



## ONLINE SEMINAR • ONLINE SEMINAR • ONLINE SEMINAR

The Iowa Bankers Association is pleased to be a partner with the Graduate School of Banking at the University of Wisconsin-Madison to bring you the following online seminars...



### Upcoming October 2010 Programs (listed in start date order):

For more information, or to register online, please visit [www.iowabankers.com](http://www.iowabankers.com)



#### Proactive Relationship Development

Presenter: Buck Bierly, MZ BIERLY CONSULTING, INC.

This 60-minute program will be presented live on: October 4

10:00-11:00 a.m. Central Time

Price: \$195

Now is the time to be calling on prospects. Top performing bankers are laying the groundwork for future business through targeted calling and follow-up. Remember that relationships are built between transactions. And if you're not in front of prospects now, your chances of acquiring new business in the next 12 to 18 months are slim. Sit in on this seminar to discover how you can enhance your relationship development skills. Attendees will learn:

- The difference between reactive and proactive selling
- How to generate more qualified leads from business customers
- What small to mid-sized businesses value in banking relationships
- How to identify opportunities in your customer base
- Building a profile of the best prospects in your market
- Doing your homework on the industry and the business to prepare for first meetings with prospects

**Target Audience:** Bank management, commercial lenders, small business bankers, branch managers, sales managers and business development officers

#### Current Trends In Agricultural Lending

Presenter: Michael Boehlje, Ph.D., Purdue University

This two-part program will be presented live on: October 5 and 7

1:30-3:00 p.m. Central Time

Price: \$395

The ag lending market is changing dramatically – new customers with new market opportunities, new competitors and new risks. This program will focus on the challenges and opportunities in the new market, the importance of financial performance assessment including profitability analysis, and assessing and managing the risk in the modern farm business and ag credits.

**Target Audience:** Ag loan officers and staff

#### Current Issues In Consumer Lending Compliance

Presenter: Linda A. Albrecht, Eide Bailly, LLP

This 90-minute program will be presented live on: October 6

10:00-11:30 a.m. Central Time

Price: \$245

This program will help increase your understanding of consumer loan regulations and how and when to apply them. Specific subjects that will be covered during the seminar include: Truth in Lending Act/Regulation Z, Real Estate Settlement Procedures Act (RESPA), Flood Disaster Protection Act, Equal Credit Opportunity Act/Regulation B.

**Target Audience:** Personal bankers, consumer loan officers, loan support staff, real estate lenders, loan review personnel, compliance officers, internal auditors

#### Loan Review: The Best Time For Best Practices Is Now

Presenters: Brian Blaha and Kevin Graff, Wipfli LLP

This 90-minute program will be presented live on: October 7

9:00-10:30 a.m. Central Time

Price: \$245

The current economic climate has created a need for community-based financial institutions to review their credit process. It is an ideal time to return to the basics and reemphasize the credit culture and set the stage for improved risk management and prudent loan growth. Specific subjects that will be covered during the seminar: credit culture, loan policy, problem credit management, allowance for loan and lease losses.

**Target Audience:** Senior management, loan officers, internal auditors



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#### Understanding Regulatory Enforcement Actions

Presenter: Philip K. Smith, Gerrish McCreary Smith PC

This 90-minute program will be presented live on: October 12

10:00-11:30 a.m. Central Time

Price: \$245

In the current environment, more organizations are finding increased scrutiny from the regulators. This session covers how to deal with the prospect of a regulatory enforcement action. Specific topics include: review of current regulatory environment, options of regulators, strategies for negotiating with the regulators, practical examples, types of regulatory enforcement actions, options of banks and options for appeal.

