

CONSUMER LENDING INSTITUTE



Community
Bankers
Association
of Illinois®

One Mission. Community Banks.

OCTOBER 19 - 21, 2026

**SHAZAM Education Center
CBAI Headquarters
Springfield, IL**

Sound credit decisions by community bank lenders require a high degree of perception and skill. To reach this level of sophistication, your lending personnel must constantly rethink existing approaches, research new ideas, and update their knowledge. To provide your community bank with guidance and training, CBAI has developed the "Consumer Lending Institute."

This educational program provides essential knowledge and skills to your lending professionals; and establishes a network of lenders for continued support by sharing experiences with lending professionals.

CBAI's Consumer Lending Institute focuses on the why's and how's of the lending function. Lecture, role play, case studies and other teaching methods are utilized to keep learning at its highest. Take the steps now to upgrade your lending department! Enroll one or more members of your loan staff in CBAI's Consumer Lending Institute today!

Key Topics

DAY ONE

Lending Compliance

- Truth-In-Lending
- Equal Credit Opportunity Act
- Real-Estate Settlements Procedures Act
- Community Reinvestment Act
- Privacy

Introduction to Consumer Lending

- The role of the consumer loan officer
- Current lending trends
- Loan pricing
- Credit policy

Taking the Loan Application and Interviewing

- Clarifying sources of income
- Key questions from the application
- The application as a collection tool
- Cross-selling opportunities
- Case study

DAY TWO

Investigating the Application

- Credit reports
- Employment verification
- Credit scoring
- Case study

Risk Analysis

- The application of judgement to the loan request
- Is the borrower willing to repay the loan?
- The role of collateral in the credit decision
- Loan-structure risk

DAY TWO (continued)

Lending to Self-Employed Borrowers

- Analyzing personal financial statements
- 1040
- Schedules B, C, D, E & F
- Calculating effective income
- Case study

Business Development

- Calling program
- Referral network
- Incentive compensation
- Motivation

DAY THREE

Loan Documentation

- The role of documentation
- The note
- Security agreements
- Perfection of interest

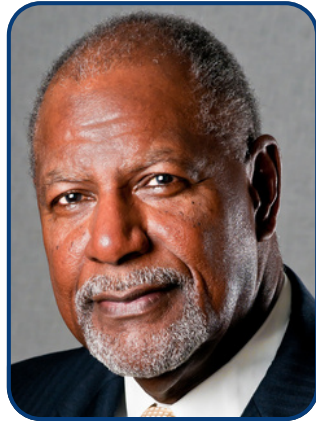
Collections & Bankruptcy

- The Fair Debt Collections Act
- Telephone techniques
- Collection letters
- Bankruptcy codes
 - Chapter 7
 - Chapter 13
 - Case study
 - Administration of the bankruptcy process

Quiz

Meet Your Institute Leaders

David Kemp is president of Bankers Management, Inc., College Park, GA, a nationally recognized company in financial services training and bank consulting. Prior to forming his own company, Kemp served as vice president and director of credit services for Cannon Financial Institute in Athens, GA. Kemp is also lead faculty member at CBAI's Community Bankers School.



Kemp

Kathy Enbom is a principal at Wipfli and responsible for the firm's regulatory compliance consulting practice. She has an extensive background in regulatory compliance, marketing and leadership, which includes significant training in developing, delivering and implementing instructional programs. Enbom's well-rounded experience in the financial services industry helped her develop a comprehensive understanding of bank operations and management, resulting in her ability to provide meaningful insight and helpful recommendations in many areas of the organization. Enbom teaches at schools, conferences and webinars, and provides one-on-one and group training to banks of all sizes. Enbom holds the Certified Regulatory Compliance Manager designation.

Kemp has more than 25 years' experience and management responsibility in the areas of consulting, training, credit administration and new-business development. Kemp is a graduate of Morris Brown College in Atlanta and has completed graduate studies at Georgia State University in Atlanta and Harvard University in Cambridge, MA.

Accommodations

For room reservations, please contact Northfield Inn & Conference Center, 3280 Northfield Drive, Springfield, Illinois, 62702 at 217.523.7900. Room rate \$103 + tax. To ensure availability, please make your reservation by October 5, 2026.

Dates, Location & Agenda

CBAI's 2026 Consumer Lending Institute will be held in the SHAZAM Education Center, CBAI Headquarters, 901 Community Drive, Springfield, IL, 62703, beginning on Monday, October 19, 2026, continuing through Wednesday, October 21, 2026. Registration begins at 8:30 a.m. on the first day. The institute runs from 9 a.m. to approximately 5 p.m. each day. A continental breakfast and lunch are provided daily.

Institute Training Materials

Prior to the institute, you will be emailed a link containing handout materials, an evaluation form and seminar attendee list. Please print and bring materials with you or download them on your own device to access during the program. CBAI will provide power cords in several designated locations to charge devices. (NOTE: If you have NOT received the link one day prior to the seminar, please email Tracy McQuinn at tracym@cbai.com or call 217.529.2265.) To demonstrate completion of CBAI's Consumer Lending Institute, each attendee receives a certificate for display.

Tuition & Cancellation Policy

Tuition is \$789 for CBAI members and \$1,389 for prospective-members. CBAI member pricing is available to bank and associate members. Payment must accompany the completed registration form unless other arrangements have been made. A \$100 cancellation fee is assessed after October 9, 2026. All cancellations must be made in writing.

Continuing Education Credits

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial & Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

CONSUMER LENDING INSTITUTE

REGISTRATION FORM

October 19 - 21 , 2026 • CBAI Headquarters, Springfield

Name: _____

Title: _____

Bank Name: _____ Asset Size: _____

Address: _____

City/State/Zip: _____

Telephone: _____ Email Address: _____

Email address is required for registration.

Education Background (Check highest level): _____ High School Graduate _____ Associate Degree _____ College Graduate

Other banking schools attended, if any:

_____ The Community Bankers School, sponsored by CBAI

_____ Other: _____

Professional Experience:

Years of experience (as of Institute date) _____ Years of consumer lending (as of Institute date) _____

Briefly describe your current position in the bank: _____

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

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. (Visa, MasterCard & Discover accepted.)*

Name on Card: _____

Card Number: _____

Exp. Date: _____ Three-Digit Security Code _____

FOR MORE INFORMATION

Tracy McQuinn, Senior Vice President, Education & Special Events
Melinda McClelland, Senior Vice President, Career Development & Training
Jennifer Nika, Vice President, Education & Special Events
Tina Wilder, Administrative Assistant



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