

The MN Chapter of the RMA has offered the Commercial Lending Academy as a unique, intensive training course for financial institutions since 1999. Since the program's inception, nearly 500 lenders, credit analysts and financial industry professionals from more than 100 institutions have graduated from the Academy.

The Commercial Lending Academy (CLA) provides a comprehensive overview for the various aspects of the commercial loan underwriting and management process.

CLA (January 26 - 30, 2026)

Suited for individuals with a minimum of one year's experience in credit or other commercial lending roles.

Advanced CLA (October 26 - 30, 2026)

This advanced course is geared towards those with over three years of experience in credit or commercial lending.

Additionally, if you have completed CLA, you automatically qualify for Advanced CLA. See below for details on bundled savings if you register for CLA **and** Advanced CLA together (**more than \$1,000 in total savings**).

[Advanced CLA Information.](#)

CLAI provides a comprehensive overview of the various aspects of the commercial loan underwriting and management process.

CLASS FORMAT: The material is organized into a five-day format: Monday, January 26 - Friday, January 30 (8:30am - 4:00pm).

WHO IS THIS COURSE FOR? This course will benefit commercial analysts, credit underwriters, lenders with experience up to three years, experienced lenders looking for a refresher, credit committee members, loan reviewers, board members and senior officers that are moving into the commercial credit side of a financial institution.

COURSE COVERAGE:

- Credit Culture Awareness.
- Understanding how to Manage Credit Risk.
- Detailed Review of the Financial Statements of Various Industries to Set Expectations.
- In Depth Analysis of Financial Ratios of Your Client.
- Walk Through the Cash Flow Models, Traditional, Global, Non-Profit, FAS 95, Development and Use.
- Present a Methodical Process of Analysis from the Loan Request to the Final Payment.
- Real World Case Studies to Apply the Concepts Presented.
- Guest Speakers That Will Provide Color to Related Topics (including regulator panel).
- Early Warning Assessments to Watch for In Managing the Credit Relationship.

INSTRUCTOR: Brad Stevens is the Principal at Stevens Risk Management, LLC, a premier credit training firm serving the financial industry nationwide. With more than three decades of experience, Brad is a recognized leader in the credit industry, having served as an analyst, commercial lender, Senior Credit Officer, and consultant. Throughout his career, Brad has worked with community, regional, and national financial institutions, consistently building strong credit portfolios. As a Senior Credit Officer, he specialized in turning around financial institutions in significant credit distress by establishing a clear credit culture, implementing robust credit policies, and developing comprehensive training programs. He also set up dedicated workout teams to manage the most challenging credits.

WHAT DO I NEED BEFOREHAND? Attendees should have experience in understanding financial statements and basic accounting. While not required, having at least one year working with commercial clients and a familiarity with analyzing a commercial client would be helpful. Students should bring paper, a pen, highlighter, calculator and a *fully charged* laptop. Course syllabus will be available upon arrival.

LOCATION: Sunrise Bank Headquarters (Bridge Room), 2525 Wabash Ave, St Paul, MN 55114

GRADUATION REQUIREMENTS:

- Attend and participate in all five (full) days of CLA I and complete assignments as required.
- Complete all daily course evaluations before leaving each day.
- Complete the post class feedback survey electronically sent 30 days after CLA has ended.

CLA INFORMATION (PAGE 2)

Monday, January 26 - Friday, January 30 (8:30am - 4pm) @ Sunrise Banks, St. Paul

TUITION:

- **Commercial Lending Academy Bundle (application deadline of January 6, 2026*)**
 - Affiliate Rate: \$2,500 | Non-Affiliate Rate: \$2,800
 - Includes registration for Commercial Lending Academy (January 26 - 30, 2026) **as well as** Advanced Commercial Lending Academy (October 26 - 30, 2026).
 - Includes **free** registration for **all three** Cash Flow courses in 2026: Cash Flow I (March 26, 2026), Cash Flow II (April 7, 2026), and Cash Flow III (May 12, 2026)**.
 - **More than \$1,000 in savings compared to registering for each course separately.**
- **Early Bird CLA Registration (applications received prior to December 5, 2025)**
 - Affiliate Rate: \$1,395 | Non-Affiliate Rate: \$1,495
 - Includes **free** registration for your choice of **one**: Cash Flow I (3/26/26), Cash Flow II (4/7/26), or Cash Flow III (5/12/26) – A \$300+ value**.
- **Standard CLA Registration (application deadline of January 6, 2026*)**
 - Affiliate Rate: \$1,495 | Non-Affiliate Rate: \$1,595

ALL TUITION INCLUDES:

- Daily coffee, lunch, snacks, and beverages.
- Happy Hour (tbd location near Sunrise Banks) on Wednesday, January 28. Includes 2 drink tickets, appetizers, and a great opportunity to network, including with RMA MN Chapter Board Members.
- Graduation at our chapter luncheon/event on Wednesday, March 18 (11:30am - 1:15pm). Graduation will take place prior to our most popular event of the year, the Regulator Panel.
- *{Applicable for first-time affiliates only}*
Complimentary Affiliation with the RMA MN Chapter from the time your application is approved (and paid for) through the end of the 2025/2026 term which ends 8/31/26.

* A \$50 late entry fee will be charged for applications received after January 6.

** Once your application is approved, email RMAmn@outlook.com to sign up for desired cash flow course(s).

*** A 4.7% service fee will be added for credit card payments.

Click HERE to download the CLA I Application

Email your completed application to RMAmn@outlook.com.

If your firm is interested in registering 5 or more representatives to attend CLA, contact RMAmn@outlook.com for potential discount.

APPLICATION REVIEW PROCESS: All applications undergo a review process. Once your application and tuition payment are received, the CLA Committee will inform applicants (and their manager) of their admission status within five business days.

CANCELLATION POLICY: Email RMAmn@Outlook.com prior to January 6 and tuition will be refunded in full. *Note: If paid by credit card, the reimbursement will exclude any processing fees incurred.*

Cancellations received after 1/2/25 (and no-shows) will not be refunded. Substitutions are subject to the application review and approval process.

CLA QUESTIONS?

Minnesota Chapter of the Risk Management Association

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