00 am - 11:00 pm  
**Transportation to/from Residence Inn Phoenix Desert View at Mayo Clinic and the Convention Hotel**  
 (Continuous service, every 15 minutes)  
 MAIN LOBBY PORTE COCHERE

7:00 am – 4:00 pm  
**Convention Registration**  
 GRAND CANYON FOYER

7:00 am – 4:00 pm  
**Exhibits Open**  
 GRAND SAGUARO

7:00 – 8:15 am  
**Group Breakfast**

Sponsored by   
 FIFTH THIRD BANK  
 GRAND SAGUARO

8:30 – 10:00 am  
**General Session**  
**Chair’s Address and Keynote Address**  
 Sponsored by   
 GRAND CANYON 6-8


Speakers:



**BOB NEAGLE**  
 ELFA Board Chair  
 President & CEO  
 Finova Capital, LLC



**JASON TURNER**  
 Chief Investment Strategist & Head of  
 Multi-Asset Strategy  
 Great Lakes Advisors, LLC, A Wintrust Wealth  
 Management Company

10:00 – 10:45 am  
**Cookie Break in Exhibit Hall**  
 Sponsored by   
 CHANNEL  
 YOUR PARTNER IN FUNDING  
 GRAND SAGUARO

10:45 – 11:45 am  
**Concurrent Breakout Sessions**

- Sustainable Innovation: Driving Climate Finance in Today’s Market

Supported by the  ELFA Climate Financing Work Group



FOUNDATION ROOM, GRAND CANYON 11-13

- Future Supply Chain Impacts on the US Equipment Leasing & Finance Industry

Supported by  ELFA FOUNDATION

ELFA ROOM, GRAND CANYON 9-10

- AI 1.0 – Practical Applications of AI and the Future of Equipment Finance

BMO ROOM, GRAND CANYON 3-5

- The Future is Human: Inclusion in the Age of AI

Supported by  ELFA EQUITY

PEOPLE POWER ROOM, GRAND CANYON 1-2

11:00 am – 4:30 pm  
**Spouse/Companion Event: Grapes and Gravel**  
 (pre-registration required)  
 SUNSET LAWN



12:15 – 1:45 pm  
**Equipment Leasing & Finance Foundation Luncheon**

Sponsored by   
 GRAND CANYON 6-8



Speakers:



**KELLI NIENABER**  
 Executive Director  
 Equipment Leasing & Finance Foundation



**NANCY PISTORIO**  
 Chair, Foundation Board of Trustees  
 President, Madison Capital LLC



**ZACK MARSH**  
 Vice Chair, Foundation Board of Trustees  
 SVP – Accounting & Analysis  
 AP Equipment Financing



**DR. CHRIS HOWARD**  
 Executive Vice President & Chief Operating Officer  
 Arizona State University

# Schedule at a Glance

1:45 – 2:30 pm

## Refreshment Break in Exhibit Hall

GRAND SAGUARO

2:30 – 3:30 pm

## Concurrent Breakout Sessions

- Lending in the Digital Age: Enhanced Underwriting with Non-Traditional Data  
FOUNDATION ROOM, GRAND CANYON 11-13
- Optimizing Talent Acquisition: The Power of Fractional Hiring in Leadership  
PEOPLE POWER ROOM, GRAND CANYON 1-2
- AI 2.0 – A Panoramic View of its Role in the Future of Equipment Finance  
BMO ROOM, GRAND CANYON 3-5
- Legal News CEOs Can Use  
ELFA ROOM, GRAND CANYON 9-10

3:30 – 4:00 pm

## Refreshment Break in Exhibit Hall

GRAND SAGUARO

4:00 – 5:00 pm

## Equity and Emerging Talent Advisory Council (ETAC) Reception

BOTANICAL GARDEN

5:00 pm

## Individual Company-Sponsored Receptions & Events

### Tuesday, October 24

6:00 am - 11:00 pm

## Transportation to/from Residence Inn Phoenix Desert View at Mayo Clinic and the Convention Hotel

(Continuous service, every 15 minutes)

