



# Finish 1st with ACH



Put yourself in the hands of the leading coaches and competitors in the financial services industry during this two-day training camp devoted to improving your performance in the electronic payments arena. Whether you compete in the corporate race or on the financial services track, *Finish 1st with ACH* will help you:

- Gain the knowledge you need to compete on the electronic payments playing field with superstars from any league,
- Identify ways to increase your box-office receipts with ACH, cash management and imaging services,
- Learn the rules of the race from experts on banking legislation and ACH rules,
- Scout the future of the payments game through presentations on Check 21, ARC, international ACH and Web banking,
- Discover how competitors are improving race-day results with effective cash and risk management techniques, and
- Hear how you can develop a top-notch information security defense that will protect your most important assets.

Attend five general sessions, choose seven breakout sessions and network with presenters, colleagues and vendors from corporations, government agencies and financial institutions.

Reserve your seats for this all-star event today!  
*Finish 1st with ACH* will deliver the performance boost you need for the electronic payments marathon!

## Featured Speakers

**Frederick R. Herr** is a senior vice president in the Retail Payments Office of the Federal Reserve Bank of Atlanta with responsibility for the check product management section, which entails oversight of product development, pricing approval, industry relations and key work related to electronic check and image. He also oversees the Check Relay transportation system.

**Lee Wetherington**, AAP, is vice president and director of education for Goldleaf Technologies, the leading provider of electronic payments software and innovative marketing services to independent financial institutions. He oversees the consulting, education and training of financial institutions interested in using technology to contain costs, improve services and solidify customer relationships.

**Leslie P. Mitchell** is a director with BITS, responsible for projects and presentations relating to authentication, payments and aggregation services. She also helps facilitate the standards initiative. Ms. Mitchell's experience includes institutional banking, brokerage and student loan facilities finance. She has worked with SallieMae, Merrill Lynch and the Canadian Imperial Bank of Commerce. Prior to joining BITS, she served as director of marketing for the Futures Industry Institute in Washington, D.C.

**Thomas B. Heffelfinger** is the 39th presidentially-appointed United States Attorney for the District of Minnesota, a position he has held under two Presidents. He is chair of the Attorney General's Advisory Committee's Subcommittee on Native American Issues; a member of the Gun Crime/Violent Crime/Organized Crime Subcommittee; and a member of the White Collar/Fraud Subcommittee. Mr. Heffelfinger works with local authorities to provide the training and tools necessary to carry out their joint responsibilities.

**John McCullough** has been the director of the Retailers Protection Association (RPA) for six years. Prior to this position he was in charge of loss prevention for the Department Store Division of Target Corporation for 22 years, where he developed protections standards and fraud controls for all of the Target stores.



Cary Mullen

**Cary Mullen** is an internationally recognized downhill ski champion. He won the 1994 World Cup in Aspen, Colorado, setting a course record that still holds today, and set the current world downhill speed record at 97 miles per hour in Kitzbuhel, Austria, on the most revered competitive ski course. On November 16, 2002, Cary received Canada's highest recognition of a ski athlete when he was inducted into the Canadian Ski Hall of Fame.

In his 10 years as a member of the Canadian National Ski Team, Cary Mullen's greatest challenge was off the slopes, where he fought to regain his health after three near-fatal crashes. Cary Mullen's Process for Success™ enabled him to overcome his injuries, including a concussion so severe he had to re-learn the alphabet, to become the best skier in the world. Today, as a keynote speaker and business leader, Cary helps individuals and businesses develop *The Champion Within*.



