

## Association for Financial Technology

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## AFT Annual Meeting Scales New Heights; Continues to Inspire Cooperation Among Peers

*"If you want to be incrementally better: Be competitive. If you want to be exponentially better: Be cooperative." —Unknown source.*

If that is the case, then the record-setting 149 registrants attending The Association for Financial Technology's 40th Annual Meeting left significantly better than when they arrived. The conference held in Pike's Peak's shadow at The Broadmoor in Colorado Springs, some 6,035 feet above sea level, once again succeeded where most meetings of this caliber continually fall short. It provides an atmosphere of cooperation, education, and inspiration among peers and rivals for the betterment of the industry.

With 71 organizations represented at the Annual Meeting it seems that word is getting out about the semi-annual gatherings that were once considered the best-kept secret in the industry. "AFT is really on a roll right now, membership is up, we are at an all-time high for attendance," said David Foss, president at ProfitStars and AFT's outgoing president.

At the core of growing membership and the incredible supportive environment is an amazing lineup that started with a keynote from a world-renowned cultural anthropologist. The



Outgoing AFT President Dave Foss capped an unprecedented year of growth, two successful conferences and a variety of expanded member services as he passed the gavel at The Broadmoor in Colorado Springs.

agenda also featured enriching presentations focused on financial markets and the economy, innovations in payments, engaging customers in retail banking, and future innovations; and a panel that dissected the anatomy of mergers and acquisitions. The interactive sessions – one of AFT's essential elements – included a CEO exchange with senior executives from some of the key financial technology organizations.

"In order to get through the next 10-15 years (in the industry), we are going to need the collection of thought leadership in this room," expressed Kevin Tweddle, incoming AFT President and Chief Operating Officer at Fiserv Bank Intelligence Solutions.

### GOLF OUTING

32 golfers participated in the Annual Meeting golf outing played over the Broadmoor's majestic West Course.

**Members of the winning team pictured left to right are:**

*Bill Gibson, S1 Corp.; Richard Crone, Crone Consulting; Alan Grote, Burroughs Payment Systems; Rob Daley, IBS.*

**Closest to the Pin Winners:** Nichol McMullen, Kathy Hedrich, Don Shafer, Tommy Glassmire



## Letter from the AFT President

Dear Fellow Associates:

I address you today to announce that your Association has never been stronger. AFT continues to thrive despite the many challenges our industry is facing both today and in the future. We have now grown to 82 member companies and we continue to receive regular inquiries from prospective new members. In fact, we've grown our membership over 23 percent in just the last three years alone! There is no other organization that is quite like ours. Where else can you interact directly with leaders of your industry, learn about the key issues and innovations affecting our future as well as take a few ideas back to our businesses to help make our respective companies better?

We are a meeting-driven organization, so it is critical that we provide relevant and meaningful content at our meetings to help us all serve our industry better. Our recent 2011 Annual Meeting at the Broadmoor was a great success but we look forward to delighting you further by taking your survey feedback to heart and creating an even better experience for you next Spring. We have already begun the planning process for our Spring meeting in Scottsdale. Each year the challenge to raise the bar on quality, content, and strategic direction is presented to our volunteer board and each year we strive to meet that challenge. Kelli Schultz, President & CEO of Digital Compliance LLC, will be the Chairman for our 2012 meetings and will do an outstanding job in taking your experience to an even higher level.

I am happy to announce that we elected three new board members during our annual business meeting in Colorado Springs. We had an outstanding list of candidates for Board positions this year and I hope those who weren't elected will run again in the future because I know they have a great deal to offer our organization. The newly-elected board members are Julie Esser from CUNA Strategic Services, Lynne Roche from FIS and Shawn Ward from Geezo. As we welcomed our new board members, we also have a couple of board members whose terms have expired. I would like to thank Terry McMullen and my colleague Mark Heys for their leadership and dedicated service to our Association. The success and growth of AFT over the past three years are a direct reflection of their leadership and hard work in serving you as Board members. I also want to thank our Past President, Bob Ezell, who has served as our Scholarship Committee Chairman this year. He has provided



Newly elected AFT President Kevin Tweddle touched on the remarkable growth and success of the Association in 2011 and provided his plan for continuity and expansion in 2012.

many years of service to AFT as a board member, President, and Past President. I also thank Dave Foss for his outstanding leadership this past year. Dave truly bleeds AFT blue and we thrived under his leadership. He will, of course, continue to participate at the board level as our Immediate Past President and I look forward to his counsel in the coming year. I would also like to thank our long-time Executive Director, Jim Bannister, and his team at the AFT Executive Office, for their guidance and assistance in putting together our outstanding programs.

