



CA Regional Training for 2017 Information & Registration

ADDITIONAL NEW TRAINING AVAILABLE FOR 2017!

These new Modules are not part of the Regional Training Events. **Contact Dutch to set up sessions at your Credit Union.** Costs are \$300 per module plus mileage and per diem expenses or **BOTH for \$500** plus expenses **IF** both modules can be given on the same day.

- 1) **Key Changes in NCUAR 723 – Management Module** This module runs about 1.5 hours and clarifies the changes in Reg. 723 and their impacts on policy, compliance and exception tracking including necessary Board Reports. NCUA has continued to emphasize ongoing training of CEO's and lending staff and this module will help address that expectation. **Training Certificates will be issued to attendees.**
- 2) **Key Changes in NCUAR 723 – Board Module** This module runs about 1 hour and discusses Board responsibilities in guiding management regarding the changes in Reg. 723 and their impacts on policy, compliance and exception tracking and expected Board Reports. NCUA has placed greater emphasis on Board training ongoing training and this module will help address that expectation. **Training Certificates will be issued to attendees.**

Regional Training Overview:

We invite you to attend any of the **THREE** upcoming regional training seminars. These seminars, led by M.B “Dutch” Ducher, Executive Vice President, Commercial Alliance, are designed to train your new business lending staff and broaden the background of existing staff. This year the training will retain a 4-day format.

- **Day 1: Core Training** for new employees or a refresher for your staff, along with Environmental Due Diligence.
- **Day 2: Ongoing Collection of Financial Information (OCFI)**, morning session, and **MBL Loan Servicing and portfolio control** in the afternoon.
- **Days 3 & 4:** Two-day course for **Commercial Loan Documentation**. Day 4 will have an attorney speak on commercial loan workouts.
- Come for a day or attend all four days.

Seminar Agenda:

Day 1:

Core Training – Core Training covers basics of business lending and includes topics such as business loan applications, the complete loan process, loan types, structuring and pricing. This training prepares lenders for their responsibilities as **commercial loan originators** and is an excellent refresher for existing lending staff. Michael Kulka or his representative from PM Environmental will deliver a presentation on environmental due diligence after lunch. Contact Michael at (248) 336-9988 or kulka@pmenv.com

Day 2: Morning Session I: SBA Today! - 9:30am to 11:00am

Michigan Certified Development Corp (MCDC) and the Small Business Administration (SBA) will both present on SBA 7a and 504 Lending Programs – Representatives from MCDC and the SBA will brief you on how to participate in their SBA 7a Guaranteed Loan and 504 Loan Programs. Learn how your credit union can work with your CUSO to fund loans using both SBA programs. Contact MCDC at (517) 886-6612 or www.michigancdc.org or Romy Ancog at the SBA at (313) 226-6075 x259 or romualdo.ancog@sba.gov.

Morning Session II: 11:00 concluding after lunch (Lunch at 11:30 to 12:15)

Ongoing Collection of Financial Information on MBLs – Vital training designed to teach the importance of gathering updated financial information for proper loan administration and risk control. All credit unions have faced this problem – and the accompanying regulatory scrutiny. Learn how and why this function is critical to a successful lending program. Problems in data gathering and concrete **SOLUTIONS** will be part of the program. You will know exactly which loan documents contain supporting covenants and how to use your rights and remedies from loan inception to pay-off. Timing of actions and resource allocation to accomplish the task are fully discussed. **This is a very popular module that addresses a critical compliance need!**

Afternoon Session:

MBL Loan Servicing: External or Internal? Advanced session designed for CEOs; heads of lending and senior loan officers will train you on internal servicing and presents the advantages of external servicing. **Includes NEW Management Action Review Summary (MARS)** training for internal servicing and recaps over 20 common member business loan (MBL) compliance/control commitments that credit unions should keep to remain compliant with NCUA Regulation 723 and MBL policies. Session is for credit unions that have an existing commercial loan portfolio or ones that want to set up effective loan control through either external or internal servicing procedures. Use MARS to track MBL risk ratings, delinquent loans, reserve assessments, other critical compliance, and loan control functions. Attendees will receive the **UPDATED FORMAT MARS** template that greatly simplifies data entry, readability and control of their internal loan portfolio review. FAS 5, FAS 114, troubled debt restructuring and loan loss reserve methodology will be reviewed.

Day 3: Commercial Loan Documentation Training I – Designed for CEOs, heads of lending and senior loan officers, these sessions cover the purpose, function, lender rights, remedies and defaults of commercial documents. Day 3 covers: Promissory Note, Business Loan Agreement, Security Agreement, Commercial (personal) Guaranty, UCC-1, Commercial Mortgage and more. The training Power-Point handout will be a valuable reference guide for the loan documents used by CA.