Frederick Herr



Lee Wetherington



Thomas Heffelfinger



John McCullough

## Conference Schedule At A Glance

Wednesday, October 22, 2003

TIME	SESSIONS				PRODUCT SHOWCASE
7:00-9:00	Registration and Breakfast of Champions				
7:30-8:30	ACH Basics-What You Need to Start the Race!	So You Want to be an AAP?	Card Systems Basics		
8:45-9:00	Opening Remarks				
9:00-10:00	Check 21 and Changing Payment Alternatives				
10:10-11:10	Top 10 Ways to Drive Your Best Customers Away				
11:30-12:30	ACH Origination for the Financial Institution	Secure to the Core	Bullish on ARC	Navigate Your Cash Management World With Corporate ACH	RPA
12:30-1:30	Refueling for the Long Run				
1:30-2:30	The Third-Party Service Provider Role in ACH	Cost-Effective Marketing Strategies Every Financial Institution Should Know	Online Bill Payment: Who's in Charge?	ACH: Linking Online Banking and Electronic Bill Presentment	
2:45-3:45	Cash Management Basics for Financial Institutions: What Services Do Companies Really Need?	The U.S. Treasury's eCheck Initiatives	Managing ACH Risk and Combating ACH Fraud	From GLB to USA Patriot to Sarbanes: A Practical Guide to Recent Banking Legislation	Goldleaf Technologies
4:00-5:00	Information Security: Key Trends	Help! I am Involved in HIPAA	ACH Goes Global: Electronic Payments to Canada, Europe and Mexico	CompletePay: Breaking Down Barriers to Electronic Check Conversion	
5:00-6:00	The Winner's Circle Reception				

Thursday, October 23, 2003

TIME	SESSIONS				PRODUCT SHOWCASE
7:00-8:00	Registration and Carbo Loading				
8:00-9:00	Harnessing a Strong Future for Banks in the Changing World of Payments				
9:15-10:15	The Financial Fraud Epidemic and Treatment				
10:45-11:45	FedACH Services: Available at a PC Near You	Get Fit for Check Imaging	WEB and TEL: Lessons Learned After Two Years	Fighting E-commerce Credit Fraud	RPA
11:45-12:45	Midday Energy Boost				
12:45-1:45	Cash Management and the ACH: Bridge the Gap, Add Value and Increase Revenue	Federal Reserve Check-to-ACH Conversion: Where Retail Payments Meet	Fundamentals of Accepting Purchasing Cards for Payment	ACH Rule Changes 2003 into 2004	
2:00-3:00	The Champion Within				

Register online at [www.electronic-payments.org](http://www.electronic-payments.org)

## Day One at the Races: Wednesday, October 22, 2003

7:30 a.m.–8:30 a.m. Warm-Up

### 1) ACH Basics – What You Need to Start the Race!

Fred Laing, AAP, CCM, President, UMACHA  
Success in ACH takes more than just knowing the formats. Find out how to make ACH a fast-moving product line for you by coming to this session, which includes operations tips, risk-reduction tools and marketing ideas.

### 2) So You Want to be an AAP?

Mia Poulsen, AAP, Member Services, UMACHA  
How do you become a front runner in ACH? Become an AAP! This session explains the exam process, available training resources and accreditation requirements.

### 3) Card Systems Basics

Paul Tomasofsky, President, Two Sparrows Consulting, LLC  
Growth in electronic card payments has been explosive and will continue with developments in debit cards, payroll cards, gift cards, credit card rewards, smart cards and Internet payments. This session will examine the roles and responsibilities associated with card-based systems. Attendees will learn basic terminology; payment and data flows; participant roles, responsibilities and relationships; and payment and exception processing.

8:45 a.m. – 9:00 a.m. And They're Off!

### Welcome

Fred Laing, President, UMACHA  
Claudia Swendseid, Senior Vice President, Federal Reserve Bank of Minneapolis

9:00 a.m. – 10:00 a.m. Lap #1

### Check 21 and Changing Payment Alternatives

Frederick R. Herr, Senior Vice President, Retail Payments Office, Federal Reserve Bank of Atlanta

The "Check Clearing for the 21st Century Act" legislation has the industry racing to create a new vision of the future. As we move forward in a more electronic environment, financial institutions need to critically assess new technologies and payments alternatives. Herr will discuss the implications of Check 21 and new technologies and share his views on when to invest and when to take a wait-and-see attitude.

