



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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SENT TO:

2010 – 11

January 25, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

**RE: CBA Web Seminar – Asset Based Lending
Tuesday, February 23, 2010 -- 2:30 p.m. - 4:30 p.m.**

In a recovering economic environment, small to medium sized businesses need growth financing. Banks, many with unusually high levels of problem loans, are often reluctant to meet working capital requests. Traditional working capital lines are too frequently administered without discipline, monitoring, regular financial reporting and ratio requirements, loan agreements, borrowing bases, etc.

The purpose of this new web seminar is to develop better understanding and focus on the disciplines required to establish and effectively operate asset-based revolving lines of credit in a demanding and competitive commercial credit marketplace.

HIGHLIGHTS

Upon completion of the program participants will understand:

- How to underwrite, document and effectively operate an asset based line of credit that will fit within the framework of your bank's loan policy
- Asset based lending as a significant marketing and growth opportunity
- Required care and diligence
- Loan policy considerations
- Asset based lending versus your bank's risk/reward ratio
- Credit, documentation and procedural requirements necessary to operate an asset based line of credit

This seminar will also challenge each banker to consider whether existing or "normal" practices related to working capital lines of credit provide adequate risk management.

AUDIENCE

The target audience for this program includes new and experienced loan officers, credit analysts, loan review and loan administration personnel. **CE Applied:** 2.5 hours towards the CRCM/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Bob Ullom is a nationally known banking educator who has taught more than 100,000 bankers on a nationwide basis over the past 20 years. His fun and direct teaching style will be complemented by a complete handout, including forms, which will serve as a reliable, easy to use reference. Bob has served as founding president of two fast-growing and profitable start-up banks and brings 40 years of CPA and commercial lending experience to this important program.

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

CBA WEB SEMINAR
ASSET BASED LENDING

Tuesday, February 23, 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 February 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 – ASSET BASED LENDING

Tuesday, February 23, 2010 - (Seminar code: SW2-1263)

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 at 860-677-5060.

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

(Seminar code: SW2-1263)