Risk Management Association
Minnesota Chapter

Advanced Commercial Lending Academy

(October 26 - 30, 2026 @ Sunrise Banks, St. Paul)

Advance Your World.

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, over 500 lenders, credit analysts and financial industry professionals from more than 100 institutions have graduated from the Academy.

The Advanced Commercial Lending Academy (Advanced CLA) provides a comprehensive overview of managing the credit risk process covering business development, culture, cash flow analysis, ratio analysis, setting the right loan amount as well as identifying problem accounts and how to work them out. It concludes with a dynamic group case study presentation.

Advanced CLA 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, October 26 through Friday, October 30 (8:30am - 4:00pm) at Sunrise Banks.

WHO IS THIS COURSE FOR? This course will benefit commercial analysts and credit underwriters with experience over three years, experienced lenders looking for a refresher, credit committee members, loan reviewers, board members and senior officers moving into the commercial credit side of a financial institution. Additionally, if you have previously attended Commercial Lending Academy (CLA I), you are automatically qualified to take Advanced Commercial Lending Academy.

COURSE COVERAGE:

- **Understanding an Institution's Financial Condition:** Learn how to utilize publicly available information to gain insights into a financial institution's strengths and identify its weaknesses. Understand how economic conditions can impact an institution's financial health.
- **Roles in Commercial Credit:** Gain insights into the various roles within the commercial credit area and how to leverage them effectively.
- **Credit Management:** Establish a robust credit management framework to identify troubled credits early and develop viable solutions, including rehabilitation or exit plans.
- **Core Credit Priorities:** Understand your institution's credit culture and the types of credit it prioritizes.
- **Complex Financial Statement Analysis:** Learn to review and interpret balance sheets and income statements at a deeper level.
- **Financing Structure:** Learn to structure financing solutions that address client needs while protecting the financial institution's interests for both commercial real estate and operating companies.
- **Approval and Closing Process:** Develop efficient approval and closing processes to build borrower trust.

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 banker, 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 3 years 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. A course syllabus will be available upon arrival.

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

ADVANCED CLA INFORMATION (PAGE 2)

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

TUITION:

- **Early Bird CLA Registration (applications received prior to August 28, 2026)**
  - Affiliate Rate: $1,395 | Non-Affiliate Rate: $1,495
- **Standard CLA Registration (application deadline of September 25, 2026*)**
  - Affiliate Rate: $1,495 | Non-Affiliate Rate: $1,595

TUITION INCLUDES:

- Daily coffee, lunch, snacks, and beverages.
- Happy Hour on Wednesday, October 28 at a TBD location near Sunrise Banks. Includes two drink tickets, appetizers/pizza, and a great opportunity to network, including with RMA Board Members.
- Graduation at the RMA MN Chapter Luncheon/Event in November/TBD 2026 at TBD.
- For first-time Affiliates only: Complimentary MN Chapter Affiliation through the end of the 2026/2027 term (ends 8/31/27) after your application is approved/paid for.

** A $50 late entry fee will be charged for applications received after September 25.*

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

Click HERE to download the Advanced CLA Application

Email your completed application to RMAmn@outlook.com.

If your firm is interested in registering 5 or more representatives to attend the Advanced 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. This process is designed to ensure, based on your goals and experience level, that you will be able to get the most possible out of the course content.

GRADUATION REQUIREMENTS:

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

CANCELLATION POLICY: Email RMAmn@Outlook.com prior to September 25 and tuition will be refunded in full. ***Note:*** *If paid by credit card, the reimbursement will exclude any processing fees incurred*.

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

QUESTIONS REGARDING ADVANCED CLA?

Minnesota Chapter of the Risk Management Association

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