



# Writing an Effective Credit Memo

April 21, 2017



SHAZAM Education Center  
Springfield, IL

# Introduction

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After a detailed credit analysis of a loan request has been performed, it is now time to communicate your findings in writing. Credit memoranda are a primary means of communications within the banking field. In writing effective credit memoranda, it is not what you say that commands attention, but how you say it. Credit memoranda serve three functions: they provide information on the condition and status of a customer relationship; they provide a record of thoughts and actions; and they support or recommend action. The purpose of this course is to teach skills required to write an effective credit memo, placing emphasis upon factors or trends that are important without the need to state the obvious. In short, the credit memo should present relevant, material facts and the writer's thoughts and opinions.

## Who Should Attend?

Commercial loan officers, relationship managers, business bankers, credit analysts, loan underwriters, loan support officers, loan review analysts, credit support officers, credit administrators, portfolio managers, business development officers, loan officer trainees, branch managers, and financial service officers would all benefit from attending this program.

This one-day seminar provides 6 hours of credit toward the prestigious Certified Community Lender designation

# Key Topics

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- Learn how to plan and organize the credit memorandum
- Find out how to reduce wordiness and make your memorandum visually appealing
- Review a credit memorandum outline and credit approval document preparation policy to determine what should be covered in a credit memorandum and how to say it
- Review and interpretation of ratio analysis to enhance the ability to explain the meaning of these ratios in the credit memorandum
- Discover how to explain the results of cash flow to pinpoint the reason why cash is diminishing or accumulating
- Review a series of sample loan presentations that fail to meet the requirements of an acceptable credit memorandum

# About the Presenter

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Jeffery Johnson, president and founder of Bankers Insight Group, Atlanta, Georgia, has more than 36 years' experience in the banking field. He began as management trainee and was promoted to group vice president for South Trust Bank, Atlanta. Johnson also was senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. He has taught AIB classes and lending seminars for several community and state banking associations and private banks. He has also presented lending seminars in Singapore. He has been a training professional and consultant for 11 years.

Johnson is a graduate of Morehouse College, Atlanta; John Carroll University in University Heights, Ohio; and the Prochnow Graduate School of Banking, Madison, Wisconsin. He received graduate certification in bank management from Wharton School of Business at the University Pennsylvania, Philadelphia.

## What Others Have Said:

*"I enjoyed Jeffery's approach to teaching. He is very good at relating real-life examples."*

Christa Walker,  
VP/Relationship Banker  
First National Bank of Carmi

*"I enjoyed the relation between the statements and writing a credit memo. Made it very relatable."*

Melinda Martin, Credit Analyst  
First National Bank of Mattoon

*"The subject matter was relevant and good, 'real-life' case studies were provided. It was a great use of time. The information will be useful."*

Doug Tindall,  
VP/Commercial Loan Officer  
MidAmerica National Bank,  
Canton

# Registration Fees

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Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

### CBAI MEMBER

One person.....	\$265
Two or more from same banking institution.....	\$245 each

### \*\*PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution.....	\$445 each

*CDD members receive a 10% discount.*

\*\*Only financial institutions/firms eligible for CBAI membership.

# Registration Form

WRITING AN EFFECTIVE CREDIT MEMO

APRIL 21, 2017

CBAI Headquarters, Springfield

**Please Print**

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

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

E-Mail \_\_\_\_\_  
(E-mail address required for registration).

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

E-Mail \_\_\_\_\_  
(E-mail address required for registration).

\_\_\_\_ 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 & MasterCard accepted).*

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

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Three-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

## Date and Location

**April 21, 2017**

SHAZAM Education Center  
CBAI Headquarters  
901 Community Drive  
Springfield, IL 62703  
217/529-2265

## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

## Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

## For More Information

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
Rebecca Ridgeway,  
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Vice President Chicago Area

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