



2008

AFSA ANNUAL MEETING & LEADERSHIP CONFERENCE



JEFFREY D. CASH
Wells Fargo



GEORGE HALLORAN
Omnibus Enterprises, Inc.



SHARON Y. MOORE
Courtesy Finance LLC

Distinguished Service Awards

October 27, 2008
Four Seasons Resort & Club
Dallas at Las Colinas
Irving, Texas

Distinguished Service Awards

2008 *Distinguished Service Awards*

The Distinguished Service Award (DSA) is AFSA's highest honor of recognition. This award is a reflection of outstanding accomplishments and received by 200 individuals since 1941. As respected leaders of the industry, these individuals have also contributed many volunteer hours on behalf of AFSA.

Please join AFSA in congratulating the 2008 DSA recipients who will be recognized and presented with their awards at the Opening Session of the Annual Meeting & Leadership Conference.



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JEFFREY D. CASH
*Vice President
Wells Fargo
Des Moines, Iowa*

Jeff grew up in Des Moines, Iowa, and received a Bachelor's degree in economics from the University of Northern Iowa in 1975.

Upon graduation, Jeff began his career in consumer finance with Postal Finance. He then moved on to independent consumer finance company Alan Plan, where he started as a Branch Manager and rose to Vice President of Operations. During this time, Jeff became involved in AFSA, then known as the National Consumer Finance Association or NCFCA.

In 1984, Jeff made a career detour and to work as Legal Administrator for a law firm. After two years, he took a sabbatical to attend graduate school full time, earning an MBA from the University of Iowa in December 1988.

Jeff joined Wells Fargo in January 1989 as a credit officer. A year later, he was promoted to Vice President of Administration, where he was in charge of credit and technology. Later, Jeff managed a regional sales force throughout the Midwest.

In 1995, Jeff took over the Government Relations and Insurance Department of Wells Fargo Financial. He developed the credit insurance operations into its own business unit and spun it off in 2000. He then focused solely on developing Wells Fargo Financial's Government Relations group.

Jeff was part of the team that created the very first AFSA State Government Affairs Forum. Last month in Beverly Hills, California, as Chair of the State Government Affairs Committee, Jeff presided over the 10th Annual AFSA SGA Forum held in conjunction with the National Association of Consumer Credit Administrators Annual Meeting.

Jeff was also the founding Chair of the Mortgage Lending Initiatives, now a permanent part of the Mortgage Lending Subcommittee. He's also been an active participate on AFSA's Mortgage Lending Advisory Board and Communications Committee. As Chair of the SGA Committee, he also sits on the AFSA Board of Directors.

During his career, Jeff has been privileged to receive two Leadership Awards, Wells Fargo Financial's highest form of recognition. He credits his participation in and support from AFSA as a significant contributor to his overall personal success at Wells Fargo.

Distinguished Service Awards



**GEORGE
HALLORAN**
CEO

*Omnibus Enterprises, Inc.
Fort Lauderdale, Florida*

George holds a Bachelor's of Science degree in Physics from Penn State and an Master's degree in Management from the University of Southern California. After graduating from Penn State, he accepted a commission in the U.S. Marine Corps. From there, he went to USC, and then joined Ford Credit in Dearborn, Michigan.

At Ford Credit, George served as Vice President of Global Strategic Planning where he directed strategy and planning, business intelligence, and business development and restructuring.

George managed seven Northern European financing operations from the Regional Headquarters in Amsterdam. As Executive Director of Ford Credit Europe, George centralized European marketing activities and developed a project management system now used worldwide at Ford and Ford Credit.

Currently, George is the CEO of Omnibus Enterprises and remains continually engaged in consulting and management support activities for the auto finance industry. As the Auto Finance Program Manager for Benchmark Consulting International – an Associate Member of AFSA – he led the 2005 and 2006 Auto Finance BenchMark Studies and continues to lead numerous individual auto finance engagements. He is actively involved in the development and launch of the next generation of competitive business.