### 10:00 a.m. – 10:10 a.m. Pit Stop

Sponsored by Minnesota Corporate Federal Credit Union

10:10 a.m. – 11:10 a.m. Round #2

### Top 10 Ways to Drive Your Best Customers Away

Lee Wetherington, AAP, Vice President, Goldleaf Technologies  
The payments landscape is in flux, and never before has ACH, and its new payment initiatives, been so strategically crucial to you and your organization. In the rush to keep up, many financial institutions and companies took the easiest, quickest or cheapest route to rolling out e-payment services. The result isn't just a disappointment to customers; it's often reason enough for those customers to abandon you altogether. Join us for a comedic review of the top 10 things you must get right to keep customers happy. Learn the basics of convenience, usability, delivery... plus a whole lot more.

11:10 a.m. – 11:30 a.m. Time Out

11:30 a.m. – 12:30 p.m. Stage #3

### 1) ACH Origination for the Financial Institution

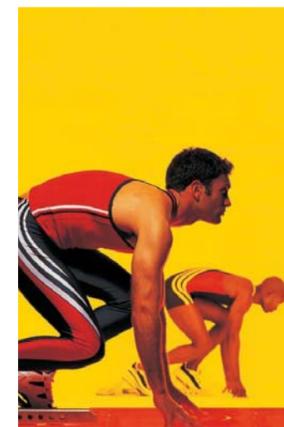
Terri Sands, AAP, Executive Director, GACHA  
In this session we will explore origination of ACH entries from the financial institution perspective: strategic and tactical considerations for the ODFI; steps to and reasons for becoming an ODFI; building business cases for the ODFI; managing the ODFI/Originator relationship and more.

### 2) Secure to the Core

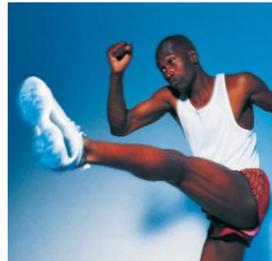
E. Kelly Hansen, CEO, Neohapsis  
Participants will gain new insight into the information security challenges that their organizations face today. We will review specific strategic issues, privacy challenges and liability in particular, and offer insights into potential solutions.

### 3) Bullish on ARC

Keith Theisen, AAP, Senior Vice President, Wells Fargo Bank  
Experts predict that the Accounts Receivable Check (ARC) entry is positioned to become the most widely used ACH application ever. In this session, hear from a leading financial institution that projects that ARC could double its ACH volume in the next two to three years. Learn how this institution is taking advantage of this opportunity and measuring its success. Issues such as disclosures and same-day capability will also be explored.



## Day One at the Races: Wednesday, October 22, 2003



### 4) Navigate Your Cash Management World with Corporate ACH

Janet Salzman, Salzman Consulting

During this time of low interest rates, virtually non-existent float income and rising check processing costs, treasury practitioners are forced to look for ways to reduce operating expenses and speed up the collection process. Learn how to take advantage of electronic transactions using corporate ACH.

12:30 p.m. – 1:30 p.m. **Refueling for the Long Run**  
Luncheon sponsored by Intercept Corporation

1:30 p.m. – 2:30 p.m. **Circuit #4**

### 1) The Third-Party Service Provider Role in ACH

Carol Schaubach, Regulatory Project Manager, Travelers Express Co.

Bryan Smith, President, Intercept Corporation  
Rhonda Robinette, Director of Business Development, Minnesota Corporate Federal Credit Union  
Mary Schnell, AAP, President, WACHA

This session will cover the status of Rules Work Group #51, which is looking at third-party provider rule changes, and touch on the relevant issues such as risk and compliance. The panel will share varying points of view and describe the services typically provided by processors.

