

51st Annual Convention

October 21-23, 2012

JW Marriott Desert Springs Palm Desert, California



Discovering Opportunities



IS THIS A GOOD TIME TO BE IN THE LEASING AND FINANCE INDUSTRY? YES.

Despite uncertainties on the political, regulatory and international fronts, there is a lot to be optimistic about. Many equipment leasing and finance professionals are able to point to real opportunities in a variety of sectors...and their companies have the flexibility to adapt to evolving customer needs. They have become more efficient and more focused and are better positioned to discover... and uncover...opportunities for growth.

The equipment leasing and finance industry remains a vital force in the economy. ELFA member companies have adjusted to the new business climate. The key to *Discovering Opportunities* lies with the understanding that there are few if any shortcuts to success. What works best are initiatives that produce results over the long term.

Top Ten Trends in Equipment Leasing and Finance 2012

- 1. Gradual, But Steady Improvement
- 2. Replacement Is Main Driver
- 3. Used Equipment Prices Rebound
- 4. Lease Accounting Causing Uncertainty
- 5. Credit Approvals Remain High
- 6. Customer Relationship-Building is Important
- 7. Quest For Operational Efficiency Focuses On Technology
- 8. Bonus Depreciation Continues For One More Year
- 9. Euro-Zone Is A Wild Card
- 10. Growth Steady, But Slightly Below 2011 Rates

These and other important trends will be the highlight of sessions and discussions at the Annual Convention.

WHY ATTEND?

The ELFA Annual Convention is the primary forum that industry leaders turn to with assurance when it comes to addressing critical issues and trends. It is the largest, most important annual gathering of leasing and finance professionals.

LOCATION



The ELFA 51st Annual Convention is being held at the JW Marriott Desert Springs, located in Palm Desert, California, in the heart of the Coachella Valley, home to nearby Palm Springs and other popular resort communities – making it an easy drive from the greater Los Angeles area. Three majestic mountain ranges provide a dramatic backdrop to the spectacular property and their championship golf courses.

Situated on 450 acres of lushly landscaped grounds and lagoons, the JW Marriott Desert Springs is a sprawling oasis – offering a remarkable contrast to the stark beauty of the desert.

BECOME A SPONSOR!

The ELFA Annual Convention provides unmatched opportunities to get noticed, especially through a variety of sponsorship opportunities. To become a sponsor, contact Steve Wafalosky at 440-247-1060 or **stevew@larichadv.com**

Check out the Convention section at ELFA online for the latest detailed information at www.elfaonline.org/events/2012/AC/

SCHEDULE OF EVENTS

Sunday, October 21

8:00 a.m. **Golf Tournament and Luncheon** *JW Marriott Desert Springs Palms Course*

8:00 a.m. **Tennis Tournament and Luncheon** JW Marriott Desert Springs Tennis Courts

9:30 a.m. – 1:00 p.m. **Community Service Project – Habitat for Humanity** (pre-registration required)

10:00 a.m. – 8:00 p.m. **Convention Registration** (Attendees & Exhibitors)

2:00 – 5:00 p.m. Exhibitor Setup

2:00 – 4:00 p.m. **Community Service Project – Build-a-Bike** (pre-registration required)

5:00 – 6:00 p.m. New Members and First-Time Attendee Reception Service Provider Business Council Reception

6:00 – 8:30 p.m. Welcome Reception (in Exhibit Area)



Monday, October 22

7:00 a.m. – 4:00 p.m. Convention Registration

7:00 - 8:15 a.m. **Group Breakfast**

7:00 a.m. – 4:00 p.m. **Exhibits Open**

8:30 - 10: 30 a.m.

General Session Chairman's Address and Keynote Address Speakers:



CRIT DEMENT, Chairman, ELFA Chairman and Chief Executive Officer LEAF Commercial Capital Inc.

THE HONORABLE SHEILA C. BAIR 19th Chairman of the Federal Deposit Insurance Corporation

10:30 - 11:00 a.m. **Break**

11:00 a.m. – 12:30 p.m. Issue Breakout Sessions

11:00 a.m. – 3:00 p.m. Spouse/Companion Event: Celebrity Home Tour and Lunch

12:45 - 2:15 p.m.



