

RMA Wisconsin Chapter Newsletter

Board Member Spotlight

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Each newsletter, we will highlight a member of the Wisconsin Chapter Board to give our members a chance to get to know who is serving you. Feel free to contact any of our board members with any questions or suggestions you have about RMA and the local Wisconsin chapter.

This month we will highlight **Joe Pieper**.

Joe is a Senior Vice President of Commercial Banking with Westbury Bank serving clients across Southeast Wisconsin. He has served on the Board of State of Wisconsin RMA Chapter since 2007, representing the Southeast Wisconsin region. Joe has served as Treasurer and has been a past President of the Board. He is advocate of banker education and sees the RMA filling a 'training gap' as many banks have changed how they go about preparing bankers to be successful.

Joe began his banking career in 1999 with M&I Bank Leasing after graduating with a degree in Economics from The University of Wisconsin - Green Bay. Joe moved to Associated Bank's Leasing Group in April of 2000. He transitioned into the role of Small Business Banking Manager for Associated's Madison Market in 2003, and

President's Corner

What a year 2015 and 2016 has been! The RMA Wisconsin Chapter brought a large number of educational events to the local Wisconsin market and is planning to bring yet another great line-up to the state for the remainder of 2016 and in to 2017! We are also excited to bring local programming events such as the Senior Credit Officers Roundtable, the Credit Analyst Roundtable, panel discussions, networking opportunities and other events to give back to our members for being part of RMA. I encourage you to reach out to anyone on the Board for the chapter if you would like to have events held in your area and/or have ideas that you would like to see produced locally. Also, join us on LinkedIn (RMA Wisconsin Chapter) to stay in touch with classes and events as they come up.

We are coming off a very exciting year and look forward to all that 2016/2017 has to bring!

Melissa Torres, President, RMA Wisconsin Chapter
Vice President - Credit Risk Management
State Bank of Cross Plains

GET TIPS ON SMALL BUSINESS FINANCIAL EFFICIENCY ANALYSIS

What does it mean to be financially efficient? Companies with a high degree of financial efficiency require fewer assets, reducing the use of cash and limiting borrowing needs. Being financially efficient also means releasing cash quickly from inventory and through collections of accounts receivable, creating repayment sources that enhance creditworthiness.

Download this paper to find out about the five measures of financial efficiency:

1. Total assets turnover.
2. Net fixed assets turnover.
3. Accounts receivable days.
4. Inventory days on hand.
5. Accounts payable days.

And get tips on small business financial efficiency analysis.

[Download White Paper \(PDF\)](#)

UNDERWRITING ANALYSIS

was the Director of Commercial Banking Marketing in 2006. Joe moved to Waukesha State Bank in from 2006 to 2007 returning to Associated in the Fall of 2007 as a Commercial Banker. Joe served business clients ranging in revenue from \$1,000,000 to over \$30,000,000 and became a Team Leader in Associated's Business Banking Division in 2012. In the Summer of 2015, Joe joined Westbury Bank a growing community bank with offices in Waukesha, Washington, Outagamie and Dane Counties. Joe's goal is to grow the bank by connecting his clients and prospective clients with opportunities to grow their business.

Joe and his wife of 14 years, Jennifer, live in Waukesha where he has served on the City Council since 2006. He is the Chair of the Finance Committee and serves on the Public Works, Transit and Human Resources Committees. Joe also served as Common Council President. Joe serves on the Campaign Cabinets for both UPAF, United Performing Arts Funds and the United Way of Greater Milwaukee and Waukesha Counties. He is Co-Chair of the Waukesha County Business Alliance Infrastructure Policy Committee, serves on the Advisory Board of Family Service of Waukesha. Joe is also a member of the Carroll University President's Advisory Council, a Waukesha Noon Rotarian and a volunteer money counter at Saint William Catholic Church in Waukesha.

He is an avid hunter, likes spending time in Hayward, working in his yard, and traveling the world with Jennifer.

WHAT TRENDS ARE AFFECTING FUTURE CREDIT RISK?

Regulators are increasingly worried that commercial underwriting standards have weakened over the last several quarters, which suggests an increasing risk appetite. According to the Fed's July 2014 Senior Loan Officer Opinion Survey, a small, but not immaterial, sample of the respondents reported that they had eased collateralization standards for both the larger and smaller customers.

We looked at the RMA/AFS® Risk Analysis Service C&I data to see if we could find any concrete evidence that such relaxation in underwriting criteria-and in particular, collateralization standards-had in fact taken place for C&I loans.

