



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

The CARES Act: Impact & Implications for Community Banks

Friday, April 10, 2020

10 - 11:30 a.m.

The coronavirus (COVID-19) has changed our personal and economic lives in ways that most could not imagine. The US and world economies have been impacted in such a way that every household and business has felt some effect from required isolation or the disease itself. To survive this global pandemic, businesses of all sizes and across multiple industries need capital – and quickly. In response to the economic need for a capital infusion, the federal government responded with a \$2.2 trillion stimulus titled the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which became law on March 27, 2020.

The CARES Act includes provisions which directly impact community banks. As during other catastrophic events, our nation's financial institutions stand at the front-lines, offering customers support, confidence and much needed financial resources. Financial institutions are critical in delivering capital into the nation's economy through the various SBA programs outlined in the Act, including the Paycheck Protection Program (PPP), Economic Injury Disaster Loans (EIDL), and subsidies for certain loan payments. In addition to SBA programs, the Act has multiple provisions that have direct impact or management implications for financial institutions. This presentation provides a broad scope of the Act's provisions which need to be addressed as institutions navigate through our new, temporary, normal.

HIGHLIGHTS

- Discuss and manage strategies regarding CARES Act provisions that impact community financial institutions
- Assist commercial borrowers with pending SBA relief programs, including the \$349 billion Paycheck Protection Program, which will provide an immediate infusion of capital to cover certain costs
- Develop processes to meet the anticipated volume of loan modifications and new loan requests
- Understand the temporary relief from TDR provisions of the Act

TAKE-AWAY TOOLKIT

- Content-rich slides with Act citations to enable management's continued research
- Employee training log

DON'T MISS THESE RELATED WEBINARS!

New FMLA Families First Requirements for Paid Leave Effective April 1, 2020 on Monday, March 30, 2020
Interagency Statement on Loan Modifications: Working with Borrowers Impacted by COVID-19 on Thursday, April 9, 2020
Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session provides a broad overview of the impact of the CARES Act. It benefits senior management, directors, business bankers and work-out specialists.

ABOUT THE PRESENTER

Aaron Lewis is a senior consultant at Young & Associates, Inc. With over 15 years in the banking industry, his expertise is now dedicated to the lending division of Young & Associates where he assists financial institutions with loan, ALLL, policy, and credit-process and compliance reviews. He also conducts seminars on credit risk and compliance.

Prior to joining Young & Associates, Lewis was the vice president credit administrator of a community financial institution in southeast Michigan and managed all facets of the lending function, including originations, underwriting, ALLL analysis, servicing and secondary market compliance. He holds a bachelor's in finance from Michigan State University, East Lansing, MI, and graduated from the Graduate School of Banking, University of Wisconsin, Madison.

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2. ON-DEMAND WEB LINK**

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