Equipment Leasing & Finance Foundation Luncheon Speaker:



SCOTT DEMING Expert in Branding and Marketing

2:30 – 4:30 p.m. Issue Breakout Sessions

5:00 p.m. Individual Company Sponsored Receptions and Events

Tuesday, October 23

7:00 - 8:15 a.m. **Group Breakfast**

7:00 - 8:15 a.m. Women in Leasing Breakfast

7:00 a.m. – 4:00 p.m. **Exhibits Open**

8:30 -10:30 a.m.

General Session President's Report and Keynote Addresses Speakers:



WILLIAM G. SUTTON, CAE President and CEO, ELFA



RUSSELL G. GOLDEN Member, Financial Accounting Standards Board



CHARLIE COOK Editor and Publisher of The Cook Political Report Columnist for the National Journal

10:30 - 11:00 a.m. **Break**

11:00 a.m. – 12:30 p.m. Issue Breakout Sessions

11:00 a.m. – 2:30 p.m. Spouse/Companion Event: Fashion Show and Lunch at Tommy Bahama

12:45 - 2:30 p.m.
Business Council Luncheon Meetings
Small Ticket
Middle Market Independent
Financial Institutions
Captive and Vendor Finance

3:00 – 4:30 p.m. Issue Breakout Sessions

6:30 – 10:00 p.m. Closing Party Poolside

If you are planning to arrive early, you might want to participate in these activities:

Sunday, October 21

8:00 a.m.

Golf Tournament and Luncheon (Men and Women) JW Marriott Desert Springs Palms Course Additional fee; reserve your spot when registering for the convention.

8:00 a.m.

Tennis Tournament and Luncheon (Men and Women)

JW Marriott Desert Springs Tennis Courts

Additional fee; reserve your spot when registering for the convention.

8:30 a.m. - 1:00 p.m.

Community Service Project – Habitat for Humanity No additional fee; limited to 50 people; reserve your spot when registering for the convention. Transportation to the job site, continental breakfast and lunch provided.

2:00 – 4:00 p.m.

Community Service Project - Build-a-Bike

This project will be conducted on the grounds of the JW Marriott Desert Springs. No additional fee; reserve your spot when registering for the convention.

IMPORTANT DEADLINE DATES

- Wednesday, August 1, 2012: Deadline for early-bird discount on convention registration fee. Note: To take advantage of the discount, you must also reserve your accommodations at the JW Marriott Desert Springs
- Monday, September 17, 2012: Last day to receive the special ELFA convention rate for your accommodations at the JW Marriott Desert Springs.
- **Tuesday, October 9, 2012**: Last day for mail-in and online registrations. After this date registrations can be made on-site. *Please note: There are no refunds of registration fees after this date.*

FEATURED SPEAKERS



THE HONORABLE SHEILA C. BAIR

19th Chairman of the Federal Deposit Insurance Corporation

As FDIC Chairman from 2006-2011, the Hon. Sheila Bair presided over a tumultuous period in the nation's financial sector, working to bolster public confidence and system stability. In response to the financial crisis, she developed innovative and stabilizing programs that provided temporary liquidity guarantees to unfreeze credit markets and increased deposit insurance limits. Bair has been a leading domestic and international advocate for common-sense capital and leverage ratios.

Chairman Bair has an extensive background in banking and finance in a career that has taken her from Capitol Hill to academia to the highest levels of government. Before joining the FDIC, she was the Dean's Professor of Financial Regulatory Policy for the Isenberg School of Management at the University of Massachusetts-Amherst from 2002-2006.

Other career experience includes serving as Assistant Secretary for Financial Institutions at the U.S. Department of the Treasury (2001 to 2002), Senior Vice President for Government Relations of the New York Stock Exchange (1995 to 2000), a Commissioner and Acting Chairman of the Commodity Futures Trading Commission (1991 to 1995), and Research Director, Deputy Counsel and Counsel to Senate Majority Leader Robert Dole (1981 to 1988).