**Target Audience:** Board of Directors and senior management

#### Regulator Hot Buttons For IT Security

Presenter: Kevin Streff, Secure Banking Solutions

This 90-minute program will be presented live on: October 13

2:00-3:30 p.m. Central Time

Price: \$245

This training seminar will cover the hot topics for IT security that federal regulators are concentrating on. Don't be blindsided by the changing requirements in IT security and IT examinations. Get information first-hand to ensure your preparedness for a successful IT examination. The program arms you with information so you can concentrate your resources and prepare your bank. Also included is a discussion on trends in information technology and information security that your bank should consider as technology is evaluated, selected and deployed. This is a practical, diverse program that covers many areas of IT security.

**Target Audience:** Information security officer, CEOs, Board of Directors, head of operations, IT personnel, members of the IT committee, internal auditor, members of the audit committee

#### Strategic Planning For Today's Environment

Presenter: Philip K. Smith, Gerrish McCreary Smith, PC

This 90-minute program will be presented live on: October 14

10:00-11:30 a.m. Central Time

Price: \$245

This program covers the mechanics of appropriate strategic planning, discussing common mistakes many banks make and the substantive issues board members should tackle in their sessions. This discussion covers not only the appropriate process of strategic planning, but also the results that should be obtained by directors. Specific subjects that will be covered during the seminar include: appropriate process for strategic planning; common mistakes in strategic planning; substantive discussion items during planning; changing focus of strategic planning and using planning to enhance value for stockholders

**Target Audience:** Board of Directors and senior management

#### ALM Audits – How To Prepare For An Exam/Audit With Every ALCO Meeting

Presenter: Dave Koch, Farin & Associates

This 100-minute program will be presented live on: October 18

10:00-11:40 a.m. Central Time

Price: \$325

With continued reliance on internal ALM models and enhancements in modeling capabilities, the ALM process remains a mix of science and art. Many ALM audits focus on how close the outputs from model compare to actual results. Using the assumption that if outputs match reality, the process is a good process; if not, then the process is bad. With the myriad of assumptions and inputs, model audits are much more involved. In this webinar we will provide a blueprint to creating an internal ALM Process that will ensure that you have the right components, reporting, and documentation to meet the regulatory scrutiny and offer peace of mind during your next ALM Audit. **Target Audience:** ALCO members, financial managers, CFOs



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#### Targeted Prospecting Without Cold Calling

Presenter: Kevin Strickland, MZ Bierly Consulting, Inc.

This two-part program will be presented live on: October 18 and 25

9:00-10:30 a.m. Central Time

Price: \$395

Need to energize your prospecting efforts? Trying to differentiate yourself from the competition? In this fast-paced program of practical how-to's on prospecting, you'll learn proven techniques on identifying prospects, getting referrals, and making successful calls on prospects.

**Target Audience:** Bank management, commercial lenders, small business bankers, branch managers calling on small businesses, cash management specialists, business development officers and their sales managers

#### ALCO Fundamentals – Making The Most From Your ALCO Process

Presenter: Dave Koch, Farin & Associate

This four-part program will be presented live on: October 19, 25, November 2 & 9

2:00-3:40 p.m. Central Time

Price: \$795

For many years, the Asset/Liability Process has been run by financial institutions as a requirement to the regulatory exam process. Yet, in this changing economic environment, the ALCO process holds many answers to the future profitability and risks. This four-part program outlines the "Best in Class" approach to managing ALCO and presents challenges to the way management evaluates interest rate, credit, option, and liquidity risks. The focus of this series is on identification and understanding of the traditional analysis methods and how to use them in a more meaningful framework for future decision making.

**Target Audience:** CEOs, CFOs, controllers, lenders, retail officers, and ALCO teams

#### Coaching For Better Performance

Presenter: Patrice McGuire, McGuire Business Partners

This two-part program will be presented live on: October 19 & 26

9:30-11:00 a.m. Central Time

Price: \$395

What do you do with an employee who isn't performing or behaving at the expected level? In this program, participants will learn a simple coaching model that will make coaching discussions more effective. Specific topics to be covered are: identifying the gap between expectations and actual performance and behavior; how to take advantage of unplanned coachable moments; improving follow up and holding others accountable.

