

## Senior Lender Forums Registration

- Yes! I would like to participate in the first meeting of CBAI's Senior Lender Forums.

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Bank: \_\_\_\_\_

Assets: \_\_\_\_\_

Address: \_\_\_\_\_

City/Zip: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

E-Mail: \_\_\_\_\_

(E-mail address required for registration).

### 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.*

Name As It Reads on Card \_\_\_\_\_


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

Card Number \_\_\_\_\_


Expiration Date \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_

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

 **Mail it in:**  
CBAI Education  
901 Community Dr.  
Springfield, IL 62703

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

 **Call it in:**  
(800) 736-2224

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

## Possible Forum Topics

### Profitability Issues

- The economy/marketplace
- Pricing discipline
- Loan fees/waivers
- Margin maintenance
- Customer segmentation

### Regulatory Issues

- Current events
- Reg Z
- Examiners' hot buttons

### Lending/Risk Issues

- Making underwriting more effective
- Mistakes lenders make
- Loan grading
- Handling problem credits

### Personal Growth

- Time management
- Leadership and vision
- Communication strategies

### Alternative Products/Emerging Issues

- Mortgage-market products
- Environmental insurance

### Sales Issues

- Negotiation skills
- Motivation and incentives

### People Issues

- Coaching for performance
- Personal improvement plans

### Technology Trends

- New products



**CBAI's 2020 Senior Lender Forums**

**Find Solutions to Your Toughest Challenges**

Reduce the risk in your loan portfolio    Improve your portfolio's profitability    Gain insights from your peers  
Solve your most pressing problems    Obtain access to field experts    Grow both professionally and personally

## Senior Lender Forums

CBAI is pleased to offer the Senior Lender Forums. The Forums provide an opportunity for community bank lenders to discuss important issues with non-competing community bankers. The Senior Lender Forums are designed to be a rewarding experience where you can grow professionally, as well as personally.

### 2020 Dates & Locations

**Group I — Jan. 29, May 13, Aug. 10, Nov. 18**

**Group II — Jan. 28, May 12, Aug. 10, Nov. 17**

**Group III — Jan. 30, May 14, Aug. 10, Nov. 19**

**Group IV — Jan. 31, May 15, Aug. 10, Nov. 20**

**Group V — Jan. 27, May 11, Aug. 10, Nov. 16**

**Forums I, II, III, and IV are held at the CBAI Headquarters in Springfield, IL. Forum V is held at the DoubleTree by Hilton Lisle/Naperville in Lisle, IL. The 3rd quarter meeting will be combined at a Springfield location to be determined.**

## Benefits of the Forums

- Improve the profitability of your loan portfolio
- Reduce the risk in your loan portfolio
- Increase your understanding of regulatory issues
- Form lasting relationships with non-competing senior lenders
- Solve your most pressing problems
- Obtain access to highly respected banking experts
- Grow professionally as well as personally

## How Do the Forums Work?

- CBAI organizes the Forums to ensure that senior lenders have as much in common as possible without being competitors.
- The groups remain small (no more than 14 participants). Because each participant must trust other Forum members, no substitutes are permitted unless by unanimous consent of the remaining members.
- Other consultants from a variety of firms may be invited to address the group. This expertise would cost thousands of dollars if you had to pay for it on a “real-time” basis.
- Forums meet quarterly on a date and location determined by the Forum members.
- Four to six issues are usually discussed at each session. Participants are contacted for agenda items approximately two weeks prior to each meeting.
- A manual based on Forum topics is compiled.

### Senior Lender Pricing – \$1,200 per year

You may attend the first meeting at the prorated fee of \$300. Then, if you decide to join the Forum on a permanent basis, you pay for the remaining three quarters, or \$900.

For more information, call Tracy McQuinn, SVP of Education & Special Events at 217/529-2265.

## What Others Have Said:

*“The Senior Lender Forum is my best tool for continued education and networking. Highly recommend!”*

Kyle Brueggemann, Vice President  
Community Bank of Trenton

*“The interaction with peers is invaluable. I look forward to sharing ideas, challenges and strategies with the group every quarter. Richard Hamm is a great facilitator!”*

Konni Rodeghier, SVP, Lending  
First Federal Savings Bank, Ottawa

## Meet Your Facilitator

**Richard Hamm** has been training bankers for 26 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include national associations such as The Risk Management Association (RMA); regional banking schools such as the Barret School of Banking – Memphis, the Graduate School of Banking – Wisconsin, the Southwestern Graduate School of Banking – Dallas, the Graduate School of Banking at Colorado, and the Western States School of Banking; state-banking and community-banking associations in a dozen states; and individual banks.

He is based in Huntsville, AL, and has owned/operated Advantage Consulting & Training for 12 years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation, then acquisition of an existing bank. He has BS and MBA degrees from the University of Alabama, Tuscaloosa.

*“It’s great to have a peer group as a senior lender to bounce things off of, get input and also feedback.”*

Brett Lessley, EVP & Senior Loan Officer  
The Peoples State Bank of Newton

*“I value the information and ideas shared within our group. It has been a great resource for me throughout the year. Richard Hamm does a good job of keeping the information shared current and interesting.”*

Deb Schultz, AVP, ABM, Lender  
North Central Bank, Hennepin