RUSSELL G. GOLDEN

Member, Financial Accounting Standards Board

Russell G. Golden was appointed to the Financial Accounting Standards Board (FASB) in 2010, and reappointed to a second term effective July 1, 2012. He brings to this role deep experience in technical accounting issues obtained during his six years in various staff positions with the FASB. His service as a Board member extends to June 30, 2017. From 2008 to September 2010, Golden was Technical Director of the FASB, overseeing FASB staff work on standards-level projects, including both major projects and technical application and implementation activities. He also chaired the FASB's Emerging Issues Task Force.

Prior to joining the FASB as a Senior Technical Advisor in 2004, Mr. Golden was a partner at Deloitte & Touche LLP in the National Office Accounting Services department. In this role, he was responsible for providing timely and accurate accounting consultations to domestic and international partners and clients.



CHARLIE COOK

Editor and Publisher of *The Cook Political Report* Columnist for the *National Journal*

When Charlie Cook makes a pronouncement based on his analysis of the political scene in America, people who want to be "in the know" sit up and listen. For more than two decades he has been Washington's most trusted –and most accurate – voice on all things political, whether it's the outcome of a Congressional, gubernatorial, or presidential election.

As the editor and publisher of the *Cook Political Report* and a political analyst for the National Journal Group and NBC News, his prodigious writing is a direct line to the heart of politics. He writes weekly for *National Journal* magazine and *National Journal Daily*, and he also pens a regular column for the *Washington Quarterly*. Once deemed "the Picasso of election analysis" by *The Wall Street Journal*, Cook produces the sharpest political handicapping in the business, serving as the one-man, go-to-source for Americans who want to be truly informed.



SCOTT DEMING

Expert in Branding and Marketing

Scott Deming is on a mission – to bring emotion, sincerity, caring and humanity back into customer service; to impact as many people and as many organizations as possible with a simple message and a tried and true process; to teach executives, management and staff that everyone is in this together; and to show proof positive that relationships rule and building a brand through emotional experiences, not just great advertising is the key to sustainable personal and professional success.

Scott Deming has managed every type of customer and employee personality, attitude and relationship. He has worked with small businesses and multi-national, mega corporations – everything from helping single mom & pop stores create a powerful brand and grow their business – to developing a marketing and sales strategy for manufacturers and thousands of their resellers – to helping companies through a roll up and conversion process and taking them to Wall Street. In short, Scott Deming has lived and worked in just about every possible corporate environment.

EXHIBITION

Visit exhibitors to check out the latest available technology and services.

A select group of leasing and finance industry service providers is exhibiting at the Annual Convention, giving you a look at services available to help increase the operational efficiency of your company.



For more information on becoming an exhibitor, please contact Steve Wafalosky at stevew@larichadv.com or 440-247-1060.

CORPORATE ENTERTAINMENT FUNCTIONS



Companies wishing to hold private parties may do so on Monday, October 22, any time after 5:00 p.m.

Please send requests for function space at the JW Marriott Desert Springs to Lesley Sterling, VP, Business and Professional Development, at sterling@elfaonline.org or 202-238-3435. Please specify the type of function, timing and number of people expected.

We request that companies planning events outside the JW Marriott Desert Springs provide ELFA with information about the function in the event of emergencies or inquiries. If assistance is needed with planning an event outside the hotel, Lesley Sterling can provide recommendations of facilities and activities available for parties.

COMMUNITY SERVICE PROJECTS

Habitat for Humanity of Coachella Valley



Sunday, October 21 • 8:30 a.m. – 1:00 p.m.

At Habitat for Humanity of the Coachella Valley, HOPE

is not a dream but a way of making dreams become reality. At this very moment, Habitat volunteers, supporters and partner families are building, renovating and repairing houses. Their work strengthens families, cultivates better communities, healthier children and more successful students.