We will continue to focus on increasing our membership and delivering quality content at our meetings. We continue to strive to create greater industry awareness of AFT, create more meaningful, periodic communications with our membership and give back to our industry through our increased scholarship offerings to member candidates. I would like also to restate the challenge I discussed in my remarks last meeting. That challenge is for each member to recommend at least one company to join AFT in the coming year. You are our best marketers because you can articulate the value of this Association better than anyone. If you have any questions or concerns prior to our upcoming meetings, please feel free to contact any AFT board member, the AFT Executive office, or me. Our contact information is available on our Web site at <http://www.aftweb.com>.

Thank you again for being a member of AFT and thank you for allowing me the opportunity to serve you and our great Association.

Sincerely,

**Kevin Tweddle**

**President, Association for Financial Technology**

## KEYNOTE

# Adventure of Change: Timeless Certainties for Uncertain Times



Keynoter Jeff Salz received rave reviews for his powerful presentation, combining information, entertainment, emotion and a surprise ending into an inspirational message which set the tone for the Annual Meeting.

*You never know what incredible presentation you will get at an AFT conference. At the Annual Meeting, attendees scaled the Cordillera of Peru and Patagonia Ice Cap, rode with gauchos on the Pampas, and sailed on Lake Titicaca, thanks to the provocative storytelling of cultural anthropologist Dr. Jeff Salz, in his keynote presentation, "The Adventure of Change: Timeless Certainties for Uncertain Times."*

In order to have a sense of adventure that can bring new meaning to the workplace and everyday lives, Salz urged his audience to obtain a new point of view to see whatever it is you are doing properly. "If you do it right, and do it from the heart, you can make your life meaningful and fantastically successful," stated Salz, who has appeared on the Discovery, Travel and History channels.

He warned however, if you think you are seeing the same thing you once saw, you are not seeing it correctly. Because everything is forever changing, the real adventure is not going anywhere and seeing things for the first time in a new light, that is "standing exactly as

you are, seeing things as they are changing."

You cannot do the same thing in the industry that you did in the past and have the same success you had then because the world is changing so rapidly. "We need to look at the work we do and how we do it in ways that are unusual and unique," Salz emphasized.

Through his many experiences with traditional peoples around the globe, Jeff uncovered a powerful, "survival" platform that provides an extraordinary foundation for success. During this presentation, Jeff revealed his Six Steps to the Top - the lessons learned in many years of discovery and expedition leadership.

- **Leap Before You Look** — Commit to a sense of adventure, take action, and develop instinctive abilities
- **Aim Higher Than Everest** — Achieve the unexpected by setting only extraordinary goals
- **Give It All You Have Got** — Harness the power of synergy, participation, and contribution
- **Work Some Magic** — Blaze new trails, use innovation, and imagination to access the world of possibilities
- **Keep On Your Bearing** — Explore the "inner adventure" of the human connection and discover the power of service
- **Enjoy The View** — "Gain the mountaintop perspective and learn how to bring it back into daily life"

"Life needs to be about giving and trusting. Give all you have got and begin to live in a generous universe. How much we give determines what we get," suggested Salz. He added, "If you take any activity, any art, and any skill and push it as far as it will go...you push it into the realm of magic. In times with the amount of change we have right now we have no choice but to become magicians in our own world."

## CEO KEYNOTE

### Steven A. Powless, Computer Services, Inc.

*At the Association for Financial Technology's Annual Meeting, Steven A. Powless, President and CEO of Computer Services, Inc., generously offered insight into how his company created a new management development approach from an enterprise risk management (ERM) program.*

ERM caught CSI flatfooted admitted Powless because "We were not doing some of the things we should be doing." ERM gave them a new perspective and a wake-up call. "We started to look at things from a macro standpoint," he said. That gave them an opportunity to study their succession plan where they dis-



CEO Keynote Steve Powless, President & CEO of Computer Services, Inc., was rewarded with excellent marks for his presentation. One attendee commented, "You would never see a presentation like this outside of AFT". "Done in the true spirit of AFT sharing", said another.

covered, to their disappointment, there was not a lot going on from an education and leadership development perspective.