George has been involved in leadership positions within AFSA for many years. He served as a member of AFSA's Executive Committee and Board of Directors and continues to serve on the AFSA Vehicle Finance Board.

He was a key driver in the development of the 2003 AFSA strategic plan that led to the association's increased fiscal health. He was a founding committee member of Americans Well-informed on Automobile Retailing Economics (AWARE) and helped to spearhead the AFSA initiative on standards for electronic contracting that resulted in the ANSI standard for the transfer of location of electronic contracts finalized this year.

He regularly presents at industry conferences and seminars, and serves on the planning committee that develops and leads the program for the AFSA Vehicle Finance Conference.



**SHARON Y.
MOORE**
*Senior Vice President
Courtesy Finance LLC
Roswell, Georgia*

Sharon began her career in consumer finance as a customer service representative for Southern Discount (later Fleet Finance) in Trenton, Georgia. During her 29-year tenure at Fleet Finance, she worked her way up to Executive Vice President of Operations.

After Fleet was sold to The Associates in 1994, Sharon began her own training consulting firm, Professional Development, Inc., rather than relocating her family to Dallas. As a consultant who managed her own time, Sharon was able to pursue charity work. She became very involved with the local mission home Tender Mercies, which housed and cared for infants whose mothers gave birth while in prison.

As Sharon has been inspired by some great mentors over the years, she seeks to inspire others. She hosts monthly calls with a group of women in Pakistan who work for an American-owned collection agency.

In 1996, The Associates offered Sharon a position, prompting another career move. Sharon surrounded herself with a strong team, and together they built The Learning Center, The Associates' corporate training facility, from the ground up.

In 2000, she joined Security Finance as Executive Vice President and in 2004, became President & CEO of Titan Financial Group. After Titan was sold to World Acceptance, Sharon teamed up with a Georgia investor to form Courtesy Finance, quickly opening and buying branches in multiple states.

For more than ten years, Sharon has been an instructor at the National Institute for Consumer Credit Management at Marquette University. Achieving higher survey scores from her students than any other instructor, she also serves on the program's Board of Governors.

A member of AFSA for more than 20 years, Sharon currently serves on the Board of Directors, Independents Advisory Board, and as Chair of the Professional Development Committee.

Sharon, her husband Gary, and their three children, Rebecca, Gary, Jr. and Shelley, have found time to enjoy many hobbies. She is an avid gardener, hiker, snow skier, traveler, reader and tennis player.

Distinguished Service Awards (1941-2007)

1941

J.H. Aufderheide
R.C. Aufderheide
E.A. Bailey
Edgar P. East
Walter W. Hamilton
Albert V. Hart
Byrd E. Henderson
Fred B. Huettman
Harry A. Morgan
George W. Kehr
Charles G. Mueller
C.H. Stratton
Claude S. Thompson
Charles H. Watts
William Young

1942

Thomas D. Griffin
Frank R. Hubachek
Irvin Wesley

1943

Lewis K. Osborne
Albert P. Snite
Francis L. Thompson

1944

Robert M. Rutherford

1947

Lloyd S. Henderson
Fred H. Lovegrove
Charles T. MacDermott
William B. Nichols

1948

Donald L. Barnes
Arthur R. Dana
Charles A. Dougherty

1949

Alan K. Dolliver
Leon J. Ingram

1950

Frederick P. Snite
Raymond E. Vester

1951

I. Lehr Brisbin
Frank B. Hubachek

1952

Austin C. Broughman
William T. Christian
Barney J. Lenihan

1953

Martin W. Newman
Paul L. Selby

1954

Evelyn Berkeley
M.L. Goeglein
Max P. Shelton

1955

Joseph R. Gwinn

1956

Charles A. Gerhart
Charles S. Kelly
Benjamin F. Miller
Ladislav J. Styskal

1957

Leo M. Gardner
John H. Hendee
Leon Heymann

1958

Joseph E. Newton
John T. Snite
Davis Weir

1959

Roger S. Barrett
John L. Mentz
William B. Paul, Jr.