Since the inception of the affiliate in Coachella Valley, Habitat for Humanity has built over 27 houses for local area needy families in: Palm Desert, Cathedral City, Coachella and Desert Hot Springs. They are working on expanding to build in Indio, La Quinta and Palm Springs.

Attendees will work on some aspect of home improvement or construction including: painting, caulking, landscaping, minor repairs and exterior clean-up. All work will be supervised by experienced volunteers.

This project can only accommodate 50 people, so if you would like to participate, please reserve your spot when registering for the convention.





Build-A-Bike Sunday, October 21 • 2:00 – 4:30 pm

This project will be conducted on the grounds of the JW Marriott Desert Springs Resort. For most of the children involved, ages 8 - 12, this will be their first bicycle! ELFA volunteers will work in groups to build and customize several bicycles.

Each child receives:

- •A brand new bicycle built by each group
- •A brand new bike helmet

Each bicycle is inspected before a child takes it home.

If you would like to be one of the sponsors for this year's community service projects, please contact Steve Wafalosky at stevew@larichadv.com or 440-247-1060.



TOURNAMENTS

CONVENTION GOLF TOURNAMENT

Sunday, October 21 • 8:00 a.m. start time



The ELFA golf tournament takes place on the Palms Course at the JW Marriott Desert Springs Resort. This championship course is set against the towering backdrop of the Santa Rosa Mountains. The course was designed by acclaimed architect Ted Robinson, "King of Waterscapes."

You can take a high tech drive in one of their new golf carts with state-of-the-art navigational and computing systems. Right from your cart, you can use your onboard computer to view graphic layouts of each hole, compute exact yardage to the pin, monitor pace-of-play, and solicit tips from the course's pro on playing a particular hole. The result is faster playtime, lower scores, and a more enjoyable game.

Prizes will be distributed to the winning teams. Players have the option of forming their own foursomes or being placed into foursomes. The cost of the tournament is \$250, which includes continental breakfast, greens fees, cart and lunch. If you are interested in playing in the tournament, please check the appropriate box on the registration form and include the \$250 with your registration fees. To put together or join a foursome, visit the online registration page at http://www.elfaonline.org/events/2012/golfpairings.cfm

CONVENTION TENNIS TOURNAMENT

Sunday, October 21 • 8:00 a.m. start time

The ELFA Annual Tennis Tournament will be held at the JW Marriott Desert Springs Tennis Courts. The \$95 fee includes a 30-minute warm-up clinic, refreshments, a can of balls for each player, and lunch. If you are interested in playing in the tournament, please check the appropriate box on the registration form and include the \$95 with your registration fees.



NOTE: There will be no refund of golf or tennis fees after Monday, October 1.

SPOUSE/COMPANION PROGRAM

Palm Desert, California is a wonderful destination and ELFA has planned some terrific activities for spouses. We encourage you to bring your spouse this year.

A spouse or companion attending any portion of the convention or social function must be registered and pay the appropriate spouse/companion fee. If he or she is employed in leasing, the full member attendee registration fee is due.

For your enjoyment during the ELFA Annual Convention, we are offering different packages for spouse/companion attendees. Chose the package that fits into your plans.

Package #1

Full Convention Registration

This package includes all convention activities. Spouses or companions who register for the full convention package are entitled to attend all sessions and social activities, including the Sunday Opening Reception, the Tuesday Night Closing Party, special spouse programs on Monday and Tuesday, and breakfast each morning.

Package #2

Evening Events Only

This package includes the Sunday Opening Reception and the Tuesday Night Closing Party. Spouses or companions registering for this package may also attend any business sessions they like.

Package #3

Special Spouse/Companion Activities

This package includes the special events planned specifically for spouses and companions, separate from convention sessions on Monday and Tuesday. Descriptions of each of these special events follow.



SPOUSE/COMPANION PROGRAM

Celebrity Home Tour and Lunch

Monday, October 22 11:00 a.m. – 3:00 p.m.

