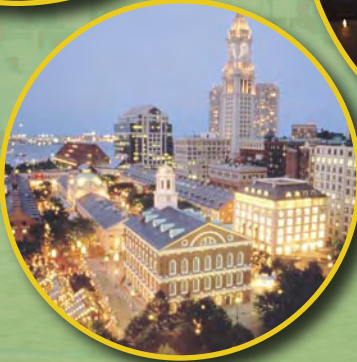




# 18<sup>TH</sup> ANNUAL FINANCE INDUSTRY CONFERENCE FOR FIXED-INCOME INVESTORS

MAY 12-14, 2008 | WESTIN COPLEY PLACE | BOSTON, MASSACHUSETTS



## REGISTER TODAY!

The **ONLY CONFERENCE** specifically designed for fixed-income investors and analysts covering the finance industry.

Interact with **SENIOR EXECUTIVES** from over 20 of the finance industry's leading companies.

### THE FOLLOWING FIRMS SPONSORED THIS EVENT!





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2008 AFSA Conference Chairman  
Senior Vice President  
CIT

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## A SPECIAL MESSAGE FROM THE 2008 CONFERENCE CHAIRMAN



It is my pleasure to invite you to the 18th Finance Industry Conference for Fixed Income Investors at the Westin Copley Place in Boston. We are pleased to continue our streamlined two day format! We will also continue to provide small group discussions with senior finance industry executives.

This conference includes a complete update on the strategies and operations of over 20 leading finance companies including four new presenting companies who are active issuers in the debt markets. You will be able to attend individual presentations by these companies, meet senior executives one-on-one and share your views with other professionals who also invest in and support the finance industry.

Timely information, relevant topics and in-depth commentary on strategies and operations are what our Investors Conference is all about. This year's conference will feature a keynote address by **Eric J. Felder**, Managing Director with Lehman Brothers. There will be an issuer panel and two rating agency panels offered on topical subjects.

I am excited about the scope and depth of this year's program and believe it will be an excellent investment of your time. I am looking forward to seeing you in May.

Sincerely,

Christopher J. Grimes  
2008 Conference Chairman and  
Senior Vice President  
CIT

*No other conference offers such high-caliber program content focused on the critical issues of market-funded lenders. Don't miss this opportunity to join your peers for a sharp, clear look at the:*

- *Industry's history of performance*
- *Environment in which the industry operates*
- *Industry's approach to new challenges*
- *Industry's participation in financial markets*
- *Accomplishments and strategies of presenting firms*
- *Trends shaping the future direction of the industry*

### **AN INTERACTIVE BUSINESS ENVIRONMENT FOR INVESTMENT & FINANCE EXECUTIVES COMPANY PRESENTATIONS**

Senior management of over 20 finance companies will provide in-depth commentary on strategies and operations. Attend 12 sessions in two days plus the Rating Agency sessions, Issuer Panel and keynote speaker.

### **NETWORKING**

One-on-one interaction between investors, fixed income analysts and senior management of finance companies, banks and rating agency executives.

### **GENERAL SESSIONS**

A comprehensive outlook on the finance industry, economy and markets provided by Eric J. Felder, Managing Director with Lehman Brothers, rating agency representatives, issuers and market forecasters.

### **FINANCE INDUSTRY RESOURCE CENTER**

Providing timely, up-to-date analytical information about the finance industry from rating agencies and finance companies. We also have new conference bank sponsors who will be present in the library. Bloomberg terminals will be available for market updates throughout the conference.

### **SPECIAL EVENTS**

The Welcoming Reception and Dinner Buffet Monday evening will be held at the hotel with valuable door prizes offered, AFSA will host a cocktail reception on Tuesday evening at the hotel prior to dinner. No functions planned Tuesday evening. We'll have a list of excellent Boston restaurants available.

### **HIGH RETURN ON INVESTMENT – SMALL GROUP DISCUSSIONS**

This working conference will give you exposure to an entire industry in only two days! Take away information you can profit from all year long.

### **WHO YOU'LL MEET**

This one conference brings professionals responsible for credit and investment decisions together with senior management of finance companies, banks and rating agencies.

