



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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SENT TO:

2009 – 220

December 22, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

RE: CBA Web Seminar – Loan Review
Monday, January 25, 2010 -- 2:30 p.m. - 4:30 p.m.

As regulatory insight intensifies, you must be prepared to meet the standards of “Safety and Soundness.” This web seminar provides a framework for identifying and minimizing risk. The Loan Review function is an essential part of loan quality due diligence. Its overriding purpose is to improve the quality of the loan portfolio by providing a framework for making effective and appropriate loan decisions, maximizing earnings and minimizing the risk inherent in lending money. This hands-on program will cover the “Whys and Hows” of setting up an effective loan review system.

HIGHLIGHTS

Regulatory Examination focus has shifted, and bankers must now shift their priorities in order to:

- Assess the Loan Management function of the Financial Institution instead of just reviewing files
- Determine the corrective action capabilities of the institution’s overall loan monitoring system

Other topics to be covered include:

- Safety & soundness doctrine
- Scope of the review (dollar & percentage)
- Credit underwriting
- Loan documentation
- Standard of care
- Loan grading
- Review checklist
- Loan review officer qualifications

AUDIENCE

Senior Officers, loan review & loan operations personnel. **CE Applied**: 2.5 hours towards the CLBB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

David Kemp is President of Bankers Management, a nationally recognized company in financial services training and consulting. Prior to forming his own company, he served as Vice President, Director of Credit Services-Cannon Financial Institute in Athens, Georgia, where he trained bankers nationwide in Cannon Lending Schools. He also delivered training programs through banking associations and in tailored credit and sales training sessions for individual financial institutions. Before joining Cannon, David was Vice President of 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.

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

LOAN REVIEW

Monday, January 25, 2010

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 January 15th

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 – LOAN REVIEW

Monday, January 25, 2010 - (Seminar code: **SW2-1037**)

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 parksk@ctbank.com or 860-677-5060.

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

(Seminar code: **SW2-1037**)