So what's actually happening? Download this free report to find out.

[Download White Paper \(PDF\)](#)

2016 Excellence Awards

The RMA Chapter Excellence Awards recognizes Chapters in excellence in the areas of: 1) Membership; 2) Education and Programming; 3) Communications; 4) Academic Involvement; and 5) Community Outreach. We are very happy to report that the Wisconsin Chapter received two (2) excellence awards from the National RMA Association. We came in first for both the **Membership** and **Education** awards. This is the first time one chapter has won two (2) awards in the same year.

Congratulations Wisconsin RMA!! Your hard work is being recognized at the National level!

WI Chapter President Appointed to National Council

Melissa Torres, RMA Wisconsin Chapter President, has been appointed to serve on the RMA Chapters & Membership Council for the 2016-2017 fiscal year that begins September 1, 2016. This national council represents the chapters, members, and the Association by acting as a channel for the exchange of information to enhance the effectiveness of the chapters and the value for its members. We are so excited to have someone from Wisconsin representing this group on a national level! Good luck Melissa!

Credit Analyst Series

The RMA Wisconsin Chapter has scheduled their 3rd annual Credit Analyst Series to help Credit Analysts get in-depth training for all aspects of the job! You can register for these classes on an individual basis or you can sign-up for the entire series at a discounted rate.

Following are the dates and classes included in the Credit Analyst Series:

- Sep. 13, 2016 - Basic Financial Statements
- Oct. 11, 2016 - Analyzing Personal Financial Statements and Tax Returns
- Nov. 18, 2016 - Analyzing Business Tax Returns
- Jan. 24, 2017 - Cash Flow
- Feb. 2, 2017 - Global Cash Flow II: A Real Estate Portfolio Perspective
- Mar. 14, 2017 - Essentials of Loan Collateral / Documentation

Member-Get-a-Member Program

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RECRUIT YOUR COLLEAGUES AND EARN REWARDS

Who better than you, an RMA member, to share the benefits of membership with your peers? RMA's Member-Get-a-Member Program is an opportunity for Associate and Professional members to encourage colleagues to join RMA and earn reward points for doing so. Not only will you receive rewards like discounts on RMA events and products, but your networking opportunities will grow as new members join. Example of award -

- Free individual RMA membership for a year, valid from 9/1/17 to 8/31/18

Enroll today to become a program liaison. Please visit [this page](#) for more information and an application form.

Welcome New Board Members

We would like to welcome our four newest Board Members!

Robert Brothers
Associated Bank

David Wilbik
Johnson Bank

Cyrene Wilke
Investors Community
Bank

Each session will be held at Wipfli, 2901 E. Enterprise Avenue, Suite 500, Appleton, WI 54913.

The classes run from 8:30 a.m. - 4:00 p.m.

The cost for the series is broken down as follows:

RMA Associate Member \$1,750

RMA NonAssociate at a Member Institution \$1,995

RMA Professional Members \$1,995

NonMember \$2,800

All RMA Wisconsin Chapter Supporters receive an additional \$200 off price listed above!

For more information on the sessions and for a registration form [click here](#).

To sign up for individual classes please visit our website at www.rmawi.org.

Advanced Credit Analyst Series

The RMA Wisconsin Chapter has scheduled their 2nd Annual ADVANCED Credit Analyst Series for experienced Credit Analysts to further their training. Here again, you can register for these classes on an individual basis or you can sign-up for the entire series at a discounted rate.

Following are the dates and classes included in the Advanced Credit Analyst Series:

Sep. 20, 2016 - Essentials of Credit Presentations

Oct. 20-21, 2016 - Cash Flow Analysis II: Applied Concepts (2 day class)

Nov. 1, 2016 - Detecting Problem Loans

Feb. 24, 2017 - Advanced Real Estate Cash Flow and Valuation

Mar. 28, 2017 - Advanced Documentation and Structuring

Each session will be held at Waukesha State Bank, 1227 Corporate Center Drive, Oconomowoc, WI 53066. The classes run from 8:30 a.m. - 4:00 p.m.

The cost for this series is broken down as follows:

RMA Associate Member \$1,850

RMA NonAssociate at a Member Institution \$2,250

RMA Professional Member \$2,250

NonMember \$3,400

All RMA Wisconsin Chapter Supporters receive an additional \$200 off price listed above!

For more information on the sessions and for a registration form [click here](#).

To sign up for individual classes please visit our website at www.rmawi.org.