- ▶ Chief Investment Officers
- ▶ Credit Analysts
- ▶ Investment Bankers
- ▶ Portfolio Managers
- ▶ Commercial Bankers
- ▶ Research Directors
- ▶ Pension Fund Managers
- ▶ Finance Company Executives

### **CFA PROFESSIONAL DEVELOPMENT CREDIT**

This program may qualify for CFA Institute Professional Development credit. If you are a CFA Institute member, please refer to the CFA Institute website to determine whether this program meets the criteria for PD credit, to calculate credit hours, and to verify documentation requirements. <http://www.cfainstitute.org/pdprogram>

If you are planning to submit this activity for PD credit, please note that you will need to document your attendance in the following ways: obtain a letter certifying your attendance at this conference, retain a copy of the program description, and record the relevant topic(s) from the Topics for Investment Professionals (TIPs) listed on the CFA Institute website.

### **WHAT IS AFSA?**

**THE AMERICAN FINANCIAL SERVICES ASSOCIATION (AFSA)** is an international trade association representing market-funded lenders and provides a forum on matters ranging from industry economics to public policy. The 365 member companies of AFSA include diversified financial services companies, consumer finance, credit card, auto finance/leasing institutions and mortgage lending institutions ([www.afsaonline.org](http://www.afsaonline.org)).

**THE AFSA FINANCE INDUSTRY INVESTORS CONFERENCE** is but one of many events and services provided to member companies and the financial community. AFSA also plays a strong role in consumer education through its Education Foundation and Jump\$tart programs, and in management career development programs through the Kenan-Flagler Business School at the University of North Carolina and the Business School at Marquette University ([www.afsaef.org](http://www.afsaef.org)).

# PRELIMINARY PROGRAM-AT-A-GLANCE

(CHECK WEB SITE FOR CONTINUOUS UPDATES)

## MONDAY, MAY 12, 2008

2:00 p.m. – 5:00 p.m.  
FINANCIAL RELATIONS COMMITTEE  
(By invitation only)

4:00 p.m. – 8:00 p.m.  
AFSA REGISTRATION

6:30 p.m. – 9:00 p.m.  
WELCOMING NETWORKING RECEPTION  
AND DINNER BUFFET – DOOR PRIZES

## TUESDAY, MAY 13, 2008

7:30 a.m. – 8:00 p.m.  
REGISTRATION CENTER

7:30 a.m. – 6:00 p.m.  
FINANCE INDUSTRY RESOURCE CENTER  
Gather timely and up-to-date analytical information about the finance industry from the rating agencies. Bloomberg terminals will be available to track the market.

8:00 a.m. – 8:45 a.m.  
OPENING GENERAL SESSION BREAKFAST  
**Welcome by 2008 Conference Chairman**  
**CHRISTOPHER J. GRIMES**  
*Senior Vice President, CIT*

9:00 a.m. – 9:35 a.m.  
RATING AGENCY PANEL I  
Moody's Investors Service: Liquidity  
DBRS: Credit Crisis and the U.S. Economy

9:45 a.m. – 4:00 p.m.  
PRESENTING COMPANIES will be assigned specific 35 minute time slots during the day. The web site will be updated with the final schedule assignments:  
[www.investinthefinanceindustry.com](http://www.investinthefinanceindustry.com)

12:45 p.m. – 1:50 p.m.  
GENERAL SESSION LUNCHEON WITH KEYNOTER  
**ERIC J. FELDER**  
*Managing Director, Lehman Brothers*

4:15 p.m. – 5:45 p.m.  
CONCURRENT SMALL GROUP DISCUSSIONS  
WITH PRESENTING COMPANIES

5:45 p.m. – 7:00 p.m.  
COCKTAIL RECEPTION

**DINNER ON YOUR OWN**

## WEDNESDAY, MAY 14, 2008

7:00 a.m. – 6:00 p.m.  
REGISTRATION AND FINANCE INDUSTRY  
RESOURCE CENTER

8:00 a.m. – 8:50 a.m.  
BUFFET BREAKFAST WITH PRESENTING COMPANIES

9:00 a.m. – 9:35 a.m.  
RATING AGENCY PANEL II  
Standard & Poor's: Viability of the Finance  
Company Model  
FitchRatings: U.S. Consumer Credit

