



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Data-Driven Loan Pricing

Tuesday, January 21, 2020

2 - 3:30 p.m.

This webinar demystifies AI and explains how modern data tools can improve loan pricing and profitability for financial institutions of all sizes. Fundamentally, the accessibility of big data and machine learning has vastly decreased the cost of making accurate predictions. For lending, this means that you can go beyond basic default risk and matching competitors when pricing loans. Machine-learning models reduce lending risk and can even account for loan profitability and borrower lifetime value considerations at the time of issuance.

This program also focuses on implementation and addresses specific ways for institutions to apply modern data architecture and machine-learning-derived loan pricing expertise in-house, without being eternally reliant on data vendors. Understanding how to unify and take control of your data is the first step toward more effective loan decisions.

#### HIGHLIGHTS

- Understand how modern data architecture is simplifying analytics decisions
- Assess what data is required to reduce your loan portfolio risk
- Understand how to benchmark machine-learning-based pricing calculations
- Decide if your institution is ready to implement improved loan decision-making

#### TAKE-AWAY TOOLKIT

- Step-by-step whitepaper detailing the path from disparate data to predictive loan pricing
- Employee training log
- Interactive quiz

**Attendance verification for CE credits provided upon request.**

#### WHO SHOULD ATTEND?

This webinar benefits loan officers and executives looking for a practical guide to improving product pricing and technology officers who want to understand the investment required to decrease loan risk and improve quality loan volume.

#### ABOUT THE PRESENTER

**Josh Miramant** is a data analyst and data engineer who specializes in predictive analytics. Miramant has used modern data architecture and advanced analytics to scale two venture-backed companies to millions of users. He founded Blue Orange Digital in 2015 to help financial institutions transform their data and apply advanced predictive analytics to improve business decisions. A proud Mainer with a degree from the University of Maine, Orono, in political science with a focus on statistical polling analysis, Miramant is very passionate about data governance.

#### THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

##### 2. ON-DEMAND WEB LINK\*\*

Can't attend the live webinar? The ON-DEMAND WEB LINK\*\* is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

##### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK\*\*

Options 1 and 2 described above.

**NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE**

# REGISTRATION FORM

**Data-Driven Loan Pricing**  
**Tuesday, January 21, 2020**

**2 - 3:30 p.m.**

**Choose Your Training Option:**

<b>Purchase</b> (Check one)	<b>Training Options</b> <i>(Registration includes one location hook-up)</i>	<b>CBAI Member</b>	<b>Prospective-Member*</b>
	Live Webinar	\$275	\$475
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