### 2) Cost-Effective Marketing Strategies Every Financial Institution Should Know

Lori Gerval, Owner, Finish Line Marketing

Contrary to the belief that "marketing equals overhead," marketing is crucial to any financial institution, no matter the size. When you don't market, you won't grow. This session will give some nuts and bolts advice about enhancing your marketing efforts – including ACH and beyond – and how you can translate these efforts into growth.

### 3) Online Bill Payment: Who's in Charge?

Stephanie Lewis, Industry Research Analyst, Jack Henry and Associates

This session will describe the landscape for today's third-party bill-payment solutions. Learn about their opportunities, differences and customer service platforms, as well as the opportunities and differences for in-house development of bill-pay solutions.

### 4) ACH: Linking Online Banking and Electronic Bill Presentation

Mike Taipale, Manager Product Development, Federal Reserve Bank of Cleveland

Financial institutions, as the gateway to the ACH, are uniquely positioned to engage in Electronic Bill Presentation and Payment (EBPP). This session will examine how the existing ACH structure can be leveraged to create and deliver an ACH-formatted summary bill and why this can add value to online banking services. This session will review the Electronic Billing Information Delivery System (EBIDS) concept, the development of a NACHA pilot and the benefits for all financial institutions and billers.

2:30 p.m. – 2:45 p.m. **Super Bowl Snacks**

2:45 p.m. – 3:45 p.m. **Gate #5**

### 1) Cash Management Basics for FIs: What Services Do Companies Really Need?

Mary Flatten, Treasury Manager, Allina  
Kay Bloom, Treasury Manager, Norstan

This session will introduce financial institutions to the types of services that a corporation needs in order to perform daily cash management tasks. These services include bank account setups, electronic funds transfer, Internet systems, banking application software, credit card processing, payroll, fraud control, service documentation, positive pay, short-term investments, money market accounts, sweep accounts and custodian services.

### 2) The U.S. Treasury's eCheck Initiatives

Matthew Friend, Senior eMoney Projects Manager, U.S. Treasury, Financial Management Service

The U.S. Treasury is leveraging the efficiencies and cost savings of the ACH network with their eCheck program, which converts checks received at point of sale and through the mail into ACH debits. Friend will discuss the program's progress, partnerships and plans for the future. He will explain how conversion for business checks is proceeding and the similarities and differences between the Treasury's regulation and the NACHA Operating Rules.

### 3) Managing ACH Risk and Combating ACH Fraud

Kristin Koppelman, AAP, Vice President, Wells Fargo

As effective fraud prevention measures and risk management techniques become even more important to financial institutions and the potential consequences of having inadequate controls increases, new approaches are being employed to cope with the changing environment. Find out how one of the largest ACH originators and receivers is stepping up to the plate.

### 4) From GLB to USA Patriot to Sarbanes: A Practical Guide to Recent Banking Legislation

Niel Willardson, Senior Vice President, Federal Reserve Bank of Minneapolis

This presentation provides an overview of important banking legislation over the past four years and how this has changed the day-to-day work of banking professionals. The subject matter will be conveyed in an approachable and understandable way. No law degree required!

3:45 p.m. – 4:00 p.m. **Tour de Beverages**

4:00 p.m. – 5:00 p.m. **Lane #6**

### 1) Information Security: Key Trends

Mark Eich, Principal, LarsonAllen Information Security Services Group

This session will be important because of the rapid pace of change in the technology and security landscape. Eich will discuss key trends to watch, including emerging hacking techniques, statistics related to successful intrusions, and new defensive measures.

### 2) Help! I AM involved in HIPAA

Janet Salzman, AAP, Salzman Consulting

The race is over and HIPAA has been declared the winner. Learn what HIPAA is and how financial institutions placed in the race. What are the three components of HIPAA, and how does each piece affect me if I am an ODFI or an RDFI? Hear first hand how banks formed the HIPAA Banking Task Force and approached HIPAA at the starting gate, resulting in tools that can help your financial institution determine how you placed in the HIPAA race!

