



# Lending Basics for Support Personnel

**Webinar • October 5, 2010, 1:30-3:30 p.m.**

Lending is all about risk management! This new seminar is designed to help support personnel understand what goes into making safe, sound and appropriate loan decisions.

Lending generates more income than any other product or service because loans earn the highest rates, but this is because they also have the highest risk. This seminar has been developed at the request of bankers nationwide to provide loan support personnel (everyone other than loan officers) with the basic information needed to understand what goes into making safe, sound and appropriate loan decisions.

## Highlights

- What it means to be a banker
- Your bank's responsibilities (as related to the lending function) to:
  - o Depositors
  - o Employers
  - o Shareholders
  - o Community
- The bank's risk-to-reward ratio--a basic banking principle
- Loan policy - who, why, what and how to make loan policy a living, working document
- The loan decision process:
  - o The five C's of credit
  - o Required information
  - o Loan decision making
  - o Loan structure
  - o Loan profitability and interest rate determination
  - o The role of financial information analysis
  - o The importance of disciplined loan documentation
- Review of specific types of loans:
  - o Working capital
  - o Consumer
  - o Real estate
  - o Stocks, bonds, notes, etc.
  - o Agriculture

## Audience

Loan assistants/secretaries, loan operations personnel, credit analysts, loan review, internal audit and compliance personnel will all benefit.

*CE Applied: 2.5 hours CLBB/CPB with the Institute of Certified Bankers*

## Speaker

Bob Ullom, a nationally recognized banking educator, began his career as a CPA. Bob has been president of two start-up banks and led both fast growing institutions to profitable, sound status. Since 1989, Bob has provided relevant, "real world" training in over 35 states for bankers associations and banks. He currently presents a wide variety of seminars dealing with all areas of lending and credit management, bank management, bank directors and compliance.

## What is a Webinar?

A webinar 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 instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

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CE Applied: 2.5 hours CLBB/CPB

Check all appropriate boxes

Seminar Code: SW2-1060

Webinar/materials (live hookup)	<input type="checkbox"/> \$225	Nonmember	<input type="checkbox"/> \$275
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### Three Ways to Register:

Online: Visit [iowabankers.com](http://iowabankers.com) (Calendar of Events)

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

Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

**Late Registration:** Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

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