



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
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2021 – 008  
February 10, 2021

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

RE: **Breaking into Banking 101: Fundamentals of Commercial Banking - Full Day Workshop, Wednesday, March 10, 2021 – 10:00a.m. – 5:00p.m.**

Commercial banking can be intimidating because of its complexity and the risk-oriented nature of the work. This course is a clear and thorough introduction to the key concepts, terminology, and processes involved in credit and lending. It is ideal for those in their first year in the industry. Learners will walk away with a clear understanding of their job and how their specific role fits into the bank's overall profitability goals.

New credit analysts, lenders, and underwriters, as well as bankers who don't do credit analysis but need a working knowledge of the process will all benefit from this full day training. This may also include statement spreaders, loan processors and closers, treasury management associates, administrative support for credit or lending officers, branch managers, and interns. **This full day Fundamentals of Commercial Banking Workshop will take place on Wednesday, March 10<sup>th</sup> beginning at 10:00a.m. and running until 5:00p.m.**



SENT TO:

## THE WORKSHOP WILL INCLUDE

- The Business of Banking
  - Why customer relationships matter
  - Identifying and managing risk
  - Net interest income vs. fee income
- Why Businesses Borrow Money
  - Working capital financing
  - Real estate and capital expenditures
  - Start-ups, buyouts, bridge loans, and losses
- The Art of Underwriting – Part I
  - Industry considerations
  - Life cycle stage of your borrower
  - Analyzing quality of management
- The Art of Underwriting – Part II
  - Four levels of quantitative analysis
  - Balance sheet: liquidity and leverage
  - Income statement: margins and coverage
- Loan Structuring – Part I
  - Types of loan facilities
  - How loan pricing really works
  - Tenor and amortization
- Loan Structuring – Part II
  - Analyzing your collateral
  - What loan covenants do for you
  - The value of guarantees
- The Credit Approval Process
  - Courtship and the “life of a loan”
  - Selling the deal twice – bank and customer
  - Loan documentation
- Loan and Portfolio Monitoring
  - Understanding “Expected loss”
  - Loan grading – regulatory definitions
  - Asset performance and loan loss provisions
- The Complex Lending Machine

- Internal relationships
- Introduction to twelve key banking groups
- Critical partnership: Credit and Lending
- Test Drive Your Job
  - A day in the life of a credit analyst
  - Prerequisite traits for success
  - Career advice and how to love your job

#### **REGISTRATION**

Please [CLICK HERE](#) to register. Please note: Zoom credentials for this program will not be sent out until the day before the event. The confirmation email you receive will contain a link that is unique to you and may NOT be shared with anyone. The fee for this event will be \$275 for the first person and \$199 for any additional registrants from your bank. Registration includes all program materials.

#### **FACILITATOR**

**Andy Keusal, Founder and President, Keusal Learning** - Andy Keusal is passionate about using his teaching gift to help others reach their full potential. After earning his B.A. in Psychology from the University of Notre Dame, he spent eighteen years in commercial banking, during which he interviewed, hired, and trained hundreds of new bankers. He also helped build and run one of the nation's premier credit training programs at a large Midwest regional bank. He left his corporate career in 2015 to found Keusal Learning, where he now helps people master the basics of banking. Many of his trainees have moved on to prosperous careers in banking, private equity, and even business ownership.

#### **CONTINUING EDUCATION CREDITS**

In accordance with the rules and guidelines of the Connecticut State Board of Public Accountancy, the **2021 *Breaking into Banking 101: Fundamentals of Commercial Banking Workshop*** may be worth 5.5 hours of Continuing Education Credit. This seminar has not been pre-approved for credit. The field of study for this course is Banking. Attendees interested in receiving a confirmation of attendance memo from the CBA should contact Kim Tuttle at [ktuttle@ctbank.com](mailto:ktuttle@ctbank.com).

#### **REFUND/CANCELLATION POLICY**

No refunds will be made for cancellations received within three business days of the program. Registrants may send a substitute to the program without loss of program fees. Registrants who do not attend the scheduled program will not receive a refund of program fees but may request program materials.

We look forward to virtually greeting you on March 10<sup>th</sup>. Should you have any questions regarding the meeting or registration, please do not hesitate to contact the Association office.

Sincerely,

KIMBERLY M. TUTTLE  
AVP, Director of Education