



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
10 Waterside Drive  
Farmington, CT 06032-3083  
(860) 677-5060  
FAX: (860) 677-5066

2009 – 186

October 1, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,  
Credit Analysts & Loan  
Specialists

**RE: CBA Web Seminars -- Two-Part Presentation: The Professional Credit Analyst**  
**Presentation I – Wednesday, October 28, 2009**  
**Presentation II – Tuesday, November 3, 2009**

A new four-hour web seminar for credit analysts and others engaged in developing their professional banking careers. This two-part program is intended for a highly focused audience: Credit Analysts and other bankers learning and growing into a professional banking career. The purpose is to provide credit analysts with an opportunity to step back for a few hours and engage in the "big picture" of key lending principles and the importance of sound and disciplined lending to your customers, your bank, your community and yourself. The loan decision process will be discussed with the objective of confirming that financial analysis is a significant, but only one part of the credit decision. The presenter began his own 39 year banking career as head of a credit analysis function charged with training new bankers. More than 60% of those trainees became bank presidents.

**SEMINAR HIGHLIGHTS:**

- Risk-to-reward ratio: the key to risk management
- Essential decision making parameters
- Loan policy: the driving force in banking today
- Understanding loan structure: content and importance
- Customer outreach: what, why and how
- Loan documentation: discipline and knowledge required
- Personal and business financial statement and cash flow analysis

This fast-paced program is low on theory and high on "how to". It will challenge credit analysts to consider alternative credit approaches, principles and practices with the goal of increasing each participant's professional growth potential.

**Note:** This program is presented as a single four-hour seminar divided into two sessions. Your registration fee covers your web seminar hookups or on-demand web seminar for both the October 28 and November 3 broadcasts along with the corresponding written materials.

## AUDIENCE

Credit analysts, new lenders, consumer lenders becoming involved in commercial lending and loan review and administration personnel will all benefit from the course. **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, veteran banker and nationally known banking educator brings over 20 years of commercial lending experience plus management background as president of two successful start-up banks. His lively, often humorous, and "real world" presentations have been well received nationwide by over 10,000 bankers annually.

## 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 PRESENTATION: THE PROFESSIONAL CREDIT ANALYST**

**Part I: Wednesday, October 28, 2009**

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

**Part II: Tuesday, November 3, 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 20<sup>th</sup>

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 -- THE PROFESSIONAL CREDIT ANALYST**

**Wednesday, October 28, 2009 & Tuesday November 3, 2009-** (Seminar code: SW2-1248)

**Note:** This program is presented as a **single four-hour seminar divided into two sessions**. Your registration fee covers your web seminar hookups or on-demand web seminar for both the October 28 and November 3 broadcasts along with the corresponding written materials.

Web Seminar/Materials (live hookup)       \$475 member       \$950 non-member

On-Demand Web Seminar/Materials       \$515 member       \$1,030 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\*\*\***