



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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2009 – 174

September 15, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, Loan
& Training Specialists

RE: CBA Web Seminar - Lending Basics For Support Personnel
Wednesday, October 14, 2009 -- 2:30 p.m. - 4:30 p.m.

Lending generates more income than any other product or service because loans earn the highest rates, but this is because they also have the highest risk. This web seminar has been developed at the request of bankers nationwide to provide loan support personnel (everyone other than loan officers) with the basic information needed to understand what goes into making safe, sound and appropriate loan decisions.

SEMINAR HIGHLIGHTS

- What it means to be a banker
- Your bank's responsibilities (as related to the lending function) to:
 - Depositors
 - Employers
 - Shareholders
 - Community
- The bank's risk-to-reward ratio--a basic banking principle
- Loan policy - who, why, what and how to make loan policy a living, working document
 - The loan decision process:
 - The five C's of credit
 - Required information
 - Loan decision making
 - Loan structure
 - Loan profitability and interest rate determination
 - The role of financial information analysis
 - The importance of disciplined loan documentation
- Review of specific types of loans:
 - Working capital
 - Consumer
 - Real estate
 - Stocks, bonds, notes, etc.
 - Agriculture

AUDIENCE

Loan assistants/secretaries, loan operations personnel, credit analysts, loan review, internal audit and compliance personnel will all benefit. **CE Applied:** 2.5 hours towards the CLBB/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Bob Ullom, a nationally recognized banking educator, began his career as a CPA. Bob has been president of two start-up banks and led both fast growing institutions to profitable, sound status. Since 1989, Bob has provided relevant, “real world” training in over 35 states for bankers associations and banks. He currently presents a wide variety of seminars dealing with all areas of lending and credit management, bank management, bank directors and compliance.

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.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 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

attachment

CBA WEB SEMINAR

LENDING BASICS FOR SUPPORT PERSONNEL

Wednesday, October 14, 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 October 6th

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 -- LENDING BASICS FOR SUPPORT PERSONNEL

Wednesday, October 14, 2009 - (Seminar code: SW2-1060)

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*****

(Seminar code: SW2-1060)