MAIN LOBBY PORTE COCHERE

7:00 am – 3:00 pm

## Convention Registration

GRAND CANYON FOYER

7:00 – 8:15 am

## Group Breakfast

GRAND SAGUARO

7:00 am – Noon

## Exhibits Open

GRAND SAGUARO

8:30 – 10:15 am

## General Session

### President's Address and Keynote Address

Sponsored by **EQUIFAX**

GRAND CANYON 6-8

Speakers:



**RALPH PETTA**

President and CEO, ELFA



**TIM URBAN**

Blogger, Author, Illustrator, and Speaker

10:15 – 11:00 am

## Wellness Break in Exhibit Hall

Sponsored by **EQUIFAX**

GRAND SAGUARO

11:00 am – Noon

## Concurrent Breakout Sessions

- Intelligent Automation & Fraud Management: Cutting-Edge Strategies to Safeguard Your Business  
FOUNDATION ROOM, GRAND CANYON 11-13
- Customer Obsession: Insights, Data, and Best Practices for Lasting Partnerships  
PEOPLE POWER ROOM, GRAND CANYON 1-2
- Leading Process and Technology Transformation for the Future  
Winners of the ELFA 2023 Operations & Technology Excellence Award  
BMO ROOM, GRAND CANYON 3-5
- Section 1071 is Here – How Should Your Business Prepare and Where to Start  
ELFA ROOM, GRAND CANYON 9-10

11:00 am – 3:30 pm

## Spouse/Companion Event: Musical Instrument Museum VIP Tour and Luncheon

(off property; pre-registration required)

SUNSET LAWN





12:15 – 2:00 pm

**Community Luncheon for all attendees**

Sponsored by **BANK OF AMERICA**

SUNSET LAWN

2:00 – 2:30 pm

**Refreshment Break in Exhibit Hall**

GRAND CANYON FOYER

2:30 – 3:30 pm

**Concurrent Breakout Sessions**

- Analyzing Market Volatility for Transportation & Large Equipment Financing: A Comprehensive Update  
FOUNDATION ROOM, GRAND CANYON 11-13
- Accelerating Innovation: The Transformative Role of Industry Standards in Equipment Finance  
Supported by the *ELFA Technology Innovation Council*  
BMO ROOM, GRAND CANYON 3-5