That is where CSI changed its course and set out to develop a method to create a base to produce better leaders. They created a development group as part of a leadership program. CSI selected thirty-three individuals for the group. The group averaged 35 years of age and had an average tenure of 7-10 years. They received no guarantees, just the opportunity to grow in knowledge and experience. The group sees a monthly video, has regular assignments and quarterly on site-meetings, and the opportunity to network. "This is where we are going to test them and stress them," explained the Powless. There are also leadership courses including Fundamentals to Leadership

and Communication's Impact on Leadership.

"One area absolutely stands out from the rest [in the leadership development program]," said Powless, "It is a mentoring program...everyone in the program has a mentor within the company. The best thing we have ever done. We have created a foundation that they can grow on. Every one of 33 people has been assigned an executive officer as a mentor."

CSI also started an officer-leadership session course for all senior management because education is an ongoing process particularly in an ever-changing business world. "We have to expect our continuing leaders to continue to refresh and sharpen us all," said Powless.

It is not cheap; the annual commitment is from \$350,000 to \$500,000 for the program. However, "it provides invaluable insight," believes Powless. "It really forced us to have very focused thinking about our organization." What started out as a leadership development provided the impetus to develop a new strategic growth initiative and gave the company very valuable outlook at the top of the organization.

There is still work to be done, "We do not have all the answers in leadership development, but we do have a plan...I think we know the direction we are heading in," admitted Powless. There are also the intangibles, he added, "...the most amazing thing of all this is ... today there is a buzz in the halls at CSI that we have not heard in years...it is pretty neat to see it. Because everybody feels there are things going on that they can benefit and participate in."

## **Financial Markets & the Economy - Update, Outlook and Challenges**

John Augustine, CFA, Chief Investment Strategist for Fifth Third Bank presented his global, U.S., and market views of the Financial Markets & the Economy to the AFT Annual Meeting attendees.

Augustine listed three things that "are bugging financial markets":

- **Is the U.S. economy going to go into a double dip recession?** ("its 50-50 right now"). The U.S. still matters, he pointed out. "No other country can come close to the scale of the U.S. economy. We don't remind the rest of the world about that enough"

- **Emerging markets.** Can China keep the growth going if we slow down?
- **What's going to happen in Europe?** They are trying to corral the bond market in order to bring interest rate differentials under control

Augustine gave his views of "USA Inc." — a term coined by writer Mary Meeker in *Business Week* — that says that if the U.S. were a corporation, it would be sick — but fixable. Augustine says the components of every economy include consumer spending, net exports, investment spending and government spending. The U.S. GDP is at a record high but with 7 million less employees. All the components are flat lining

right now.

Why is the economy growing so frustratingly slow? Even though, exports are at a record high we still have challenges. "We built so much stuff, so many structures, over the last 10 or 15 years, new construction is still declining," he said. "In our view, this economic recovery has been so frustrating because this time we built too much stuff so the recovery is not being led by cranes putting up buildings like in the past." The economy needs to be driven by filling up all the stuff we have built.

Other challenges: the U.S. consumers spending is still down, there are piles of cash on the sidelines ("Apple is sitting on \$78 billion dollars in cash"), the Federal government finances is out of balance, the housing market remains an economic liability, and the U.S. dollar is trying to stabilize.

Augustine believes that "The next biggest consumer



John Augustine, CFA, Chief Investment Strategist for Fifth Third Bank, received high praise for his presentation. One attendee said, "One of the best economic presentations I have seen anywhere". Another commented, "John did a fantastic job of bringing a very complicated topic to an understandable level".

boom will come with the GenYers" sometime around 2017. It does not mean in the interim that the economy stops, "Just don't expect a lot of growth in the next six years. "

## Tomorrowland: The Digital Future



Mike Walsh made the difficult assignment of ending a conference on a high note look easy with his entertaining and thought-provoking "Tomorrowland" presentation. "Awesome" and "Exceptionalland" were two of the comments made in the Meeting Evaluation Survey.