### 3) ACH Goes Global: Electronic Payments to Canada, Europe and Mexico

Elizabeth McQuerry, PhD, Assistant Vice President, Retail Payments Office, Federal Reserve Bank of Atlanta

The Federal Reserve continues to identify and develop ACH business opportunities in the global payments environment. This session will review the value proposition for international ACH payments; the key features of the Canada, Transatlantic and Mexico services; as well as plans for future expansion of this ever-growing international network.

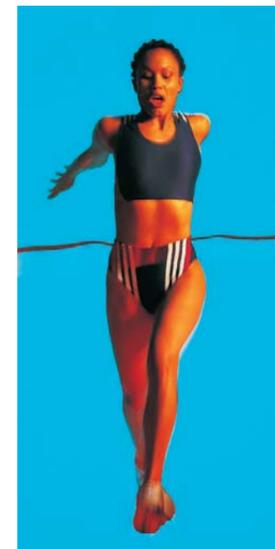
### 4) CompletePay: Breaking Down Barriers to Electronic Check Conversion

Susan Rue, Product Manager, First National Bank of Omaha

In this session, Rue will compare the POP ACH application and the Visa POS Check (CompletePay) products. She will discuss the Visa POS Check product functionality and how it addresses the age-old challenges associated with processing checks electronically.

5:00 p.m. – 6:30 p.m.

**The Winners' Circle Reception with Exhibitors**



Register online at  
[www.electronic-payments.org](http://www.electronic-payments.org)

## Day Two at the Races: Thursday, October 23, 2003

7:00 a.m. – 8:00 a.m. **AAP Breakfast**

8:00 a.m. – 9:00 a.m. **Tee #7**

### Harnessing a Strong Future for Banks in the Changing World of Payments

Leslie Mitchell, Director, BITS

Changes in technology, regulation and consumer demand will have deep and lasting effects on the payments landscape and on a bank's bottom line. Decreasing check volumes underscore the need for banks to manage payments with innovative strategies that view payments holistically, not simply by channel or silo. This session combines background analysis of the payments environment with a forward-looking discussion of options available to banks today. The BITS Payment Strategies Steering Committee provides a forum for members to discuss and establish strategies to deal with a range of issues brought about by changes in the payments space. Projects undertaken by our Payments Working Group will be reviewed and its recommendations discussed.

9:00 a.m. – 9:15 a.m. **Stanley Cup of Cold Drinks**

9:15 a.m. – 10:15 a.m. **Track #8**

### The Financial Fraud Epidemic and Treatment

Thomas B. Heffelfinger, United States Attorney for the District of Minnesota

John McCullough, RPA

Financial fraud affects everyone. In this session, hear how the U.S. Attorney, local law enforcement and the Minnesota Financial Crimes Task Force are joining forces to "take a bite out of crime." Listen to the data on financial crimes, learn about the speakers' efforts to assist financial institutions and find out what you can do to support prevention and prosecution.

10:15 a.m. – 10:45 a.m. **Water Stop**

10:45 a.m. – 11:45 a.m. **Inning #9**

### 1) FedACH<sup>SM</sup> Services: Available Now at a PC Near You

Marie Gooding, Assistant Vice President, Retail Payments Office, Federal Reserve Bank of Atlanta  
Join Marie at center court for an up-close-and-personal look at FedACH Information Services via FedLine<sup>®</sup> for the Web. Learn how you can have a wealth of ACH information delivered right to your desktop. Hear about other exciting services being considered.

### 2) Get Fit for Check Imaging

Michael Bilski, Executive Vice President, North American Banking Company  
Steve Beck, Executive Vice President, Lake Country State Bank  
Mike Oldenburg, Vice President of Sales and Service Integration, Bremer Bank

The race to develop check imaging capabilities is on and, if you are poised at the starting line, you'll want to hear what these three veteran competitors have to say. Learn how to make check imaging work for you by studying three different check imaging operations. Panelists will discuss in-house systems, service providers, centralized versus distributed capture, and service-related enhancements such as image statements and online archives.

