



Peter Benjamin in his at-home brewery.

the mortgage and home equity lending process. He also implemented a first-time home buyer and construction loan programs.

Benjamin also serves as advisory council member for the Transformative Leadership in Disruptive Times Executive Program at George Washington University. He is a certified Six Sigma Black Belt and a Certified Mortgage Banker.

During his limited free time, Benjamin is an avid homebrewer with a 20-gallon setup that's able to brew up to five gallons simultaneously. Hoppy beers are a personal favorite, but his wife enjoys more malt-forward brews, giving him a well-rounded portfolio of types.

"My signature beers are porters and ambers," Benjamin explains. "In my opinion, both are very good, and they're the ones that people request well before they're ready. I also do a very good pale ale and a pumpkin pie porter that I love.

"I once brewed a Lucky Charms cream ale," he admits. "I won't be doing that again."

He also still carries on his lifelong interest in sports, particularly the NFL, maintaining love/hate relationships with the team now called the Washington Commanders. He's also a fan of the Denver Broncos, largely due to past quarterbacks John Elway and Peyton Manning. Good QBs is something the home teams seem to struggle with, he says.

"Yes, D.C. had Theismann, Rypien and Williams, who all won Super Bowls," Benjamin complains. "But look at all the quarterbacks they've had lately. I think it's something like 30."

Well, there's always next season. 

Michael Muckian is the editor of Pipeline.



ACUMA POWER TURN IT ON DEEP-DIVE NASHVILLE WORKSHOP NOTES

A capacity crowd gathered at the Sheraton Grand Downtown in Nashville, Tennessee, May 3-4, for this year's first Deep Dive Workshop. A full brace of hot topics, mortgage experts and motivated students made this one of the liveliest workshops in recent memory. We hope though this collection of candid shots and cogent comments that we can share some of the excitement of this year's event with you.





■ A hearty thanks and appreciation for all that Krista, Peter and the ACUMA Board do for all of us credit unions. I've been a part of ACUMA for more than five years now, and I'm continually blown away by the content and the "real world conversations" that the Roundtable sessions provide.

I really enjoyed Elizabeth Sullivan's "Effective Advocacy for Credit Unions" update, a great way to give a behind-the-scenes look at opportunities for credit union advocacy with our political leaders, as well as understanding potential regulatory changes and how we can influence local lawmakers. And, as usual, the flexible networking schedule always makes it a treat to reconnect with old friends and meet new people!

Todd Lambright
SVP MX and Delivery
Georgia Federal Credit Union
Duluth, GA

■ One of the sessions I enjoyed the most was the Credit Union Roundtable. I always appreciate anytime I can connect with my peers at other credit unions to talk about hot topics. I gained a lot of insight on what other credit unions are doing to grow purchase business. While we have been focused on that at Elements over the last several years, it is always

helpful to hear what others are doing. I took away several new ideas on what our credit union can do to continue to be a dominant lender here in the Indianapolis area.

Julie Bowering
VP and Director of Mortgage Lending
Elements Financial
Indianapolis, IN

■ I really enjoyed the MLO Comp Panel discussion for a few specific reasons:

1) There were four different credit unions of various asset sizes representing different parts of the U.S. No two were exactly the same in how they operated, and to me that really emphasized that there is no one-size-fits-all best model for credit union mortgage shops. Everyone is different, unique, and complex, and what works for one might not work well for another.

2) There was one very large credit union represented that shocked almost everyone with their comp model, in that they really don't pay their MLO's comp! And it was working for them! They pay a mid-level salary and benefits, obviously, but that's it. This showed me that there are ideas and practices not commonly used that can still work if implemented properly.

Finally, it was the willingness of each speaker to share detailed information about each of their credit unions that really hit home with me as far as what ACUMA and really what credit unions are all about. We truly want each other to succeed, and are happy to help out our fellow credit unions. Cooperation with competitors in a competitive industry...coopetition. I'm very thankful for sessions like this, and for ACUMA hosting events like this. I look forward to more events in the future!

Aaron Craig
VP Mortgage and Indirect
Georgia's Own Credit Union
Atlanta, GA

■ The ACUMA Workshops are always in my budget, and are some of my favorite events to attend. The Spring Nashville installment did not



disappoint. I find there is a greater degree of accessibility with other credit union lenders, and I always come away with new friends who I stay in touch with long after for advice and insight.

One of the highlight workshop sessions for me was the "Real Time Economic and Interest Rate Discussion" from Bill Bodnar of Tabrasa, LLC. Having sat through my fair share of economic and market updates, Bill brought a level of energy and insight that is rare around this subject matter. His wealth of knowledge on the mechanics of how the mortgage rate environment works and his ability to convey it made this one of the event's highlights for me.

Andrew Woodman
VP Mortgage Lending
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Duluth, GA