"Kids today will not only never use a newspaper, they won't even use a mouse," proclaimed Author Mike Walsh ("Futuretainment: Yesterday the World Changed, Now It's Your Turn") who shed light on what he perceives as the digital future in front of a spellbound audience at the AFT Annual Meeting.

In order to understand the business world today, which is being transformed by digital, you have to look at the beginning of the digital generation and under-

stand how they think. "Our brains adapt depending on the historical social technological events that we are exposed to as a group," proclaimed Walsh, who is also CEO of the innovation research agency Tomorrow.

Technology when it reaches a certain point of mass adoption ceases to exist because people do not realize that it exists anymore. The next generation, which Walsh calls the naturals, looks at things differently as will how they bank and what they expect from their financial institutions.

We are seeing a disruptive shift. "Things are changing even in the way we think of traditional entertainment, so if that is changing why would we expect kids in the future to expect a traditional relationship with banking?" suggested Walsh. Instead of just looking for their financial balance maybe people will want to see what their virtual credits are as well.

The actual interfaces will have to change as well to adapt to this new generation. "What we see as traditional business they see as ancient history," said Walsh.

What will drive the next wave of innovation in the payment space? In emerging markets, you often see the most disruptive patterns for consumers and adoptions of new technology. "Innovation is shifting from high-tech R&D labs to disruptive consumer-driven models," remarked Walsh. Shaping the future will be

two forces, convergence, global platforms like the cloud and the payment systems; and divergence, local cultural systems that generate new forms of consumer behavior.

Data he maintains will be the most valuable asset that we all have. "We'll all be judged on our capacity to do things with it," expressed Walsh. Increasingly those

insights will fuel a competitive advantage in the payment and transactions space.

Mobile devices is at the core of the transformation. "They are extensions of who we are and when our phone becomes the center of our financial world you can also expect radically new forms of consumer behavior as well as new opportunities for new applications," said Walsh.

## Mobilizing Customer Self-Service & Payments

*What will future mobile commerce look like? Richard Crone, CEO and Founder of Crone Consulting, LLC, gazed into his crystal ball and shared his visualization of future payments with attendees at the AFT Annual Meeting.*

Crone suggested you could divide mobile commerce into three waves:

**1. Banks Lead the Way** — "There was not online commerce before there was online banking," explained Crone. He added this is where you build your enrolled based of mobile credentials. "It is our leading indicator of mobile anything. Mobil banking crossed the chasm in half the time, and is growing two to five times faster than Internet banking did, he reported. "These are phenomenal numbers," he said. In a few short years, more customers will be connecting with their financial institutions through mobile devices than wired devices. Mobile numbers provide strong authentication, but most banks are not collecting the numbers. Crone told attendees, "The key battle here will be recording in your service interaction, on behalf of the banks, the mobile credential."

**2. Mobile Payments at the Physical Point of Sale**— all new payment types start with merchant acceptance. Retailers are looking at mobile as the fourth channel. Mobile retail not only represents a new way to shop but a new payment paradigm. By 2012, 40-50 percent



*Richard Crone, CEO & Founder, Crone Consulting, LLC really hit the mark with his insightful and eye-opening presentation on mobile commerce. Commented one attendee, "Richard has excellent research and enthusiasm for the change coming to the market."*

of all sales will be cross-channel enabled.

**3. Mobile Self-Marketing** — the key to that is building an enrolled base. "The one who enrolls is the one who controls" is central to control the upside revenue. In the old world, it was about location, location, location. In the new world, it is about locating.

Financial institutions need to look beyond NFC, says Crone. Instead, there is an opportunity in mobile advertising because banks own the credentials. The revenue opportunity in mobile advertising is huge. "If you don't equip your financial institutions to be able to play in this mobile payment world they will be walking away from the single largest new revenue opportunity in the industry.

