



Lending Compliance  
Introduction to Consumer Lending  
Taking the Loan Application  
& Interviewing  
Investigating the Application  
Risk Analysis  
Lending to Self-Employed Borrowers  
Business Development  
Loan Documentation  
Collections & Bankruptcy

# Consumer Lending Institute

November 5-7, 2018  
CBAI Headquarters  
Springfield, IL

Presented by CBAI

# INTRODUCTION

Sound credit decisions by community-bank lenders require a high degree of perception and skill. To reach this level of sophistication, your lending personnel must constantly rethink existing approaches, research new ideas and update their knowledge.

To provide your community bank with guidance and training, CBAI has developed the “Consumer Lending Institute.”

This educational program:

- provides essential knowledge and skills to your lending professionals; and
- establishes a network of lenders for continued support by sharing experiences with lending professionals.

Take the steps now to upgrade your lending department! Enroll one or more members of your loan staff in CBAI’s “Consumer Lending Institute.”



# KEY TOPICS

## Day ONE

Lending Compliance

- Truth-In-Lending
- Equal Credit Opportunity Act
- Real-Estate Settlements Procedures Act
- Community Reinvestment Act
- Privacy

Introduction to Consumer Lending

- The Role of the Consumer Loan Officer
- Current Lending Trends
- Loan Pricing
- Credit Policy

Taking the Loan Application and Interviewing

- Clarifying Sources of Income
- Key Questions from the Application
- The Application as a Collection Tool
- Cross-Selling Opportunities
- Case Study

## Day TWO

Investigating the Application

- Credit Reports
- Employment Verification
- Credit Scoring
- Case Study

Risk Analysis

- The Application of Judgement to the Loan Request
- Is the Borrower Willing To Repay the Loan?
- The Role of Collateral in the Credit Decision; Loan-Structure Risk

Lending to Self-Employed Borrowers

- Analyzing Personal Financial Statements
- 1040
- Schedules B, C, D, E, & F
- Calculating Effective Income
- Case Study

Business Development

- Calling Program
- Referral Network
- Incentive Compensation
- Motivation

## Day THREE

Loan Documentation

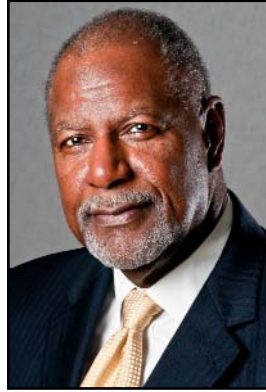
- The Role of Documentation
- The Note
- Security Agreements
- Perfection of Interest

Collections and Bankruptcy

- The Fair Debt Collections Act
- Telephone Techniques
- Collection Letters
- Bankruptcy Codes
  - Chapter 7
  - Chapter 13
  - Case Study
  - Administration of the Bankruptcy Process

# MEET YOUR INSTITUTE LEADERS

**David Kemp** is president of Bankers Management, Inc., College Park, GA, a nationally recognized company in financial services training and bank consulting. Prior to forming his own company, Kemp served as vice president and director of credit services for Cannon Financial Institute in Athens, GA, where he trained bankers nationwide in Cannon Lending Schools, as well as through banking associations, and in tailored credit and sales training sessions for financial institutions. Kemp is also lead faculty member at CBAI's Community Bankers School.



Kemp

He is a graduate of Morris Brown College in Atlanta and has completed graduate studies at Georgia State University in Atlanta and Harvard University in Cambridge, MA.

**Tim Tedrick**, CRCM, CRP, and partner at Wipfli LLP in Sterling, Illinois, also leads this seminar. The firm has more than 650 financial institution clients and Tedrick specializes in compliance, consulting and assistance. He supervises internal audit and compliance exams for all sizes of financial institutions in eight states. He is a graduate of ABA's National Graduate Compliance School in Norman, Oklahoma. Tedrick is also a Certified Regulatory Compliance Manager and a Certified Risk Professional. He teaches compliance at various statewide schools, and provides training to banks on a one-to-one basis.

Kemp has more than 20 years' experience and management responsibility in the areas of consulting, training, credit administration and new-business development. He was vice president of corporate finance with Citicorp North America where he was responsible for marketing investment and commercial-banking services throughout the Southeast. Prior to joining Citicorp, Kemp was a branch manager and commercial lender for the First National Bank of Atlanta and Citizens & Southern National Bank, Atlanta, GA.

