



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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SENT TO:

2009 –198

October 22, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, Loan
& Training Specialists

RE: CBA Web Seminars -- Two-Part Series: Introduction To Commercial Lending

One major difference between consumer and commercial loans is that commercial borrowers are often unsure of the business conditions that give rise to their need for cash. This two-part web seminar covers the basic analytical tools required to make commercial lending decisions. It is designed to help participants ask borrowers questions that result in understanding the “why” of commercial lending. You may attend either or both sessions; however, it is recommended that you participate in both to gain the maximum benefit.

PART I – MONDAY, NOVEMBER 23, 2009

SEMINAR HIGHLIGHTS:

Accounting Review

- Types of Statements
- Opinions

Basic Analysis

- Spreading Statements
- Balance Sheet Structure

Ratio Analysis

- Liquidity
- Leverage
- Income Statement Margins

PART II – MONDAY, NOVEMBER 30, 2009

SEMINAR HIGHLIGHTS:

Turnover Analysis

- A/R Turnover
- A/P Turnover
- Inventory Turnover

Sources & Uses Statements

- Assets Footings
- Liability Footings

Cash Flow Analysis

- Inventory Turnover

AUDIENCE

Commercial and consumer lenders, branch managers and loan review personnel will all benefit from this program. **CE Applied:** 2.5 hours towards the CLBB/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

David Kemp is President of Bankers Management, Inc., 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. Before joining Cannon, David was VP/Corporate Finance with Citicorp North America.

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: INTRODUCTION TO COMMERCIAL LENDING

Part I: Monday, November 23, 2009

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

Part II: Monday, November 30, 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 November 16th (Part I) and November 20th (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 - Monday, November 23, 2009 - (Seminar code: SW2-1027)

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 – Monday, November 30, 2009 - (Seminar code: SW2-1027)

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******