



GENERAL BULLETIN

CONNECTICUT
BANKERS
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SENT TO:

2010 – 106

June 17, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

RE: CBA Web Seminars -- Two-Part Presentation: Loan Officer Clinic - A Focus On Key Issues That Challenge Lenders Daily

Presentation I – Monday, July 12, 2010

Presentation II – Wednesday, July 14, 2010

This new web seminar has been developed to provide tools, information and guidance to meet the professional needs of new loan officers, experienced lenders and "will-be" lending personnel. Content and topics have been selected by the instructor based upon frequent questions and misunderstandings observed while teaching bankers on a nationwide basis over the past 20 years. The primary focus of this risk management program is on commercial lending and will provide you with the tools for better loan decision making: loan policy; financial statement and cash flow analysis; loan structuring and pricing; profitability; calling skills and more. It is low on theory and high on "how to" and will be highly conversational with questions and answers being the order of the day. Materials and case studies will compliment and support use of improved lending tools. Participants will return to their banks with immediately useful information.

SEMINAR HIGHLIGHTS:

- Your bank's **risk-to-reward ratio** and other lending parameters
- Brief discussion on the role and importance of **loan policy** in credit decision making - Risk Management
- **Personal financial statement analysis**, which should be considered exercises in creative writing
- Proper **cash flow analysis** - Net income plus depreciation and/or EBITDA are not cash flow
- Proper **loan structuring** - amount, type, term, repayment program and sources, requirements, etc.
- **Loan pricing and profitability analysis** - tools and techniques
- **Calling skills** - brief discussion of importance, correct perspective, and proven techniques

PLEASE BRING A CALCULATOR

Note: This program is presented as a **single four-hour seminar divided into two sessions**. Your registration covers your web seminar hookup or web seminar replay purchase fee for both the July 12 and 14 broadcasts along with the corresponding written materials.

AUDIENCE

Credit analysts, loan review and loan administration personnel are encouraged to participate. **CE Applied:** 4 hours towards the CLBB/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Bob Ullom, seminar leader, veteran banker and nationally known banking educator, brings the benefit of experiencing the problems, issues and solutions of thousands of bankers to this lively program. Bob emphasizes a practical, "real world" approach in his many seminars using a dynamic, humorous teaching style. Bob provides financial education to more than 12,000 bankers yearly in over 38 states. Prior to forming R.V. Ullom & Company, he served as founding president of two fast-growing, sound and profitable start-up banks, and he brings 20 years of bank lending and lending leadership experience to this seminar.

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

TWO PART PRESENTATION: LOAN OFFICER CLINIC

Part I - - Monday, July 12, 2010

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

Part II - - Wednesday July 14, 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 2nd

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 -- LOAN OFFICER CLINIC: A FOCUS ON KEY ISSUES THAT CHALLENGE LENDERS DAILY

Monday, July 12, 2010 & July 14, 2010- (Seminar code: SW2-1196)

Note: This program is presented as a **single four-hour seminar divided into two sessions**. Your registration covers your web seminar hookup or web seminar replay purchase fee for both the July 12 and 14 broadcasts along with the corresponding written materials.

Web Seminar/Materials (live hookup) \$475 member \$950 non-member

On-Demand Web Seminar/Materials \$515 member \$1,030 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 or 860-677-5060.

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