

QUESTIONS & ANSWERS

WHAT IS A CERTIFIED COMMUNITY LENDER?

A Certified Community Lender (CCL) is a designation which was created to professionalize the position of a community bank lender. Similar to a Certified Public Accountant, the designation establishes a standard of knowledge for community bank lenders. It allows you to demonstrate to your employer that you have achieved that knowledge.

WHO DEVELOPED THE DESIGNATION OF A CERTIFIED COMMUNITY LENDER?

At the suggestion of numerous community bankers, the Community Bankers Association of Illinois (CBAI) worked with other community bank associations and Dave Kemp, Bankers Management Inc., College Park, GA, to develop the concept. It is now managed by Jeff Johnson, Bankers Insight Group, Atlanta, GA, and is offered in Illinois, Georgia, Iowa, Pennsylvania, and Texas.

WHAT DOES IT TAKE TO BECOME A CERTIFIED COMMUNITY LENDER?

- Have a minimum of three years' lending experience at the time of examination
- According to the following scale, each candidate must demonstrate the requisite number of educational hours covering job skills and curriculum as outlined herein:
 - a) A candidate with 15 or more years of experience must demonstrate 24 hours of education;
 - b) A candidate with 8 to 15 years of experience must demonstrate 48 hours of education;
 - c) A candidate with less than 8 years of experience must demonstrate 72 hours of education.
- Seventy-five percent of the requisite number of educational hours must be obtained through CBAI.
- You may document education hours up to five years prior.
- Pass a six-hour exam (approximately 225 multiple-choice questions and two case studies). The student chooses cases from consumer, commercial, agricultural lending, and credit administration. The next exam will be offered on January 13, 2017, at the CBAI Headquarters in Springfield.

WHAT DOES IT COST TO BECOME A CERTIFIED COMMUNITY LENDER?

Once CBAI verifies the information submitted with the application, CBAI members will receive an invoice for \$400, prospective members \$600. This fee includes exam, grading, Continental breakfast, and lunch on the day of the exam, as well as a handsome wall plaque upon successful completion of the program. The invoice must be paid before any applicant can sit for the CCL exam.

CCL APPLICATION FORM

_____ **Yes, I want to become a Certified Community Lender**

Name _____

Bank _____

Address _____

City/State/Zip _____

E-Mail Address _____ Phone Number _____

I have been or will have been employed as a community bank lending officer for three years on or by January of the exam year. Here is a summary of my employment history.

Date _____ Bank _____ Phone _____

I have taken the following one-day seminars and Institutes from CBAI during the past five years.

Name of CBAI Seminar/Institute	Date	# of Credit Hours
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

I have attached letters verifying my participation in seminars provided through other organization(s).

Name of Organization(s) _____

Name of Seminar(s)/Program(s) Hours	Date(s)	# of Credit Hours
_____	_____	_____
_____	_____	_____

CBAI will review your credentials, inform you as to whether or not you have met the education requirements and three years of employment as a community bank lender, and invoice you, if verified, \$400 for CBAI members and \$600 for prospective members for the exam fee.

Mail Application To:
CBAI Education Department
901 Community Drive
Springfield, IL 62703

QUESTIONS & ANSWERS

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HOW CAN I PREPARE FOR THE EXAM?

CBAI is offering two exam prep telephone/webcast seminars in December, which are designed to help prepare participants for the exam. Conducted by Jeff Johnson, Bankers Insight Group, Atlanta, GA, each session offers different information and is one and one-half hours in length. For a fee of \$99 per webcast or \$175 for both, participants receive the telephone/webcast hook-up and a study manual. More detailed information is sent when you register for the exam.

WHAT DO I RECEIVE UPON BECOMING A CERTIFIED COMMUNITY LENDER?

- A tremendous sense of confidence and achievement!
- The right to use the designation CCL by placing the letters after your name
- A handsome wooden plaque with certificate for display
- Letters and news releases sent to individuals and media of your choice

WHAT IF I DO NOT PASS THE EXAM THE FIRST TIME?

You will be informed of the areas in which you encountered difficulties, and given an opportunity to retake the exam on the third Friday in April at no additional charge. If you do not pass the exam on the second try, you may continue the course of study, submit new credentials, and take the exam the next year. There is no limit to the number of times you may sit for the exam.

HOW DO I CALCULATE EDUCATION HOURS?

Most one-day lending seminars provide six (6) hours of credit. A three-day CBAI Institute earns 18 hours of credit. Participants in the Community Bankers School earn 15 hours of credit. To receive credit for seminars and programs sponsored by other organizations, you must submit a letter from that entity verifying your attendance and an outline of the curriculum.

WHAT MUST I DO TO RETAIN THE DESIGNATION AS A CERTIFIED COMMUNITY LENDER?

To maintain the designation, you must take 24 hours of continuing education every two years. Seventy-five percent of the continuing education hours must be obtained through CBAI. There is a \$25 fee for re-certification.

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QUESTIONS & ANSWERS

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WHAT JOB SKILLS WILL BE SUBJECT TO TESTING?

- Consumer Lending
 - Conducting a loan interview
 - Identifying the elements of the credit application
 - Investigating the credit
 - Credit Reports
 - Collateral Requirements
 - Credit Scoring
 - Assessing individual creditworthiness
 - Personal Financial Statements
 - Individual Tax Returns
 - Personal Cash-Flow Statements
 - Closely Held Businesses
- Understanding Residential Real Estate Lending
- Assessing Business Financial Statements
 - Financial Statements Review
 - Corporate Income-Tax Returns
 - Credit and Ratio Analysis
 - Asset-Conversion Cycle Analysis
 - Cash-Flow Statement
 - Loan Structuring
 - Loan Documentation
- Assessing Agricultural Credit (optional)
 - Loan Analysis
 - Credit Evaluation
 - Risk Management
 - Loan Documentation and Legal Issues
- Understanding Compliance Regulations
 - General Lending Regulations
 - Fair Lending Regulations
 - Consumer Lending Regulations
 - Commercial Lending Regulations
- Perfecting a Loan Under Article 9
- Understanding Loan Review
- Understanding the Collection Process
- Identifying and Managing Problem Loans
- Understanding Portfolio Management
- Credit Administration

FOR MORE INFORMATION CONTACT:

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Vice President of Education
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CCL
Certified Community Lender

Demonstrate your knowledge.

Take the challenge.

Offered in Illinois, Georgia, Iowa, Pennsylvania, and Texas