**Target Audience:** All bank employees responsible for managing employee performance and behavior

#### Risk Management for Community Banks – A Workable Process!

Presenter: Dwight Larsen, BankValue Advisory Services

This 90-minute program will be presented live on: October 20

10:00-11:30 a.m. Central Time

Price: \$245

The session will provide participants with an overview of the valuation/appraisal approaches and methods used to determine the fair market value of non-publicly traded (also known as "closely held") banks. The session will include a recap of historical and recent trends in bank valuations, and will also incorporate a brief case study to allow participants to better understand the process. Specific subjects that will be covered during the seminar: comparing the valuation of businesses to the valuation of real estate; understanding the "Levels of Value" in business valuations; understanding why discounts are applied for minority interests and lack of marketability; reviewing historical and recent trends in the valuation of community banks.

**Target Audience:** Board of Directors, CEOs and shareholders



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#### Front Line Leadership In The New World

Presenter: Richard Hadden, Contented Cow Partners

This 90-minute program will be presented live on: October 21

2:00-3:30 p.m. Central Time

Price: \$245

Recognizing that the world has changed drastically just since the beginning of the new millennium, this course is designed to help new, emerging, and retooling leaders called upon to lead a multigenerational workforce to maximum effectiveness and productivity. Much has been written and said about Baby Boomers leading Generations X and Y, but there is much less guidance for Gen X and Y managers who are now finding themselves in positions of leadership. This course acknowledges major shifts in the new organizational climate such as: the decline in institutional trust; the world continues to experience unprecedented changes in economic forces that affect nearly every aspect of organizational operations - this is the new normal; the changing role of the organization as an employer; new boundaries between work and non-work; e.g., blurring of home and work time, working remotely and timelessly (24/7 availability), strategic partnerships; social networking and the increased importance of vision and meaning in relation to our jobs and careers.

**Target Audience:** CEOs, HR professionals, managers

#### Liquidity And Funds Management – An Evolving Process

Presenter: Karl Nelson, KPN Consulting

This 90-minute program will be presented live on: October 21

10:00-11:30 a.m. Central Time

Price: \$245

Just as Interest Rate Risk evolved from GAB to income simulation, liquidity concepts are in a state of change as well. As ratio analysis becomes less relevant and contingency funding plans take center stage, bankers are faced with combining both concepts in a manner that serves both regulators and boards of directors. Our course is designed to review this evolution. Specific subjects to be covered include: ALCO policies, ratio analysis, contingency funding plans, wholesale funding limits and sample funding reports.

**Target Audience:** CEOs and CFOs of community banks

#### Performance Management And Capital Planning

Presenter: Tom Farin, Farin & Associates

This four-part program will be presented live on: October 25, November 1, 8 & 15

2:00-3:40 p.m. Central Time

Price: \$795

Developing an understanding of the basic drivers of financial institution performance is crucial to reviewing performance and diagnosing problems. It is also crucial to developing effective financial goals and capital plans. This four 100 minute session course uses call report data and a case study to review trends in financial performance relative to peers. From there participants are placed in a goal setting environment where long-term strategic goals are developed as well as annual targets along the way to achieving financial goals.

**Target Audience:** CEOs, CFOs, treasurers, and others interested in evaluating financial performance and goal setting

#### Projections: Beyond Historical Ratio And Cash Flow Analysis

Presenter: Richard Hamm, Advantage Consulting & Training

This four-part program will be presented on: October 26, November 2, 9 & 16

3:00-4:00 p.m. Central Time

Price: \$675

Business lending, at times, can become too complicated due to computerized spread programs that give bankers an endless capacity to crank out financial statement projections. Somewhere in this high tech revolution and among mountains of paperwork, we've lost the art of mentally picturing a financial statement – the key relationships, and how businesses can grow and change. This course emphasizes the "big picture" and a visual approach to the components of a financial statement forecast. It uses a simple model as a starting point to prepare for and narrow the range of (and volume of) later, automated investigations. Specific subjects that will be covered during the seminar: how to represent your customer's financial statements in a chart or diagram; identify the three key financial statement relationships; understand and apply the concept of sustainable growth; use a six-step, visual model to make a financial statement projection or forecast; review tips for determining key variables and assumptions; review important links to loan structuring; setting financial covenants and exploring a firm's optimal capital structure; letting computerized tools take over to provide more details and explore "what if" scenarios.