### What's Being Said About AFT...

Erin and Jim,

*Thank you. The AFT conference was very good. I have shared the following testimonial with Dave Foss.*

*Thank you all for the warm AFT welcome! It was really refreshing to find members really practicing what is printed as the association Code of Ethical Practices. Not only were the swords left at the door for competitors but the "vendor" feeling was also left at the door. The association members are genuinely interested in working with each other in one way or another whether sharing industry knowledge and experience as demonstrated by the general session speakers or in hallway conversations to truly vet the opportunity to do business together. During the three day conference I connected with 31 members (not just the casual introductions) and have three new opportunities to research in addition to meeting important contacts on two existing opportunities. I provide this level of detail as a new member testimonial for AFT. Thank you!! have suggested membership to two other companies since the Colorado Springs conference. Have a great week!*

— Xan Kasprzak, Early Warning Services, Financial Services Channel Manager

## Customer Engagement and the New Era of Retail Banking

*Financial institution accountholders are changing. In addition, so is their relationship with their bank or credit union. If these financial institutions cannot acclimatize to this, the result could be troublesome. At the AFT Annual Meeting, Alex Sion — Vice President, Financial Services, Center of Excellence, Sapien Nitro — shed light on the revolution, and how financial institutions can engage customers in new ways, in order to keep them.*

“Conversation is the heart of the business,” explained Sion, “then it becomes about engaging customers in a fundamentally new way.

Sion reviewed the three models we had before:

**Convenience Banking** — all things to all people on all channels “When you follow a convenient bank strategy you are forced to realize you do not make money off of retail banking but you make money off of capital markets and other ways to generate profits.”

**Transactional Banking** — more traditional models “They have not figured out how to drive intimacy either. The competitive model boils down to rate.”

**Relationship Banking** — many community and the rich banks play in this space. “Good customer intimacy, strong relationships with customers, grounded in that inability to scale... expansion becomes a problem.”

Sion defined engagement banking as a way to use technology in a different way to drive intimacy at scale. The engagement-banking recipe includes personal finance management (PFM), a digitally-domi-

nant customer acquisition strategy, a focus on building and nurturing online and offline customer communities, and a fundamental re-stacking of the customer distribution model.

“Historically technology investment has been in conflict with the customer experience,” said Sion. Today that is not what is happening in this world. “The newer technologies and the newer philosophies see it this way, technology is an accelerator to customer intimacy.”

What does an engagement bank look like? The core-banking platform will never go away. Now we add people you will have a whole other layer called the customer experience platforms fundamentally power by business intelligence systems. “That will drive and create human interactions scalable in a multi channel world,” advised Sion.



*Alex Sion, VP Financial Services, Center of Excellence, Sapien Nitro, offered his high level views on “Customer Engagement and the New Era of Retail Banking” at the AFT 2011 Annual Meeting in Colorado Springs.*

### MERGERS AND ACQUISITIONS

#### How to Create a Win-Win

*Steve Hufford, Managing Director at Raymond James Investment Banking and an AFT board member was the moderator for a panel discussion focusing on mergers and acquisitions “from sourcing a deal all the way to closing and integrating a deal.” Panelists included David Foss, President of ProfitStars and AFT outgoing president; Mitchell L. Hollin, Partner, LLR Partners, and Shai Stern, CEO of CheckAlt Payment Systems.*

Here is an example of the exchange of ideas:

Hufford kicked off the panel discussion by asking,

#### **“How do you identify and source deals”**

Hollin: “We find our deals anyway we can. There tends to be two worlds, proactive and reactive. The more productive effort is a proactive effort. We go out and identify potential partners.”

Foss: “We are mostly reactive on deals.”

#### **How soon is too soon to be thinking of your acquirer?”**

Stern: “Every business should never be built to be sold, the business should be built in order to create profit and to have very successful earnings. All we



Steve Hufford, Managing Director at Raymond James Investment Banking (above left) was Moderator for the M & A panel discussion on "How to Create a Win-Win". Panelists included (above left to right) Shai Stern, CEO of CheckAlt Payment Systems; Mitchell Hollin, Partner, LLR Partners; and David Foss, President, ProfitStars.

cared about is building a very successful business."

**How do you conceive of your initial conversation with the entrepreneur, what are you trying to accomplish that potential sellers should be mindful of?**

Hollin: "My potential motivation is whether (the seller) believes it is in the third inning of the ballgame or the seventh inning of the ballgame. Motivation of the CEO, of the ownership, of the team, is really paramount."

Foss: "I appreciate going through a deal process when there is an open communication rather than a guarded communication."