## WHAT OTHERS HAVE SAID

*"Dave was terrific. As a new loan officer, Dave used real-life examples that helped me tie rules and regulations to everyday scenarios."*

Connor Pollman, Loan Officer  
Farmers State Bank of Hoffman

*"Dave Kemp made banking fun! I enjoyed every session! I liked his humor and real-life tie-in to the banking techniques."*

Dillon Rushing, Loan Processor  
The First Bank & Trust Company of Murphysboro

*"Dave was an outstanding speaker. He kept me engaged during the entire class and provided a wealth of useful knowledge. I learned a lot from the discussions surrounding credit reports, tax returns and bankruptcy. Ultimately, everything that was discussed the past three days was very helpful to me personally."*

Brandon Gurley, Customer Service Representative  
Casey State Bank

This three-day seminar provides 18 hours of credit toward the prestigious Certified Community Lender designation

# SCHEDULE OF CLASSES

	MONDAY	TUESDAY	WEDNESDAY
8:30 a.m.	Registration and Continental Breakfast	Continental Breakfast	Continental Breakfast
9 a.m.	Lending Compliance	Investigating the Application	Loan Documentation
10:30 a.m.		Risk Analysis	
11 a.m.			Collections and Bankruptcy
Noon	Lunch	Lunch	Lunch
1 p.m.	Intro to Consumer Lending	Lending to Self-Employed Borrowers	Collections and Bankruptcy
2 p.m.			
3 p.m.	Taking the Loan Application and Interviewing	Business Development	Quiz Adjourn
5 p.m.	Adjourn Dinner at Local Restaurant	Adjourn Dinner on Your Own	

## FOR MORE INFORMATION

Tracy McQuinn, Senior Vice President  
 Valerie Johnston, Vice President  
 Melinda McClelland, Vice President  
 Tina Horner, Administrative Assistant  
 Jennifer Nika, Administrative Assistant  
 Department of Education & Special Events  
 217/529-2265  
 FAX 217/585-8738

## DATES AND LOCATION

November 5, 6 & 7, 2018  
 CBAI Headquarters  
 SHAZAM Education Center  
 901 Community Drive  
 Springfield, IL

## TUITION

Tuition is \$685 for CBAI members and \$1,285 for prospective-members. Payment must accompany the completed registration form unless other arrangements have been made. A \$100 cancellation fee is assessed after October 29, 2018.

## ACCOMMODATIONS

A block of rooms has been reserved for attendees at the Baymont Hotel, 5871 South 6th Street, Springfield. To obtain accommodations, call 217/529-6655. Please indicate you are a CBAI member to obtain the special room rate of \$63 plus tax for singles or doubles.





# CONSUMER LENDING INSTITUTE Registration Form

November 5-7, 2018

CBAI's Consumer Lending Institute focuses on the why's and how's of the lending function. Lecture, role play, case studies and other teaching methods are utilized to keep learning at its highest.

Classes will be conducted at the CBAI Education Center at the CBAI Headquarters in Springfield. A light breakfast and lunch are provided each day. Dinner is provided at an area restaurant on Tuesday evening. **Tuition is \$685 for CBAI members and \$1285 for non-members.**

To demonstrate successful completion of CBAI's Consumer Lending Institute, each attendee receives a certificate for display.

Name/Title: \_\_\_\_\_

Bank/Assets: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-Mail: \_\_\_\_\_

E-Mail address required for registration

**Education Background** (Check highest level):

- High School Graduate
- Associate Degree
- College Graduate

**Other banking schools attended, if any:**

- The Community Bankers School, sponsored by CBAI
- Other \_\_\_\_\_

**Professional Experience:**

Years of experience (as of Institute date) \_\_\_\_\_

Years of consumer lending (as of Institute date) \_\_\_\_\_

Briefly describe your current position in the bank \_\_\_\_\_

I have special needs, please contact me before the seminar.

**Please select your payment method.**

- Check Enclosed
- Check in Mail
- Pay at Door
- Credit Card\*

*\*If you are paying by credit card, please fill out the following information. (Visa and MasterCard accepted).*

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Company Name on Card \_\_\_\_\_ Expiration Date \_\_\_\_\_

Billing Address of Card \_\_\_\_\_ 3-Digit Security Code \_\_\_\_\_



**Click it in:**  
[www.cbai.com](http://www.cbai.com)



**Mail it in:**  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



**Fax it in:**  
(217) 585-8738



**Call it in:**  
(800) 736-2224 (Illinois only)  
(217) 529-2265