9:45 a.m. – 4:00 p.m.  
PRESENTING COMPANIES will be assigned specific 35 minute time slots during the day. The web site will be updated with the final schedule assignments:  
[www.investinthefinanceindustry.com](http://www.investinthefinanceindustry.com)

12:30 p.m. – 1:50 p.m.  
BUFFET LUNCHEON WITH ISSUER PANEL

2:00 p.m. – 4:00 p.m.  
CONCURRENT SMALL GROUP DISCUSSIONS  
WITH PRESENTING COMPANIES

4:00 p.m.  
ADJOURN

**DRESS IS BUSINESS ATTIRE FOR ALL MEETING  
FUNCTIONS. MONDAY WELCOME RECEPTION  
IS BUSINESS CASUAL.**

# PRELIMINARY PROGRAM-AT-A-GLANCE

(CHECK WEB SITE FOR CONTINUOUS UPDATES)

## LEARN THE STRATEGIES AND ACCOMPLISHMENTS OF OVER 20 LEADING FINANCE COMPANIES



### KEYNOTE SPEAKER

**TUESDAY, MAY 13, 2008**

12:45 p.m. – 1:50 p.m.  
GENERAL SESSION LUNCHEON  
WITH KEYNOTER



**Eric J. Felder**  
Managing Director  
Lehman Brothers

Eric J. Felder is US Head of Global Credit Products and Global Head of the High Grade Credit Business at Lehman Brothers, including Corporate Bonds, Preferred Stock, Money Markets and Credit Default Swaps in the U.S., Europe and Asia.

### SPECIAL EVENTS

**MONDAY, MAY 12, 2008**

6:30 p.m. – 9:00 p.m.  
WELCOMING NETWORKING RECEPTION  
AND DINNER BUFFET

The conference opening night reception will be held at the Westin. Enjoy a "Taste of Boston" banquet. This is a great opportunity to network with your industry peers. You must be present to win valuable door prizes.

**TUESDAY, MAY 13, 2008**

5:45 p.m. – 7:00 p.m.  
COCKTAIL RECEPTION

Enjoy a cocktail before heading to dinner. There are plenty of great Boston restaurants nearby.

# HOW TO REGISTER



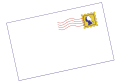
## ON-LINE REGISTRATION

Go to the conference home page at [www.investinthefinanceindustry.com](http://www.investinthefinanceindustry.com)



## FAX

completed form to Ms. Hope Austin at (202) 463-7315. Credit card information required for registration fees.



## BY MAIL

Mail enclosed registration form and payment to Ms. Hope Austin, AFSA, 919 18th Street, NW., Suite 300, Washington, DC 20006. Include check or card information (American Express, Discover, MasterCard or VISA). You may include more than one registration on the same check.

## QUESTIONS

Contact Ms. Hope Austin at (202) 463-7671

## HOTEL ACCOMMODATIONS - DEADLINE APRIL 23, 2008

Contact the hotel directly to reserve hotel accommodations **by April 23, 2008**. Discounted conference rates are \$234 single/double. A one-night deposit is required by check or credit card. All rates are subject to 12.45% tax. Individual room cancellations require notice 72 hours prior to arrival.



### WESTIN COPLEY PLACE

Ten Huntington Avenue

Boston, Massachusetts 02116-5798

Reservations: (800) 937-8461 / (617) 351-7788

Hotel: (617) 262-9600 / FAX: (617) 351-7775

## REGISTRATION CANCELLATIONS & REFUNDS

*All cancellations and refund requests must be made in writing and directed to:*

*Ms. Hope Austin, AFSA, 919 18th Street, NW, Suite 300, Washington, DC 20006-5517*

**UNTIL APRIL 23 - FULL REFUND**

**FROM APRIL 24 - MAY 2 - \$100 SERVICE FEE RETAINED**

**AFTER MAY 2 - NO REFUNDS (SUBSTITUTIONS WELCOME)**



**FOR MORE INFORMATION CALL AFSA AT (202) 296-5544 OR FAX: (202) 223-0321**

Presentation Companies:

Sponsors/Speakers/Program:

Hotel Meeting Rooms/Special Events:

Industry Library:

Registration:

Investor Relations:

Ale Siles

Thomas Morano

Michele Battaline

Sheilah Harrison

Hope Austin

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