Upcoming Events

Following is the Fall 2016 Educational Calendar:

09/13/16 - Basic Financial Statements - Appleton

09/20/16 - Essentials of Credit Presentations - Oconomowoc

10/11/16 - Personal Financial Statements and Tax Returns - Appleton

10/12/16 - Lending to Wealthy Individuals - Madison

Sylvan Erickson
First Bank of Baldwin

Thank you for volunteering
to help our Chapter with
Membership and
Programming events!

Without people like you we
would not have a Wisconsin
Chapter. THANKS
AGAIN!

Get Involved!

The RMA Wisconsin

Chapter presents

opportunities for
individuals to get involved.

Chapters rely on the
talents of volunteers to
stage many of their
programs, conduct

membership development
efforts, and promote the
ideals of the Association.

To find out more about how
you can get involved in our
chapter, contact Sandy

Gruber at

sandy@rmawi.org or any of

our chapter board

members. Our current

Chapter Board Members

include:

Melissa Torres, President
State Bank of Cross Plains

Pete Brethouwer,
Treasurer
Independent Consultant

Derek Moehring, Secretary
Capitol Bank

Joe Pieper, Immediate Past
President, Westbury Bank

Mark Kochanski
BMO Harris Bank

10/20-21 - Cash Flow Analysis II: Applied Concepts - Oconomowoc
10/24/16 - Fundamentals of Ag Finance - Beloit
11/01/16 - Detecting Problem Loans - Oconomowoc
11/04/16 - Lending to Medical and Dental Practices - Madison
11/04/16 - Essentials of Dairy Lending - Appleton
11/14/16 - Writing About the Risk - Madison
11/18/16 - Analyzing Business Tax Returns - Appleton
12/01/16 - Principles/Practices of Credit Risk Administration - Racine

The RMA Wisconsin Chapter has a full line-up of classes scheduled for the Fall/Winter/Spring 2017 calendar. Please visit our website regularly for our 2016 / 2017 educational line-up and local programming events including roundtables, lunch-n-learns and other networking events.

For more information or to register for any of these programs visit our website at www.rmawi.org.

Upcoming Programming Events

Following are programming events we have scheduled:

Madison -

10/11/16 - Credit Analyst Roundtable

10/25/16 - Senior Credit Officers Roundtable

10/31/16 - Scary Stories/Spilled Milk Luncheon

Waukesha -

11/TBD/16 - US Title Company - discussion on title issues, endorsements, spilled milk, etc.

More information will be sent out once we get closer to each event.

RMA Scholarship Opportunities

The Risk Management Association Foundation offers scholarships to students in an undergraduate program who are interested in working in the banking industry after graduation. The RMA Foundation is awarding up to a total of \$200,000 in renewable scholarships ranging from \$2,000 to \$5,000. The scholarships can be renewed up to two additional years, provided each student fulfills the renewal requirements and maintains their free student membership with RMA.

WHEN CAN I APPLY?

Applications will be accepted in the fall each year. Check back after September 1 for the new application window.

Applicants will be notified in early January if they have been selected as a winner, and scholarships will be disbursed shortly thereafter.

Last year 299 students were enrolled with 54 awarded grants. The scholarships are for Junior and Seniors only. There is a flyer on the National website with guidelines for applying. Scholarships are also renewable. If you receive one when a junior, you can reapply when a senior.

For more information and to apply [click here](#).

RMA Credit Risk Certification - Why RMA CRC?

Gary Maples
River Edge Consulting

Kevin Graff
Enlighten Financial

Jeff Justin
The Equitable Bank

Harlan McLain
State Financial Bank

Robert Brothers
Associated Bank

David Wilbik
Johnson Bank

Cyrene Wilke
Investors Community
Bank

Sylvan Erickson
First Bank of Baldwin

Stay Connected with Us

[LinkedIn](#) -

Join the RMA Wisconsin Chapter LinkedIn Group to stay informed about our upcoming events.

Join Our Mailing List -
Contact sandy@rma.wi.org

The RMA Wisconsin Chapter Website
-www.rmawi.org

Contact Us -
sandy@rma.wi.org
Phone - 608-588-3100

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills-skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA. For more information, visit <http://www.rmahq.org/crc>.

Sponsorships

Would your business/company be interested in sponsoring an RMA Wisconsin Chapter event? The Wisconsin Chapter is going to start opening up this opportunity to members of RMA starting with our 2016-2017 fiscal year, beginning September 1, 2016. Sponsorship gifts will begin at the \$500 level.

If you are interested, please contact Sandy Gruber at sandy@rma.wi.org.