

Are you looking for a **FREE** speaker for your next event, or a valuable seminar you can offer to your customers, employees or members?

Telhio Credit Union is pleased to offer speakers and workshops on a variety of financial topics, whether you have an audience of 5 or 500. Topics include:

- Financial fitness for individuals or businesses
- Getting and staying out of debt
- Credit reporting, what it means and how to recover from bad credit
- Financing your dreams
- Saving for the future
- Retirement planning
- Mortgages and Refinancing 101
- Setting up your business for success
- Business growth strategies
- Teaching youth about the value of the dollar and the importance of saving
- And much, much more...

Our speakers include engaging experts in their fields with a vast and in-depth knowledge of their subject area. Some of these experts include:



Kristen M. Scott, AAP, Vice President, Enterprise Risk Management

Kristen has more than 15 years of credit union experience and is responsible for partnering with all lines of business within the credit union to ensure that the business risks are properly controlled and an enterprise-wide compliance program is effectively in place. Kristen is the Bank Secrecy Act and Safe Act Officer and oversees the Consumer Compliance Program and Fraud Program Administration for Telhio – playing a critical role in member confidence and credit union security. She holds a Bachelors of Business Administration from Ohio University. Kristen was appointed by Governor John Kasich to serve on the Ohio Credit Union Council.

Derrick Bailey, VP of Business Services and Commercial Lending

Derrick Bailey has a master's degree in Business Administration from Capital University and a bachelor's degree in Business Administration from the University of Toledo. He lives in Columbus and is a member of the National Black MBA Association and the University of Toledo Alumni Association. Derrick has nearly a decade of financial industry experience and works with Telhio's business services members to help ensure outstanding service in areas that include lending, deposit accounts and merchant services.



Tiffany Dailey, Business Development Representative

Tiffany Dailey has 10 years of customer service experience and holds numerous designations from Dale Carnegie, Fiscal Solutions, CUStrategies and Ascensus. Dailey is the Vice President of West Franklin Elementary PTA. She specializes in providing financial solutions to financial consumers, including providing training on credit reports, what they mean and how to recover from a bad rating.



Tony Ruvolo, Branch Manager

Tony is a graduate of The Ohio State University where he received his degree in Economics. Tony has over 25 years in the Financial industry, with background in sales, sales coaching, member service, collections, underwriting, consumer, business, and mortgage lending. Tony oversees both the Gahanna and Worthington Telhio branches. Tony and his wife live in Newark, Ohio.

Chris Fricke, Fraud Investigator

Chris Fricke has 14 years of financial institution experience 9 of which have been at Telhio Credit Union. He holds a Bachelor's degree in Finance from Franklin University, He also and earned his Certified Fraud Examiner designation and has been a member of the Association of Certified Fraud Examiners since 2010. His expertise is in fraud investigations, identity theft, and loss prevention.



Teresa Russell, LUTCF LPL Financial

Teresa brings an all inclusive perspective to working with her clients, helping both individuals and businesses to build their financial future. Teresa can help members develop solutions for their current and future financial needs. From developing, executing and managing strategies to implementing plans, Teresa will review options and find solutions to help you meet your financial goals.



For more information, contact your Telhio representative today!

Phone: 614-221-3233