Acclaimed as the "playground of the stars" since the early days of Hollywood, Palm Springs boasts the luxurious homes of such old time favorites as Bob Hope, Marilyn Monroe, Sonny Bono, Frank Sinatra, Cary Grant and Liberace. Today Palm Springs remains a haven for Hollywood celebrities.

The day begins with a driving tour past the celebrity homes of the valley, including Frank Sinatra's famed Twin Palms property. The highlight of the expedition is a private tour of Elvis and Priscilla Presley's Honeymoon Hideaway. This estate has been lovingly restored to its original 1960's splendor. It does not contain a



single square room, and is built in five octagonal areas, all covered with one elliptical roof.

Following the tour of Elvis Presley's estate, guests will enjoy a relaxing lunch at Pacifica, a plantation style tropical café located in El Paseo.

Fashion Show and Lunch at Tommy Bahama

Tuesday, October 23 11:00 a.m. – 3:00 p.m.

This fashion-forward day begins as guests are taken to El Paseo, which is the desert resort's world class shopping avenue. The street is a beautiful tree-lined promenade with contemporary outdoor sculpture exhibits. Luncheon will be served at the Tommy Bahama café and emporium. During lunch guests will be treated to a fashion show of the latest Tommy Bahama fashions and will be provided with a goody bag from the collection.

You can't leave without exploring what the fabulous shops on El Paseo have to offer! Time is set aside to wander into over 300 shops where the finest in domestic and imported goods are available.

On the registration form, select the package or packages that best fit your Palm Desert plans, and include the appropriate fees with your convention registration.



GENERAL INFORMATION AND REGISTRATION

Several important deadline dates are listed here. Please review carefully.

Register by Wednesday, August 1, 2012, to receive the discounted registration fee!

To take advantage of this discounted fee, you must also reserve your accommodations at the JW Marriott Desert Springs.

Convention Registration

Registering online at the ELFA website is the FASTEST and EASIEST way to register for the convention. Go to: www.elfaonline.org/events/2012/AC/

Overnight Mail Address:

ELFA Attn: Accounts Receivable 1825 K Street, NW Suite 900 Washington, DC 20006

All participants must be registered in advance. Registration is mandatory to attend convention and spouse functions. Registration is for the entire convention. No partial registration is available. Only individuals registered and wearing a badge may attend convention events. The full registration fee is payable in advance in U.S. funds. No registrations will be considered complete until payment is received.

The deadline for mail-in and on-line registration is Tuesday, October 9, 2012. Registrations will still be honored, but your name will not be included in the printed Attendee Roster. Registrations and substitutions can also be made on-site. *Please note: there are no refunds of registration fees after this date.*

The fee includes all convention business sessions, social activities, breakfasts and luncheons.

Spouse/Companion Registration Fees

A spouse/companion attending any portion of the convention or social functions must be registered and pay the appropriate spouse/companion fee (package 1, 2 or 3). If he/she is employed in leasing, the full attendee registration fee is due.

First-Time Attendee

This fee is for any *individual* who has NEVER attended an ELFA Annual Convention in the past but currently works for an ELFA member company. This applies even if your current company has sent others to the Annual Convention previously.

Non-Member Restrictions

A non-member company may register employees for the Annual Convention only once. A company that was a member in 2011 that did not renew its membership in 2012 may not register its employees for the Annual Convention for a period of one year. Please note that ELFA welcomes non-members to join the ELFA and attend the Annual Convention. For further information about membership, please contact Kesha Robinson at krobinson@elfaonline.org.

Photographs Taken at the Convention

By registering for this conference you authorize ELFA the right to use any photographs taken of you during the course of the ELFA Annual Convention. Photographs may be used in promotional materials or stories that appear in professional publications.





Hotel Accommodations

ELFA does not arrange for hotel accommodations, but provides reservation information for registrants. **Please register as an attendee to the convention before making your hotel reservations.** Anyone making a hotel reservation at the JW Marriott Desert Springs who does not register for the ELFA Annual Convention will be excluded from the ELFA block. Those reservations will be based solely on availability and will be at the regular guest room rate.