5:00 – 8:00 pm

**Closing Party**

Sponsored by **EQUIFAX**

BALLROOM LAWN

8:00 – 9:30 pm

**After Glow Party**

Sponsored by **ASSURANT**

BOTANICAL GARDEN



# Save the Date!

## ELFA 63rd Annual Convention

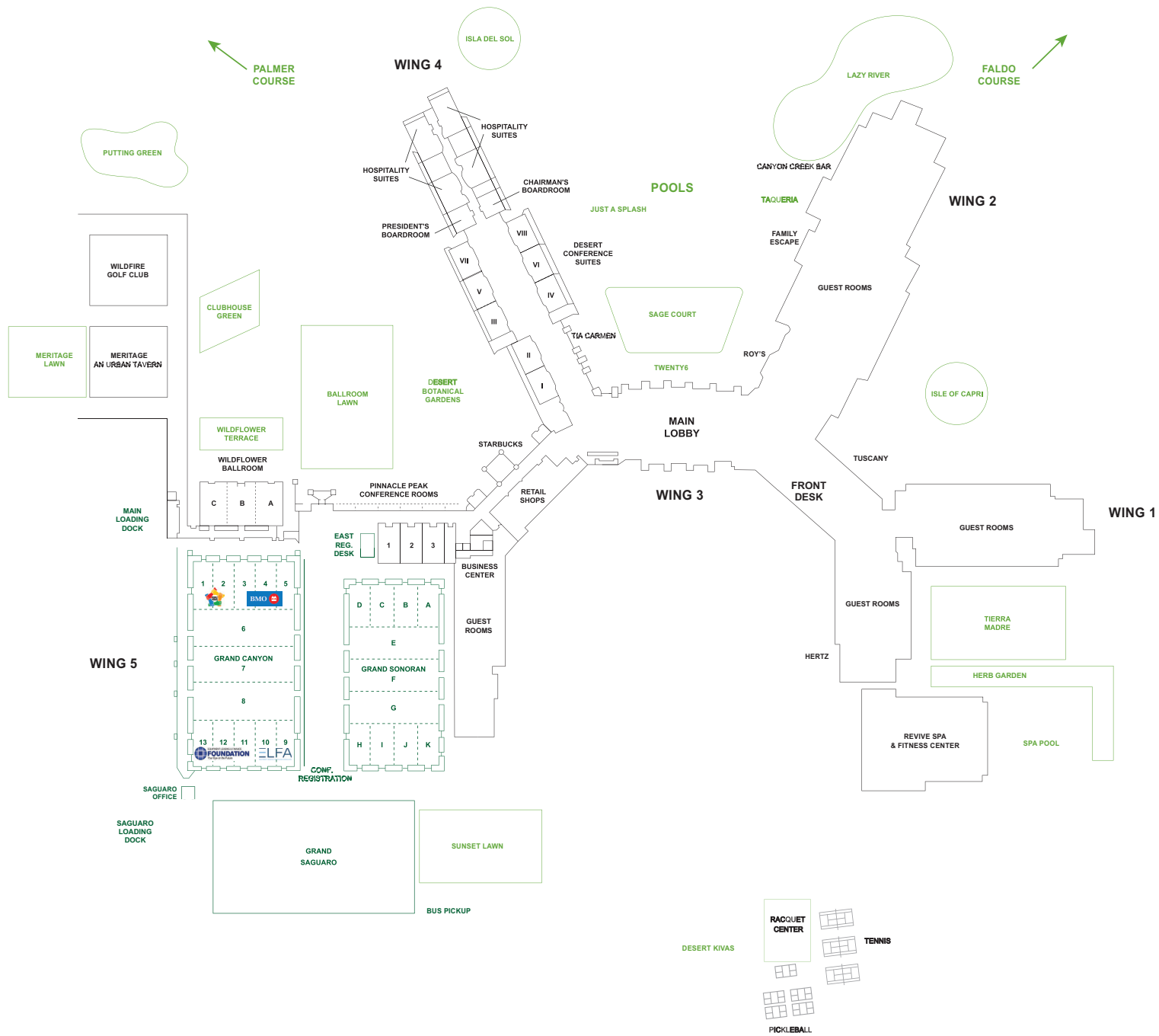
October 27-29, 2024

JW Marriott Downtown Austin  
Austin, TX



# Floorplans

## JW Marriott Phoenix Desert Ridge Hotel Floorplan

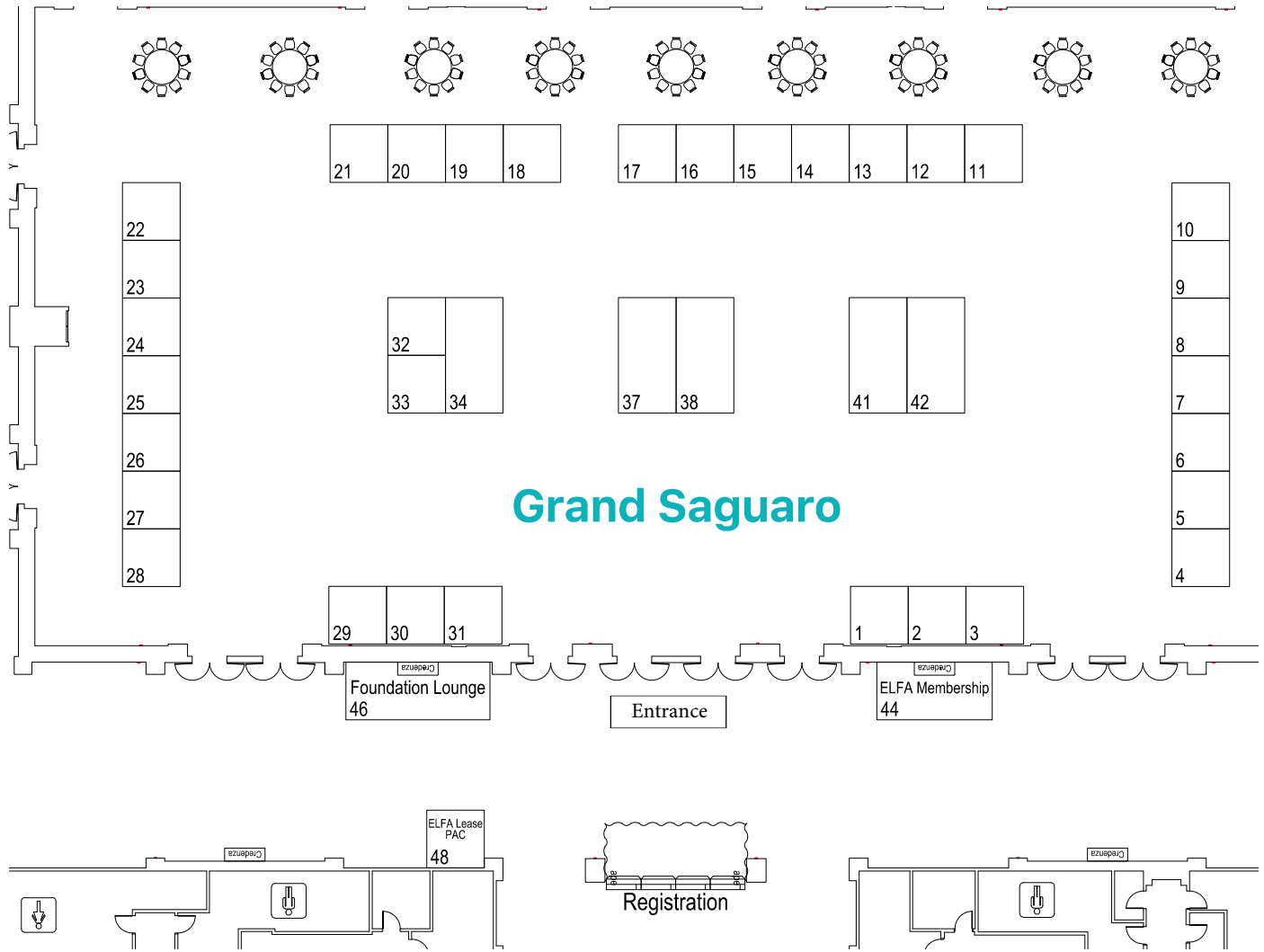




# JW Marriott Phoenix Desert Ridge Resort Floorplan



# Exhibit Hall & Exhibitors



EXHIBITOR	BOOTH #	EXHIBITOR	BOOTH #
Acquis.....	32	Jigyasa Analytics LLC.....	7
Alfa.....	37	Kin Analytics.....	13
Asset Compliant Solutions (ACS).....	4	Leasepath.....	26
Assurant.....	6	Linedata Lending and Leasing.....	22
BankFinancial, NA.....	5	Liventus, Inc.....	2
Certified Lease & Finance Professional Foundation (CLFP).....	19	LTi Technology Solutions.....	34
CSC.....	28	Monitor / monitordaily.com.....	8
Dominion Leasing Software LLC.....	23	NETSOL Technologies Americas, Inc.....	14
East Bay Talent LLC.....	15	Northteq.....	29
ECS Financial Services, Inc.....	18	Odessa.....	38
ELFA LeasePAC.....	48	Orion First Financial, LLC.....	1
Equifax.....	20	Quiktrak, Inc.....	25
Equipment Leasing & Finance Foundation.....	46	Randall-Reilly.....	11
Equipment Leasing and Finance Association.....	44	RVI Group.....	16
First Corporate Solutions.....	33	Sandhills Global.....	30
FIS.....	3	SCJ Commercial Financial Services.....	21
Garnet Capital Advisors, LLC.....	17	Solifi.....	41
GDS Link.....	27	Sopra Banking Software.....	42
Great American Insurance Group, Specialty Equipment.....	31	Taylor and Martin Inc.....	9
InstaCOVER.....	24	VFI Corporate Finance.....	12
Ivory Consulting Corporation.....	10		

