



RETAIL LENDING SERIES

VIRTUAL SERIES

LEARN HOW TO BUILD MORE PROFITABLE RELATIONSHIPS WITH CUSTOMERS

REGISTER NOW

WHEN

April 5, 2023

April 6, 2023

September 27, 2023

September 28, 2023

9:00 a.m. - 4:00 p.m.

WHERE

Comfort of your desk or anywhere with an internet connection.

WHO SHOULD ATTEND

Bankers who are considering moving into a lending role, new lenders, and experienced retail lenders.

NOTE

It is recommended that participants attend all four sessions to receive an entire overview of banking; however, each session's material stands alone.

This real-world program will prepare retail lenders to have more informed and effective conversations with credit partners and build stronger, more profitable relationships with customers. This 4-day course meets the needs of retail lenders who serve consumers, small real estate investors, and/or small business clients in a branch environment. It will prepare lenders for success in today's universal banking environment, where they must have the skills and flexibility to serve a wide variety of loan requests.

This course follows PSI's "tell-show-do" facilitation approach to maximize participant interaction and the learning experience. Participants learn to apply underwriting, compliance & documentation principles through real life case studies, examples and practice problems.

DAY 1: INTRO TO RETAIL LENDING

- Today's Lending Environment
- Defining the Types of Retail Loans
- Identify the Loan Purpose & Structuring the Loan
- Types of Borrowing Entities
- 5 C's of Credit
- Identifying & Evaluating the Source of Repayment
- Determining Information Needed to Evaluate the Request
- Analyzing the Consumer Loan Application/Personal Financial Statement
- Analyzing the Business Loan Application
- Defining & Determining the Ability to Repay
- Evaluating Collateral

DAY 3: ESSENTIALS OF RETAIL LOAN COMPLIANCE, LOAN DOCUMENTATION & RETAIL LOAN PORTFOLIO MANAGEMENT

- Applying Loan Policy & Pricing Loans
- Writing Effective Credit Memos
- Regulatory Loan Compliance
 - Fair Lending (ECOA, Adverse Action, HMDA, Fair Housing, CRA)
 - BSA. CIP & Beneficial Ownership
 - Truth-n-Lending, TRID & RESPA
 - Flood
 - Fair Credit Reporting
- Essentials of Loan Documentation
 - Best Practice Loan Processes: Pre-Closing, Closing & Post-Closing
- Retail Loan Portfolio Management
- Problem Loan Workout

DAY 2: ANALYZING BORROWER CASH FLOW & TAX RETURNS

- Key Considerations in Evaluating Personal & Business Cash Flow
- Calculating Debt to Income, Debt Service Coverage & Global Debt Service Coverage
- Financial Accounting Basics
- Personal Tax Return & Key Schedules
- Business Tax Returns & Key Schedules

DAY 4: BUILDING CLIENT LOYALTY & GROWING THE BANK

- Building Customer & Internal Key Stakeholder Relationships
- Becoming a Trusted Advisor
- Assessing Needs, Providing Recommendations & Delivering Solutions
- Building Client Loyalty
- New Business Development, Networking & Growing Your Loan Portfolio
- Growing the Bank - Beyond Loans



Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

About the Instructor



Christie Drexler is the Senior Consultant and Facilitator for Performance Solutions, Inc. Christie has over 26 years of experience in the financial industry for community, regional and national banks. Her experience has been expansive to include successfully navigating both retail and commercial banking careers. Her past roles include Commercial Banker, Regional Sales Manager, Chief Retail Officer, Chief Credit Officer, and Market/Division President. Christie has an MBA with Georgia College and State University, and she is a John Maxwell Team Certified Trainer, Coach, and Speaker. Christie is a passionate facilitator and coach with a focus on developing leaders in banking.

REGISTRATION FEES

ABA Members:

Early Registration Price (all four sessions): \$895; After March 8: \$995
Individual Session: \$255 each; After March 8: \$295 each

Non-Members:

Early Registration Price (all four sessions): \$1,790; After March 8: \$1,890
Individual Session: \$510 each; After March 8: \$590 each

CANCELLATION

Full registration fees will be refunded if a cancellation is received before March 22. No refunds will be given for cancellations made after March 22. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before each event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

RETAIL LENDING SERIES

APRIL 5, APRIL 6, SEPTEMBER 27, SEPTEMBER 28, 2023

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa  American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____
(3-digit security code on back of your card)

Billing Zip Code _____

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: **Check Payable to:**
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

Received: _____