1960

Lawrence M. Curtiss
John J. Feeney
Joseph P. Tusing

1961

Wilbur A. Bean
Russell J. Darling
Richard O. Wiesner
Eldon F. Wonderlic

1962

Lloyd M. Boyd
James H. Cronin
David B. Lichtenstein
Robert Bruce Snow

1963

Alvin M. Constans
Robert C. Hamilton
Harold E. MacDonald

1964

Rene A. Curry
William A. Dillion, Jr.
Richard K. Steinman

1965

Thomas H. Cougill
Lyle S. Woodcock

1966

Roger L. Downing
Joseph H. Louis
John S. Winston

1967

Harry E. Fuller
John E. Peterson

1968

Alfred G. Waack
Allan E. Wiedman
James B. Werson

1969

G. Robert Becker
Carl F. Hawver
Edward P. Kessler
Earl D. Larsen

1970

Louis C. Duncan

1971

S. Lees Booth
Milton E. Borgesen

1972

Olen I. Kull
Don H. Miller

1973

Paul F. Boyer
Robert J. Orr
Reece A. Overcash, Jr.

1974

Charles R. Burch
Ernest F. Dorn
L.J. Holroyd
William J. Malatesta

1975

Roswell K. Doughty
Edgar T. Higgins
Alvin O. Wiese, Jr.

1976

Gilbert R. Ellis
Paul Hamilton, Jr.
Lawrence X. Pusateri
Richard J. Trenkmann

1977

Vernon Hinkle
R. Earl O'Keefe
Robert L. Rollins
Richard C. Tucker

1978

Helmuth Miller
Helmut J. Schmidt
Richard A. Van Winkle

1979

Edward Glazer
Thomas J. O'Keefe

1980

John R. Advent
William J. Devine
Charles H. Kuebler

1981

Robert E. Baker
Webster R. Vause

1982

Robert D. Innis
Thomas A. Haeussler

1983

E. C. A. Forsberg
Gordon J. Thomasch

1984

Robert B. Evans
William D. Hendry

1985

Joseph R. Sullivan

1986

Stephen A. Hellerstein

1987

James M. Browne
William F. McCormick

1988

Wendell L. Dixon
Robert R. Hudson
Thomas L. Thomas

1989

Clarence P. Bleser
W.F. Carter
William F. Ford

1990

L. Bruce Arnold
W. Gene Gerard
Charles A. Krauss
Richard P. McManus

1991

David D. Ekedahl
Olive M. Fitzwater
J. Thomas Nelson, III
Lowell N. Swanson

1992

Jerry D. Bringard
Finn M. W. Caspersen
Milton Katz
Fred Reber

1993

Carl S. Hammer
Alan B. Lerner
Robert S. Raley, Jr.
Dennis E. Young

1994

Richard J. Brinkman
Ben F. Cheek, III
James E. Jack
John P. Tierney

1995

Nancy S. Donovan
Christian T. Jones
James O. Norwine
James S. Parks

1996

Irwin B. Holzman
Ernest M. LeSueur
Warren R. Lyons

1997

William Odom
John L. Pennington
David D. Wesselink

1998

William R. Cole
Thomas M. Tuggle
Gary J. Perkinson
Charles D. Walters
William G. West

1999

Mary Carolan-Doyle
John W. Holden, Jr.
Thomas R. Slone

2000

Thomas M. Frunzi
Carol J. Knorr
Edmund J. Schmidt, Jr.
Charles F. Wonderlic

2001

Frederick W. Geissinger
Phil Hitz
Bradford A. Wamsley
Robert B. Zane

2002

James H. Downing
Kenneth E. Hoerr
Craig A. Varga

2003

Mark Barber
Gary Flowers
Ben D. Hendrix
H.R. (Randy) Lively, Jr.

2004

Ray Biggs
Morris Marshburn
Jeffrey Snyder

2005

Allan L. Fink
Andrew Morrison
Donna F. Zarcone

2006

Thomas B. Hallman
Mark J. Kenney
Robert E. McKew
Marguerite Y. Watanabe

2007

Nathan Benson
Harry Goff
Tim Harrelson