Stern: "From a seller's standpoint, you have to look in the mirror, and do a reality check, every builder of a business wants to be the next Facebook, the next

Google and get some crazy multiple... everybody knows there is a range and that is the range you are going to get for your business."

**How is fair price established?**

Hollin: "There are basic metrics...we are most focused on is whether we are going to be able to achieve our rate of return."

Foss: "We have a pretty tight process from a strict financial point of view."

Stern: "With a lot of the acquisitions in our space there are two different pieces of acquisition, the initial purchase price and then there is the earn out. The initial purchase is relatively simple...speak to the buyer about their previous success in integrating prior transactions."

## **AFT Continues to Encourage Interactive Dialogue**



Mark Heys, Senior VP, Enterprise Accounts, Fiserv (above left) and Boyce Adams, Jr., Vice President of Sales, BankTEL Systems (right) served as Moderators for the always popular and frank Interactive Discussion where AFT meeting attendees choose the agenda.

The keystone of all AFT meetings is the interactive session, discussions in which all participants leave their corporate colors at the door to explore pressing issues

common to all companies. Moderators Boyce Adams, Jr., Vice President of Sales, at BankTEL Systems and Mark Heys, Senior Vice President, Enterprise Accounts at Fiserv moderated the lively and frank discussions, covering topics such as opening APIs, how providers view PFM, prepaid cards, compliance, types of fraud, core banking systems, and C-level engagement.

Here is a sample of the exchanges.

**Opening APIs**

- Complexity of integration make collaboration difficult

**How Providers View PFM**

- Typically cost is one of the barriers, often higher than Web banking

- Mobile apps will carry it

### Prepaid Cards — the Loophole in Interchange

- General purpose prepaid are very attractive but very few institutions are offering it

### Understanding the Impact of EMV

- We are poised to that at anytime
- Liability is moving to the merchant

## AFT 2011 Scholarship Winners

The Association for Financial Technology has been awarding college and university scholarships to deserving employees and their sons, daughters, stepchildren, spouses, grandchildren and wards since 1985. The awards are named in honor and memory of James E. Stoner, one of the organization's founders, and Allan W. Balch, a two-time President and ardent supporter of AFT. This year's winners of the \$3,000

### Influence of Compliance on Client Buying Cycles

- The real key to compliance is whether it is enforced
- Provide a written roadmap, educate them

### Fraud Types

- You cannot stop all the ways people use to perpetuate fraud

scholarships are:

- **Katerina Hilleke** submitted from Vision Software Solutions. Katerina is attending Harvey Mudd College in Claremont, CA majoring in chemistry
- **Kelsey Anderson** submitted from BancVue LTD. Kelsey is attending Texas Tech University in Lubbock, TX, majoring in early childhood education

**AFT**  
Pay It Forward  
Membership Campaign

**PAY IT FORWARD PROSPECT FORM**

### BENEFITS



➤ Helping AFT grow, should generate a high degree of satisfaction for you. In turn, this can help enormously in supporting you through effective networking while you continue the path towards reaching your professional goals.

➤ You can provide the support, guidance, and mentoring that is absolutely essential to a new member that you know and invite, to be successful with AFT. With this kind of support, many or most of them are likely to become

active and productive members like yourself.

➤ Maintaining a consistent pay-it-forward mindset will help you to stay committed to the AFT mission of building up all our businesses and personal relationships. Anything that helps you in this regard is pure gold — especially in this day and age of business building.

➤ By consistently modeling the pay-it-forward philosophy in relating to your business relationships, you will demonstrate to your prospective members, in the most powerful way possible the value, of AFT and why you are involved. Absolutely nothing else you can involve them in will pay bigger dividends than this, as they pay it forward to the people they sponsor in the future once they are

members.

➤ As YOU strongly internalize the pay-it-forward attitude with its intrinsic emphasis on giving over getting others are likely to sense that you're someone who sincerely wants to help them. The more you project this attitude — the more YOU will help create a climate of value of sharing via networking. And obviously, this will help you to build strong relationships with everyone you work with.

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Organization	<input type="text"/>		
Address	<input type="text"/>		
City	State	Zip	
Phone	Fax		
Email	Website		
Description of Business	Referred By		

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