

Loan Committee Presentation Techniques & An Effective Loan Write-Up



Community
Bankers
Association
of Illinois®

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June 11, 2020
Live E-Learning Seminar

Course Introduction

The first part of the seminar covers the basics of how to craft an effective commercial loan write-up.

This section begins with a brief overview of loan write-ups or credit memorandums including types, styles and necessary component parts (relationship information, financial analysis, management review and risk assessment/mitigation).

The financial analysis section highlights liquidity, activity, leverage, operating performance and cash flow analysis.

This section also covers additional important loan write-up items including assessing the company's strategic plan- marketing, financing, and management.

Three commercial loan write-ups are presented in order to illustrate the concepts.

The second part of the seminar reviews loan committee presentation skill building techniques that include the do's & don'ts of loan committee, reading the personalities of the committee members, understanding the difference between an outside versus inside committee member and exploring group dynamics.

Additionally, tips and techniques are displayed on how to make a clear, concise and motivating presentation and overcome the fear and intimidation factor.

This section also covers the supporting disciplines of negotiation skill building, communications and personal marketing.

The presentation concepts are reinforced through case studies.

Key Topics

PART ONE:

- Review effective commercial loan write-ups
- Discuss types, styles and components parts
- Cover the financial analysis section
- Assess the company's strategic plan
- Summarize the concepts by reviewing loan write-ups

PART TWO:

- Gain an understanding of effective presentation skills in loan committee
- Learn to make motivating presentations and conquer fear and intimidation
- Analyze the do's and don'ts of loan committee, personality types, group dynamics
- Review the related topics of negotiation skill building, communications and personal marketing
- Summarize the concepts through case studies

Who Should Attend?

Commercial lenders, relationship managers, credit analysts, private bankers and business development officers benefit from attending.

About the Presenter

David Osburn is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, trade groups and business owners. He also serves as a contract CFO for several clients including construction companies, medical practitioners and real-estate developers. Osburn co-manages a bank educational program with the University of Nevada – Las Vegas, and is a board member of North Star Business Services, a commercial lending company (commercial real estate and equipment financing).

His extensive professional background encompasses over 24 years in banking, finance and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development and loan work-out experience. In addition, Osburn is an adjunct professor for Regis University, Denver, an accredited MBA program, and the College of Southern Nevada, Las Vegas, a community college. He has taught college courses for over 22 years, covering finance, accounting, economics, marketing, banking, business law and management.

Osburn earned an MBA in finance/marketing from Utah State University, Logan, and a BS in finance from Brigham Young University, Provo, UT. He is also a graduate of the University of Oklahoma, Norman, National Commercial Lending School.

Registration Fees

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

First Registration.....	\$265
Each Additional Person.....	\$245

**PROSPECTIVE-MEMBER

First Registration.....	\$465
Each Additional Person.....	\$445

CDD members receive a 10% discount.

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

Zoom Seminar Information

For this E-Classroom Seminar, we are using Zoom Video Conferencing. Each participant receives an email from Tracy McQuinn at CBAI, tracym@cbai.com, to login. Participants also receive their seminar manual via this email. Each participant needs a computer or iPad to participate, but do NOT need a webcam. During the live presentation, participants can ask questions of the presenter and answer poll questions.

Registration Form

LOAN COMMITTEE PRESENTATION TECHNIQUES AND AN EFFECTIVE LOAN WRITE-UP JUNE 11, 2020

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

Email _____
(E-mail addresses are required for registration).

Name/Title _____

Email _____
(E-mail addresses are required for registration).

I have special needs, please contact me before the seminar.

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(800) 736-2224
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Date and Location

June 11, 2020

E-Classroom Seminar

Agenda

Please log-in around 8:50 a.m.

The seminar runs from 9 a.m. to approximately 4 p.m. with a 30 minute break for lunch at noon.

The seminar will break briefly in the morning and afternoon.

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

For More Information

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