



GENERAL BULLETIN

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

SENT TO:

2010 – 100

June 9, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, Credit,
Commercial & Training
Specialists

RE: CBA Web Seminar – Consumer Lending For Commercial Lenders
Friday, July 9, 2010 -- 2:30 p.m. - 4:30 p.m.

This new program has been specially developed for commercial lenders who need training in consumer lending principles and practices. It was suggested by a frequent web seminar participant who desires to gain an understanding of consumer lending from the perspective of a commercial banker. Community bankers are often generalists when it comes to their lending practice and portfolio, and they frequently deal with all types of loans. Consumer and commercial lending have similarities, but they are also significantly different in many principles and practices. The program has been developed for lenders and would be lenders such as credit analysts, branch managers and lending assistants, but all lending function personnel will benefit. Experienced lenders will receive a strong refresher while new or less experienced bankers will build the skills and perspective needed to deal with customers' consumer credit needs. The presentation is low on theory and high on practical and "real world" application.

HIGHLIGHTS

- How and why consumer lending is a highly desirable component of your bank's loan portfolio
- Understanding consumer lending risks and rewards
- Sound consumer lending principles, practices and tools
- Understanding very significant differences between consumer and commercial lending
- Consumer loan underwriting and case studies
- Leveraging income, not capital

AUDIENCE

All lending personnel will benefit from this program including lenders, credit analysts, branch managers and lending assistants. **CE Applied**: 2.5 hours towards the CPB/CLBB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Bob Ullom, a nationally known banking educator, brings 40 years of banking and bank management experience to this new program. Bob is president of R.V. Ullom & Company. The company was founded in 1989 with the mission of providing relevant, practical and "real world" educational services to the financial services industry on a nationwide basis. Bob, founding President of two successful start-up banks, has taught more than 100,000 bankers in 38 states over the past 21 years.

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

CONSUMER LENDING FOR COMMERCIAL LENDERS

Friday, July 9, 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 July 1st

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 – CONSUMER LENDING FOR COMMERCIAL LENDERS

Friday, July 9, 2010 - (Seminar code: SW2-1285)

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: SW2-1285)