### 3) WEB and TEL: Lessons Learned After Two Years

Kristine Oberg, AAP, CTP, Vice President, Product Development Manager, U.S. Bank

Attendees will be presented with key findings from a 2003 study of originator, processor and ODFI practices around WEB and TEL transactions. This study is a snapshot of initial practices and issues relating to the two ACH applications generating the most excitement and the most concern. This session will arm you to separate fact from fiction and deploy best practices from the WEB and TEL worlds.

### 4) Fighting E-Commerce Credit Fraud

Alvin Cameron, Credit/Loss Prevention Manager, Digital River, Inc

Learn about the unique risks of doing business over the Internet. Cameron will share his experience to teach you how to use available tools to fight the invisible shoplifter and how to protect your e-business investment.

11:45 a.m. – 12:45 p.m. **Midday Energy Boost**

12:45 p.m. – 1:45 p.m. **The Home Stretch**

### 1) Cash Management and the ACH ... Bridge the Gap, Add Value, and Increase Revenue

Casey H. Wilcox, Sales Manager, Fundtech Corporation  
In the growing market of cash management services, more banks are faced with integrating their ACH offering into a cash management solution and finding a vendor to accommodate their business and system needs.

### 2) Federal Reserve Check-to-ACH Conversion: Where Retail Payments Meet

Larry Taft, Assistant Vice President, Federal Reserve Bank of Kansas City  
For the first time, the Federal Reserve's check and ACH operations have been brought together within a large-scale conversion setting. Taft will describe the lockbox initiative launched in 2002 and share lessons learned. The presentation will explain how check-to-ACH conversion benefits players in the payments system, how it works in the Federal Reserve environment and how it promotes electronic payments.

### 3) Fundamentals of Accepting Purchasing Cards for Payment

Nicholas D. Peirson, Vice President, First Data Merchant  
With more and more organizations utilizing purchasing cards, there is an increasing pressure to accept these cards for payment. Learn why companies want to use purchasing cards and how to get suppliers to accept them. This session will detail the extra data that purchasing cards require and explain the different processing methods available. Hear first hand how purchasing cards can be integrated into the accounts receivable process and how they compare to other payment options.

### 4) ACH Rule Changes 2003 into 2004

Mary Schnell, AAP, President, WACHA  
This session will cover the ACH Rules changes in 2003 and what is in the future for 2004. Fraud was on top of the rule changes this year so detailed information about the TEL rule and the issues that created this rule change will be covered, as well as amendments to ARC and arbitration rules. Plus additional audit requirements...are you ready to do your audit?

2:00 p.m. – 3:00 p.m. **Crossing the Finish Line**

### The Champion Within

Cary Mullen, World Cup Champion

Cary Mullen propels you to the top of the world's most challenging mountains where he shares the thrill of skiing faster than anyone else in the world. You will experience the excitement of Olympic competition and the World Cup victory, the pain and anguish of three near-fatal crashes, and the growth that comes through such adversity. Learn Cary's "Process for Success" that transcends the world of sports and is easily adopted by organizations and individuals, helping you achieve higher levels of excellence. Cary shows you how to be a champion with the powerful "Mullen Triangle" which synchronizes your goals with those of the organization.

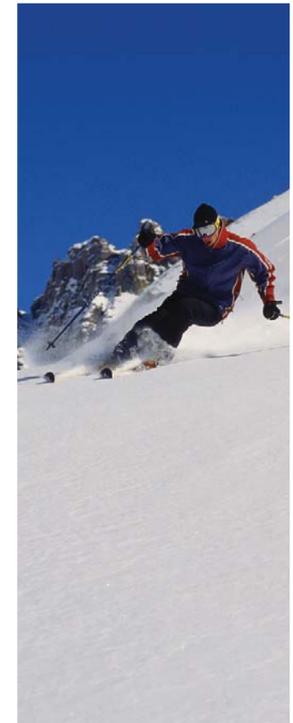
### Conference Sponsors\*

Goldleaf Technologies, Inc.  
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### Conference Exhibitors\*