A block of rooms is being held for attendees of the 2012 ELFA Annual Convention at the JW Marriott Desert Springs, 74855 Country Club Drive, Palm Desert, CA 92260. Please make your hotel reservations by Monday, September 17, 2012 in order to obtain accommodations at the special ELFA Annual Convention rate of \$299 single/double. Accommodation requests received after the cutoff date are subject to availability and may be at a higher rate.

Those planning to arrive early to participate in the ELFA sports tournaments or community service projects on Sunday, October 21st are urged to make hotel reservations early.

Online Reservations!

Log on to: https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=8262520

You will be sent directly to the ELFA Annual Convention Registration page.

Enter: Arrival and Departure Dates Enter: Number of rooms needed and number of guests Click on: Search

Once the reservation is complete, you will receive a confirmation number via e-mail (as long as your e-mail address has been entered).

Phone-In Reservations

You may also call the hotel directly at **877-622-3140** to make your reservations. Let the reservations clerk know you will be attending the Equipment Leasing and Finance Association Annual Convention in order to get the special convention rates.

Suite Reservations

A number of suites have been reserved for private entertaining. Companies wishing to hold private parties should plan to schedule these on **Monday, October 22nd any time after 5:00 pm**. Please contact Lesley Sterling, VP, Business and Professional Development at Isterling@elfaonline.org or 202-238-3435 to reserve a suite. Please specify the type of function, timing and number of people expected.



Getting There

The JW Marriott Desert Springs Resort & Spa is located in Palm Desert, California, in the heart of the Coachella Valley, home to nearby Palm Springs and other popular resort communities – making it an easy drive from the greater Los Angeles area. Three majestic mountain ranges provide a dramatic backdrop to the spectacular property and their championship golf courses.

The Resort is accessible from Palm Springs, Ontario International and LAX airports.

For further information about the JW Marriott Desert Springs and all it has to offer, please visit their website at www.desertspringsresort.com/

What To Pack

Business casual dress for education sessions is encouraged. The temperature range in Palm Desert during October is a high in the low 90's (daytime) to a low in the low 60's (nighttime). Suggested dress for social events is as follows:

Sunday Evening Welcoming Reception—Casual and comfortable attire, such as slacks and polo shirt. Monday/Tuesday Optional Spouse Programs— Casual attire, comfortable shoes

Tuesday Night Party-Casual attire

Deadline Dates, Cancellations & Substitutions

Deadline Dates at a Glance

- Wednesday, August 1, 2012: deadline to receive the special early-bird registration fee
- Monday, September 17, 2012: cutoff date to make hotel reservations at the JW Marriott Desert Springs
- **Tuesday, October 9, 2012:** last day for mail-in and online registrations. After this date registrations can be made on-site. There are no refunds of registration fees after this date.

Cancellation Policy

Cancellations to the Annual Convention must be made in writing. This letter may be:

a. mailed to Janet Fianko at ELFA Headquarters: 1825 K Street, NW, Suite 900, Washington, DC 20006-1203

b. faxed to (202) 478-0980, Attn: Janet Fianko, or

c. emailed to Janet Fianko at jfianko@elfaonline.org

- **Refund minus \$100:** Should you need to cancel, refunds will be processed less a \$100 processing fee.
- No refund: No refunds of registration fees will be given for cancellations received after **Tuesday**, October 9, 2012. ELFA regrets that refunds will not be given for no-shows.

Substitutions

Substitutions for the entire program may be made at any time including on-site registration.



Discovering Opportunities





51st Annual Convention

October 21-23, 2012

Convention Registration Form

Registering online at the ELFA website is the FASTEST and EASIEST way to register for the convention. Log onto: www.elfaonline.org/events/2012/AC/

Return this form with convention registration fees to:

Equipment Leasing and Finance Association Attn: Accounts Receivable 1825 K Street, NW • Suite 900 Washington, DC or fax to 202-478-0980

Make check payable to ELFA. A confirmation of your registration will be send to you.

Please type or print all information clearly. Please copy this form for additional registrations.