**Target Audience:** Small business lenders, commercial lenders, credit analysts, loan review specialists, lending managers and credit officers



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#### **Commercial Real Estate Appraisals: Reviewing And Interpreting**

*Presenter: Richard Hamm, Advantage Consulting & Training*

This four-part program will be presented live on: October 26, November 2, 9 & 16 10:30 a.m.-12:00 p.m. Central Time  
Price: \$695

An important part of the commercial real estate (CRE) lending process is the review and interpretation of the property appraisal. This program covers the major issues of the entire appraisal process, from selecting and engaging a qualified appraiser to reviewing the report for integration into the overall credit analysis. Fundamental principles and features of appraisals are covered, as well as the primary analytical techniques such as net operating income (NOI) and discounted cash flow for land acquisition and development (A&D) loans.

**Target Audience:** Consumer lenders, mortgage bankers, private bankers, small business lenders, commercial lenders, credit analysts, loan review specialists, special assets officers, lending managers and credit officers

#### **Commercial Real Estate Cash Flow: Analyzing Income-Producing Or Rental Real Estate and Borrower/Guarantor Global Cash Flow**

*Presenter: Richard Hamm, Advantage Consulting & Training*

This four-part program will be presented live on: October 26, November 2, 9 & 16 8:30-10:00 a.m. Central Time  
Price: \$695

Given the strength of the commercial real estate markets earlier this decade, many borrowers still have large holdings of income-producing or rental real estate on their balance sheets. Whether directly financing these assets or including the income stream(s) in your credit analysis, it is important to understand key analytical concepts in evaluating commercial real estate cash flow. This program demonstrates (from case studies) the key variables and concepts for determining real estate cash flow, plus primary analytical techniques such as stress-testing and compiling a global cash flow that includes all of the holdings of the investor/owner/guarantor. It also explores where to find information from existing sources, such as tax returns, and what additional information may be needed, such as customer rent rolls.

**Target Audience:** Consumer lenders, mortgage bankers, private bankers, small business lenders, commercial lenders, credit analysts, loan review specialists, special assets officers, lending managers and credit officers

#### **Keys to Understanding Personal Cash Flow and Global Cash Flow from Tax Returns**

*Presenter: Richard Hamm, Advantage Consulting & Training*

This four-part program will be presented live on: October 26, November 2, 9 & 16 1:00-2:30 p.m. Central Time  
Price: \$695

This seminar is designed to strengthen your ability to analyze personal financial statements and tax returns within a simple, logical and consistent framework. It provides the tools needed to reduce voluminous amounts of personal financial information into a concise, relevant picture of cash flow, both for personal situations and situations where global cash flow is appropriate (small business and self-employed borrowers).

**Target Audience:** Branch managers, consumer lenders, mortgage bankers, private bankers, small business lenders, commercial lenders, credit analysts, loan review specialists, special assets officers, lending managers and credit officers

#### **Business Continuity And Disaster Recovery**

*Presenter: Kevin Streff, Secure Banking Solutions*

This 90-minute program will be presented live on: October 27 2:00-3:30 p.m. Central Time  
Price: \$245

Federal regulators require emergency preparedness plans to ensure continuity of operation in an unlikely event that can cause significant interruption. While incidents are more likely than disastrous events, the consequences to the bank can be severe if proper disaster recovery planning does not occur. This training seminar demonstrates a practical approach to business continuity and disaster recovery planning that builds upon your IT risk assessment. It will cover topics such as: how to address business processes in case of certain events; identify events that can cause business interruption and rating the probability of said event and the effect on business functions, and document the plan. This training seminar also addresses how your bank should update your business continuity plan to account for the pandemic flu.