Day 4: Morning Session: (9:30AM to 12:00PM)

Loan Collection and Work-Out Options – An attorney from **Stancato Tragge Wells PLLC** will present on lenders legal options for MBL and residential mortgage/consumer loans. The discussion will review the options available in troubled debt situations including consent judgments, judicial foreclosure and receiverships. Contact Henry Stancato at (248) 731-4500 or at Two Towne Square, Ste. 825, Southfield, MI 48076 hstancato@stwlawfirm.com

Afternoon Session: (1:00PM)

- **Commercial Loan Documentation Training II** – Documents covered will be: Construction Loan Agreement, Participation Agreement and Participation Certificate.

Seminar Times:

Each day starts with continental breakfast at 8:30 a.m. **Presentations will begin at 9:30 a.m.** and recess for a lunch break. Presentations will resume after lunch and conclude each day about 4:30 to 5:00 p.m. Breaks are scheduled at mid-morning and afternoon.

Locations and Dates:

- **Battle Creek – Tues. May 2 thru Fri. May 5** at **Firekeepers Casino & Hotel**, 11177 E. Michigan Ave., Battle Creek, MI 49014. Telephone: (269) 962-0000. CA has reserved a block of rooms at \$119.00 plus taxes per night. Please identify yourselves as members of the Commercial Alliance group. The Commercial Alliance room rate is available for reservations received by **April 16, 2017**. If making reservations online, attendees should use the following group code: **0522017CBS**.
- **Commerce/Novi – Tues. Sept. 5 thru Fri. Sept. 8** at **Hampton Inn**, I69 Loop Road, Commerce Township, MI 48390. Telephone: (248) 624-8100. Anyone looking to make hotel room reservations please send an **e-mail** to Cheryl.Cox@Hilton.com and refer to Account Code – **ALL**. Reservations must be reserved no later than **August 4, 2017**.
- **Frankenmuth – Tues. Oct. 17 thru Fri. Oct. 20** at **Zehnders**, 730 S. Main, Frankenmuth, MI (989) 652-0400. CA has reserved rooms at Splash Village Hotel & Waterpark, 1365 South Main Street, Frankenmuth, MI 48734. **Telephone: (800) 863-7999**. The special rate for rooms is \$99.00 plus taxes per night if you mention you are with **CA (Commercial Alliance**. The CA room rate is available for reservations received by **September 19, 2017**.

Seminar Cost: CA Members - \$200 per day per attendee - lunch included. **No surcharge or discount for split-session days** - registration is for the day regardless if one or both sessions are attended. Non CA Members add \$50.00 per day.

Attire: Casual and jeans are O.K.

Notice: Training fees are for CA presentations only. CA makes a best effort to bring value added through invitation of speakers who may assist credit unions with lending solutions. We cannot guarantee the attendance of 3rd parties who have expressed interest in presenting at Regional Training Events.

Registration: Registration is limited to the first **25 attendees per session** (only **15** attendees at Battle Creek). Please email registration to Roz Suwinski at rsuwinski@commercialalliance.com or fax completed form to (248) 457-9833.

Confirmations: Confirmations and directions will be emailed to you at least five days before the seminar.

Cancellation Policy: Cancellations received less than one week before any event will be charged \$75. No-shows on the day of the event will be charged \$100. Substitutions are encouraged. Cancellations should be in writing and directed to Roz Suwinski at rsuwinski@commercialalliance.com or by fax at (248) 457-9833.

Additional Information: For additional information on program content, contact M. B. “Dutch” Ducher at (586) 604-1592 or at mducher@commercialalliance.com

PLEASE SEE REGISTRATION FORM – NEXT PAGE!

CA 2017 Training and Registration - Registration is limited to the first **25 attendees per session (only 15 attendees at Battle Creek)**. Please email or fax completed forms to Roz Suwinski at rsuwinski@commercialalliance.com or fax (248) 457-9833.

Name: _____

Credit Union Name: _____

E-mail: _____

Yes! I/we would like to attend the following training sessions. Check the appropriate box and indicate the number attending from your credit union.

Battle Creek - May 2 thru May 5

Number attending

NAME & E-mail Addresses

[] Day 1: _____

[] Day 2: _____

[] Day 3: _____

[] Day 4: _____

Commerce/Novi - September 5 thru September 8

Number attending

NAME & E-mail Addresses

[] Day 1: _____

[] Day 2: _____

[] Day 3: _____

[] Day 4: _____

Frankenmuth - October 17 thru October 20

Number attending

NAME & E-mail Addresses

[] Day 1: _____

[] Day 2: _____

[] Day 3: _____

[] Day 4: _____

Payment Method: CA will calculate your total and debit your Hi-Yield account at Alloya FCU.

R&T: _____

Authorized Signature: _____

Speaker List & Contact Information:

- **Michigan Certified Development Corp (MCDC):** SBA 71 and 504 Lending Contact MCDC at
 - (517) 886-6612 or www.michigancdc.org / andersonj@michigancdc.org
- **Small Business Administration (SBA):** SBA 7a lending / Become an Approved SBA Lender
 - Romy Ancog at the SBA at (313) 226-6075 x259 / romualdo.ancog@sba.gov
- **Henry Stancato, John Tragge of Stancato Tragge Wells, PLLC** (248) 731-4500
www.stwlawfirm.com