# Celebrating 2023 Membership Milestones

ELFA is pleased to recognize the following companies celebrating milestone ELFA membership anniversaries in 2023. 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!



GATX Corporation



Farm Credit Leasing  
UniFi Equipment Finance



Hitachi Vantara LLC  
International Financial Services (IFS)  
JA Mitsui Leasing Capital Corporation  
RESIDCO



Canon Financial Services, Inc.  
IBM Financing  
Key Equipment Finance  
Leasing Associates of Barrington, Inc.



Corporate Leasing Associates, Inc.  
ePlus Group, inc.  
Financial Pacific Leasing, Inc.,  
an Umpqua Bank Company  
Hemar, Rousso & Heald, LLP  
Somerset Capital Group, Ltd.  
Summit Funding Group,  
A First Financial Bank Company



Balboa Capital, A Division of Ameris Bank  
Insight Investments, LLC  
Madison Capital LLC  
Maxus Capital Group, LLC  
Pacific Rim Capital, Inc.  
TBF Financial, LLC



Assurant  
Bankers Bank Leasing & Equipment Finance  
Capgemini America, Inc.  
Encore Leasing Group, LLC  
First Eagle Bank  
Kutak Rock LLP

# General Information

## Badges

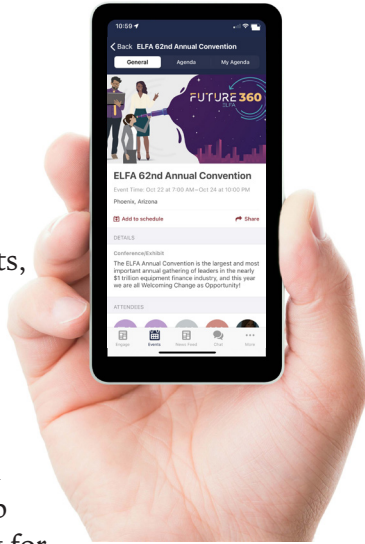
ELFA Convention Badges are required for admittance to all convention events, including receptions and meeting sessions. In the event a badge is misplaced or lost, a duplicate may be obtained from the ELFA Registration Desk.

## 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.



# ELFA

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.

## Check out the Latest Industry Resources at the ELFA Booth!

BOOTH 44, GRAND SAGUARO FOYER

## Are you Taking Advantage of all that ELFA Membership Has to Offer?

- Introducing **ELFA's New Training Toolkit** – an exclusive, members-only toolkit designed to empower your team with the knowledge and skills essential to excel in the equipment finance industry. Stop by the ELFA booth to learn more!



- Participate in the **ELFA Photo Scavenger Hunt!**
  - Grab a **Scavenger Hunt list** from the ELFA booth and post a photo of something from the list on the **Engage Wall** of the ELFA mobile app.
  - Tap the pencil sign in the top-right corner to post and get started.
  - Submissions posted from October 22-29 will be eligible to win a **\$50 Amazon Prime gift card** and **ELFA SWAG**.
  - Don't forget to use the hashtag **#ELFAConvention** in your post!
  - **Three winners will be chosen at random!** Contact Julie Benson, VP, Membership Marketing with questions.

- Grab a pair of ELFA's newly designed socks! Limited quantities available! **#ELFASockClub**



- Inquire about ELFA's **Knowledge Hub**, the source for business intelligence on the equipment finance industry.







