



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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2009 – 170

September 9, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,
Branch Admin., Retail
& Loan Specialists

RE: CBA Web Seminars -- Two-Part Series: Basic Consumer Lending

These web seminars follow the entire lending process from taking the loan application to making the final decision. Participants will develop the skills necessary to make the call on "marginal" borrowers. We will also review the new regulatory guidelines on subprime lending, which will include every consumer loan with a credit score less than 660. In addition to lecture, case studies will be used. The major objective of this two-part program is:

- Increased loan volume
- Improved risk management

PART I – BASIC CONSUMER LENDING – MONDAY, OCTOBER 5, 2009

SEMINAR HIGHLIGHTS:

- Current Industry Trends
- Taking The Loan Application
- Qualifying Income
- Essence of the Credit
- Credit Bureau Reports
- Credit Policy Exceptions

PART II – BASIC CONSUMER LENDING - MONDAY, OCTOBER 26, 2009

SEMINAR HIGHLIGHTS:

- Credit Scoring
- Validating Your Cut-Off Scores
- Employment Verification
- Measuring the Capacity to Pay
- Measuring Willingness to Pay
- Collateral Considerations
- Documenting the Approval Process

AUDIENCE

The primary audience is consumer lenders with new business development and basic lending responsibilities. Participants may attend either or both sessions. However, it is recommended that you participate in both to gain the maximum benefit from the course of instruction. **CE Applied:** 2.5 hours towards the CLBB/CPB/CCSR designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

David Kemp is President of Bankers Management, Inc., (BMI) a nationally recognized company in financial services training and consulting. Prior to forming BMI, he served as VP/Director of Credit Services--Cannon Financial Institute, where he trained bankers nationwide. He also delivered credit and sales training to banking associations and financial institutions. Before joining Cannon, David was Vice President of Corporate Finance with Citicorp North America. David serves as a visiting professor and guest lecturer to many colleges and universities.

WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

An **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. It can be viewed any time 24/7. Anyone at your branch may access the program from a computer using the login and password. The On-Demand Web Seminar provides unlimited access to the program for six months from the date of purchase.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

CBA WEB SEMINAR

TWO PART SERIES: BASIC CONSUMER LENDING

Part I: Monday, October 5, 2009

2:30 p.m. - 4:30 p.m. (EST)

Part II: Monday, October 26, 2009

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to September 28th (Part I) and October 19th (Part II)

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310,
Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>.

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR --PART I - BASIC CONSUMER LENDING

Monday, October 5, 2009 - (Seminar code: SW2-1053)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

CBA WEB SEMINAR --PART II - BASIC CONSUMER LENDING

Monday, October 26, 2009 - (Seminar code: SW2-1053)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

METHOD OF PAYMENT (check one):

Check made payable to: Bankers Ed

Discover Card

MasterCard

Visa

AMEX

Card Number _____

Exp. Date _____

Security Code (3 or 4 digits on back of card) _____

Signature _____

Amount \$ _____

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

******Registrations must be sent to Bankers Ed******