Name			
Title			
Nickname for badge			
e-mail address			
Company			
Address			
City		State	_Zip
Phone	_Fax_		
Spouse /Companion (if attending)			
Name			

Fees:

	Before Aug. 1	After Aug. 1
Member Company Representatives	-	-
First person per company	\$1750	\$1825
Each additional company rep	\$1495	\$1570
First time attendee*	\$1070	\$1145
*this fee applies only to individuals who have not		

*this fee applies only to individuals who have not previously attended the Annual Convention and who work for an ELFA Member company

Non-members (each attendee)* \$3525 \$3600

*Non-member company representatives may attend the ELFA Annual Convention one time. If your company has attended as a non-member previously, your company must join the ELFA before registering representatives to the Convention this year.

Spouse/Companion

Package #1 (All Inclusive)	\$625
Package #2 (Evening Events only)	\$425
Package #3 (Daytime Activities)	\$350
Monday event (Celebrity Home Tour and Lunch)	\$175
Tuesday event (Fashion Show and Lunch at Tommy Bahama)	\$175
Golf (includes continental breakfast and luncheon)	\$250
Tennis (includes continental breakfast and luncheon)	\$95
Amount Enclosed (U.S. Currency) \$	

Nickname for Badge

Community Service Projects

- Yes! I would like to participate in the Habitat for Humanity Community Service Project on Sunday, October 21 from 8:30 am – 1:00 pm. (There is no additional fee to participate in this event)
- Yes! My spouse/companion will also participate in Habitat for Humanity (spouse/companion must be registered to attend the convention)
- Yes! I would like to participate in the Build-a-Bike Community Service Project on Sunday, October 21 from 2:00 – 4:00 pm (There is no additional fee to participate in this event)
- Yes! My spouse/companion will also participate in Build-a-Bike (spouse/companion must be registered to attend the convention)

Golf

- Yes! I will be participating in the ELFA Golf Tournament on Sunday, October 21 beginning at 8:00 am (shotgun start) on the Palms Course. I am enclosing \$250 with my registration fee for this purpose. No refunds for golf cancellations will be accepted after Monday, October 1, 2012. To put together a foursome, visit the online registration page at http://www.elfaonline.org/events/2012/golfpairings.cfm
- Yes my spouse/companion will be playing golf and I have enclosed the additional \$250. (Your spouse/companion must be registered to attend the convention in order to participate in the tournament)

Tennis

- Yes! I will be participating in the ELFA Tennis Tournament on Sunday, October 21, beginning at 8:00 am.
 I am enclosing \$95 with my registration fee for this purpose. No refunds for tennis cancellations will be accepted after Monday, October 1, 2012.
- Yes! My spouse/companion will be playing tennis and I have enclosed the additional \$95. (Your spouse/companion must be registered to attend the convention in order to participate in the tournament)

Business Council Luncheons October 23, 2012

Please check the business council luncheon you plan to attend. No additional fee is required.

- Small Ticket Luncheon
- Captive and Vendor Finance Luncheon
- □ Middle Market Independent Luncheon
- □ Financial Institutions Luncheon

Special Receptions

Please check the reception you plan to attend. No additional fee is required.

- □ New Member Reception, Sunday, October 21, 2012, 5:00 6:00 pm
- □ Service Provider Business Council Reception, Sunday, October 21, 2012 5:00 – 6:00 pm (open to service provider companies only)

Women in Leasing Breakfast

Yes, I plan to attend the Women in Leasing Breakfast scheduled Tuesday, October 23 from 7:00 – 8:15 am. No additional fee is required.

If paying by credit card:

□ Amex □ Visa □ Mastercard □ Discover □ Diners Club

Exp. Date

Signature _

Mail in and Online Registration Deadline is Tuesday, October 9, 2012

(There are no refunds of registration fees after this date)

All registration fees are payable in advance

Other Important Deadline Dates

Wednesday, August 1, 2012

Deadline to receive the special early bird registration fee

Monday, September 17, 2012

Cut-off date to make hotel reservations at the JW Marriott at the ELFA group rate