EQUIPMENT LEASING & FINANCE  
**FOUNDATION**  
Your Eye on the Future

The Equipment Leasing & Finance Foundation propels the equipment finance sector and its people forward with its industry-specific knowledge, future-focused intelligence, and Campus to Career programs to inspire the next generation of equipment finance professionals. The Foundation helps leaders navigate the ever-changing landscape to make their best business and personal career decisions. The Foundation's budget is driven by tax-deductible gifts from generous individual and corporate donors. We are pleased to recognize their significant contributions throughout the Annual Convention, especially our Honor Wall in the main hall which is a new way we are celebrating donors this year.

### Visit the Foundation Booth

**BOOTH 46, GRAND SAGUARO FOYER**

Connect with Trustees, volunteers, and staff to learn about the latest industry research and expanded resources for our Campus to Career programs including scholarships, internships, and college recruiting tools. Exchange ideas about the future of the industry and gain understanding of the value of supporting Foundation programs through volunteerism and financial gifts.

### VIP Donor Lounge

**GRAND SAGUARO FOYER**

The VIP Donor Lounge is your retreat during the busy ELFA Convention. Major Donors at or above the Corporate Sustainer (\$5,000+) and Individual Patron (\$1500+) levels receive special recognition and access to the VIP Donor Lounge, where they can relax and recharge with a snack and a drink. Semi-private meeting space is available on a first-come first serve basis.

### Recordings of Sessions Available to All Convention Attendees



ELFA will be recording all concurrent breakout sessions and synchronizing them with the handout materials. This valuable resource is included in your registration fee. Shortly after the close of the Annual Convention, you will be sent an email message about how to access the sessions.



**BOOTH 48, GRAND SAGUARO FOYER**

Are you interested in advocating for the equipment finance industry before Congress? Stop by the LeasePAC booth to learn about ways to engage with ELFA's Federal Government Relations Team.

Visit 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.

The LeasePAC booth will also have some great promotional items available – and provide you an opportunity to take home a LeasePAC Yeti cooler!

**NEW TRAINING TOOLKIT**

WELCOME TO THE INDUSTRY!

**Free Member Benefits to Include:**

- Exploring ELFA
- The Equipment Finance Transaction Lifecycle course (\$199 value)
- Understanding the Master Lease Agreement course (\$350 value)
- Benefits of Equipment Finance
- Lease versus Loan
- Types of Finance
- 3 Lenses of Leasing (Legal, Tax, Accounting)
- Time Value of Money (TVM)
- Additional resources could include: equipment finance glossary, equipment finance trends, Foundation studies, ELF articles.

# Top 7 Ways to Use the Survey of Equipment Finance Activity

How can your business get the most out of the Survey of Equipment Finance Activity? Use these tips for leveraging both the online interactive dashboard and the full 300-page report:



**See how your company stacks up against the competition.** Compare your portfolio performance—yield spread, ROE, delinquencies, charge-offs and more—to what other equipment finance companies are experiencing.



**Validate strategic business moves.** Whether you are introducing a new product or looking to make the case for or against entering a particular product line, the SEFA data can help justify your next steps.



**Explore new verticals.** Get a sense of the size of various markets, number of competitors and growth rate.



**Prepare for residual realization.** Assess industry data, strategize and plan for ongoing asset appreciation.



**Compare operational expenses.** Discover how your costs—such as sales, credit, booking and other expenses—compare to others in the industry.



**Analyze headcount reports.** Gauge where to invest your human resources: sales, information systems, compliance, marketing and more.



**Validate assumptions and conclusions.** Review the data you need—such as productivity measures, residual experience, balance sheet data, financial ratios, profitability data and more—to get the real picture.

[www.elfaonline.org/SEFA](http://www.elfaonline.org/SEFA)

**ELFA**  
EQUIPMENT LEASING AND  
FINANCE ASSOCIATION

Knowledge  
Hub