



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
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SENT TO:

2010 – 75

April 29, 2010

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

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

**RE: CBA Web Seminar – Major Growth Opportunity: Lending To The Self-Employed And Small Businesses  
Friday, May 28, 2010 -- 2:30 p.m. - 4:30 p.m.**

This web seminar deals with credit underwriting, analysis and evaluation of personal financial statements and debt service/cash flow determination for a key market segment. Self-employed individuals, small business owners, executives and professionals ("self-employed") represent a significant, growth oriented and profitable target market. It has been estimated that as much as 50% of a bank's future growth could come from this segment. However, credit decision making tools, loan practices and credit standards are not always effectively applied to these key individuals since the financial information received is less detailed and not prepared using consistent record keeping (or any semblance of a reliable accounting system). A personal financial statement can be considered an "exercise in creative writing". Bankers must learn to understand and deal with the "creative" information so frequently provided by these borrowers in order to make credit/risk decisions that are safe and sound and consistent with their bank's loan policies.

Questions and answers will be the order of the day as Bob Ullom provides practical guidance based on over 20 years bank lending and management experience plus nationwide experience as a banking educator. A complete student handout will enable each participant to return to the job with information needed to immediately improve the quality of your lending to the "self-employed."

## **HIGHLIGHTS**

This fast-paced seminar will address how to establish credit quality and strength of the self-employed individual. Topics include:

- Dealing with the differences between "self-employed" and their bankers
- How to obtain needed, quality financial information from the "self-employed," while keeping the customer's good will
- Analysis of personal financial statements and calculation of a more realistic "net worth"
- Analysis of personal tax returns and determination of cash flow from the tax return
- Quick, easy-to-use tools to determine liquidity, financial strength and debt repayment ability

## **AUDIENCE**

Loan officers, credit analysts, loan review personnel or any banker who would like to improve lending and servicing skills to small business owners and the self-employed. **CE Applied:** 2.5 hours towards the CPB/CLBB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

## SPEAKERS

Bob Ullom has been teaching personal financial statement analysis for over 25 years. His fun and direct teaching style will be complemented by a complete student handout that will serve as a reliable, easy-to-use desk reference. Bob has served as president of two fast growing and profitable start-up banks and brings 31 years of bank lending and leadership experience to this seminar. He currently teaches over 10,000 bankers annually in more than 35 states.

## WHAT IS A WEB SEMINAR?

A web seminar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. 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.

**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.

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.

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.

## 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 and e-checks 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**

**MAJOR GROWTH OPPORTUNITY**

**LENDING TO THE SELF-EMPLOYED AND SMALL BUSINESSES**

**Friday, May 28, 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 \_\_\_\_\_

**THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:**

**Prior to May 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/>

Phone: Call 888-262-7701 with credit card information

**CBA WEB SEMINAR – MAJOR GROWTH OPPORTUNITY: LENDING TO SELF-EMPLOYED, SMALL BUSINESS**

**Friday, May 28, 2010 - (Seminar code: SW2-1108)**

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 888-262-7701 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com at 860-677-5060.

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

(Seminar code: SW2-1108)