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Fundtech Corporation  
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\*As of August 15, 2003



Register online at  
[www.electronic-payments.org](http://www.electronic-payments.org)

## Finish 1st with ACH Conference Registration



Wednesday, October 22, 2003  
and Thursday, October 23, 2003  
Minneapolis Airport Marriott  
2020 East 79th Street  
Minneapolis, Minnesota 55425  
Phone: 952-854-7441 or 800-228-9290

### Conference Registration Fee:

Conference fee includes conference materials, continental breakfast, coffee breaks, lunch and reception.

\$325.00 for the first attendee from your organization  
\$275.00 for the second attendee from your organization  
\$225.00 for the third attendee from your organization

**Finish 1st With ACH** qualifies for continuing education credits for AAPs and may also qualify for CCM credits. Call Kate Cole at UMACHA 1-800-348-3692 or 763-549-7000 for further information.

### Registration by Mail

Complete the registration form and return it with payment to UMACHA at:

Andrea Karie  
UMACHA  
7100 Northland Circle, Suite 212  
Brooklyn Park, MN 55428

**Or register online with a credit card at:**  
[www.electronic-payments.org](http://www.electronic-payments.org)

All reservations will be confirmed by mail. If you have not received confirmation by October 8, please confirm your reservation by telephone with Andrea Karie at 763-549-7000. Space considerations limit enrollment, so register soon. Reservations are on a first-come, first-served basis.

Any overnight lodging arrangements are at the expense and arrangement of the registrant. However, we have secured a block of rooms at the Minneapolis Airport Marriott at the discounted rate of \$109.00 per night. Reservations can be made directly with the hotel by calling 952-854-7441. Indicate that you are attending the electronic payments conference to receive the preferred rate.

### Cancellation

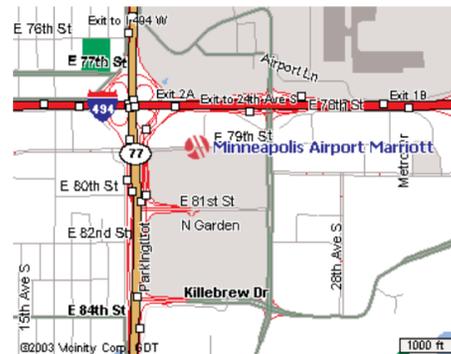
The full conference registration fee will be refunded upon written notice up until October 8, 2003. After that date, a \$50 service fee will be charged. No refund will be granted when notice of cancellation is received after the conference has begun. Substitutions are welcome.

If you have questions regarding the conference, contact Kate Cole, UMACHA, 763-549-7000.

### Conference Location

Minneapolis Airport Marriott  
2020 East 79th Street  
Bloomington, MN 55425  
Phone: 1-952-854-7441  
Fax: 1-952-854-7671

For map and driving directions go to [www.marriott.com](http://www.marriott.com) and search for "Bloomington, Minnesota" or go directly to [www.marriott.com/dpp/map.asp?MarshaCode=MSPMN](http://www.marriott.com/dpp/map.asp?MarshaCode=MSPMN)



### Finish 1st with ACH

October 22-23, 2003  
Minneapolis Airport Marriott  
Minneapolis, Minnesota

Please register the following:

Name \_\_\_\_\_

Title \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Please choose concurrent sessions from the following choices:

	1	2	3	4
Warm-Up	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stage #3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Circuit #4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gate #5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lane #6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inning #9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Home Stretch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Check enclosed. (Make payable to UMACHA.)

Please bill my credit card.

Visa  Mastercard Card Number \_\_\_\_\_

Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

Registrations with credit card payment may be mailed or faxed to 763-549-7004.

For additional registrations please duplicate this form.