**Target Audience:** CEOs, head of operations, IT personnel, information security officer, members of the IT committee, Board of Directors



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#### **Predicting Portfolio Credit Quality And Managing Problem Loans**

*Presenter: John Barrickman, New Horizons Financial Group*

This four-part program will be presented live on: October 29, November 5, 12 & 19

9:00 a.m.-10:30 a.m. Central Time

Price: \$695

The current credit environment has demonstrated that prior credit performance is a poor predictor of future credit performance. Banks are seeking more reliable tools to assess the vulnerability of the bank's loan portfolio to deteriorating portfolio credit quality. More than ever, it is important to remind experienced lenders and educate young lenders how to identify potential problem loans early while the borrower is still reasonably cooperative, the business is still viable, the bank's collateral has value, and the bank still has the opportunity to find a greater fool. Lenders must also be educated on how to get the borrower to recognize and acknowledge that he/she has a problem, to identify the causes of the problem, and to develop a plan for resolving the problem. Lenders must also learn how to evaluate alternatives, prepare for a potential bankruptcy, and avoid lender liability. This workshop is designed for line lenders and credit personnel who are responsible for identifying potential problem loans and taking the first steps to protect the bank's position and begin to resolve the problem. It is not designed for workout specialists who will manage protracted workouts, liquidations, bankruptcies or litigation.

**Target Audience:** Lenders with 2-5 years experience, selected more experienced lenders

#### **When Is Enough-Enough? Advanced Cash Flow & Loan Structure Analysis**

*Presenter: John Barrickman, New Horizons Financial Group*

This four-part program will be presented live on: October 29, November 5, 12 & 19

11:00-12:30 p.m. Central Time

Price: \$695

One of the hardest parts of managing a lending relationship is determining the appropriate amount for a line of credit and determining when it is appropriate to ask the borrower to amortize the revolving balance on a line. Borrowers would prefer that the bank continue to loan them money and never ask to be paid. Lenders want to support the growth of the borrower's business and personal goals. Lenders do not want to cross over the line and become an investor or worse yet, a philanthropist. Determining when it is appropriate to say "enough is enough" is a critical decision not to be made lightly since it will force the borrower to slow the growth of his/her business and adjust his/her lifestyle. The program will compare and contrast alternative approaches to cash flow and demonstrate the appropriate application of each approach in assessing and monitoring a borrower's financial performance. The course will teach participants how to determine the maximum line of credit appropriate for a borrower and the factors which will determine when it is appropriate to convert revolving debt to amortizing debt. The course will also introduce six issues that have to be addressed in a well-structured loan.

**Target Audience:** Credit analysts and lenders with 2-5 years experience; others as appropriate

#### **About The GSB Online Classroom:**

GSB online seminars utilize state-of-the-art audio and video technology to make this a very user-friendly, interactive, and hands-on learning experience. The visual portion of the program is presented over the Internet via the GSB Online Classroom, and the audio is delivered via a toll-free audio conferencing line which you'll dial into. Attendees will be active participants during the live sessions having the opportunity to ask questions via instant messaging links with the facilitator or during 'open mic' discussion sessions, and participating in live polling forums. When you register for a GSB Online Seminar you will receive one connection into the GSB Online Classroom but you're welcome to invite others in your office to participate and still pay only one registration fee. It's a convenient, effective and efficient way to learn!

#### **Program Recordings**

Unable to attend one of the live presentations? No problem. All sessions are now recorded! When you register and pay for a GSB Online Seminar program, you have access to attend the live presentation along with access to a recording of the live session in case you are unable to attend the entire program. And, there is no additional fee to view the recording! It's your choice on whether you attend the live session, view the recording, or do both based on your schedule.