

PROFESSIONAL DEVELOPMENT

VIRTUAL RETAIL LENDING SERIES

► MARCH 14 ► MAY 23
► APRIL 10 ► JUNE 20
10:00 AM - 3:00 P.M. EST

This real-world program will prepare retail lenders to have more informed and effective conversations with credit partners and build stronger, more profitable relationships with customers. This four-part series meets the needs of retail lenders who serve consumers, small real estate investors, and/or small business clients. It will prepare lenders for success in today's universal banking environment, where they must have the skills and flexibility to serve a wide variety of loan requests.

"I want to thank you for providing us a wonderful environment for learning. Christie, thank you again for the effort and expertise you share with banking professionals, you are appreciated and admired!" Isabella Bank

WHO SHOULD ATTEND

This series is targeted to all Retail Lenders and those in loan support roles including Consumer Lenders, Small Business and Small Real Estate Lenders, Branch Managers, Credit Analysts and Underwriters who support Retail Lenders, and Loan Operations Team Members. Bankers who are considering moving into a lending role, new Lenders, and experienced Retail Lenders will benefit from this course.

FACILITATOR

Christie Drexler, Performance Solutions, Inc.

Series may be taken as individual sessions or the entire series.

Session I: March 14

Introduction to Retail Lending

- Today's Retail Lending Environment
- Loan Purpose and Types of Lending
- Types of Retail and Consumer Loans
- Types of Borrowing Entities and Parties to a Loan
- 5 C's of Lending/Credit Analysis
- Evaluating the Source of Repayment
- Determining Information Needed to Evaluate a Loan Request
- Analyzing the Loan Application/Personal Financial Statement
- Defining the Ability to Repay
- Evaluating Collateral

Session III: May 23

Retail Lending Compliance, Documentation and Portfolio Management

- Overview of Key Lending Legislation and Compliance Regulations:
 - Fair Lending and Fair Credit Regulations
 - BSA and Lending
 - Truth-n-Lending and RESPA
 - Dodd Frank Legislation: TRID, and Mortgage Compliance
 - Flood Compliance
 - Lending Compliance in 2024 and Beyond
- Retail Loan Policy, Procedures, and Pricing
- Writing Effective Credit Memos
- Essentials of Loan Documentation
 - Best Practice Processes: Pre-Closing, Closing, Post-Closing
- Retail Loan Portfolio Management
- Problem Loan Workouts

Session II: April 10

Analyzing Cash Flow and Tax Returns

- Why ALL Retail Lender/Consumer Lenders Should Be Knowledgeable of Personal and Business Tax returns and Cash Flow Analysis
- Calculating Debt to Income, Debt Service Coverage, and Global Debt Service Coverage
- Financial Accounting 101: Interpreting Business Financial Statements
- Personal Tax Returns and Key Schedules
- Business Tax Returns and Key Schedules
- What is a K-1 and When to Request It

Session IV: June 20

Building Client Loyalty and Growing the Bank

- The Emerging Customer Experience
- Building Customer and Other Stakeholder Relationships
- Becoming a Trusted Advisor: Moving from Order Taker to Relationship Builder
- Providing "WOW!" Service
- New Business Development, Networking, and Growing Your Portfolio
- Building Client Loyalty, Deepening Relationships, and Growing the Bank Beyond Loans

SCAN THE QR CODE TO REGISTER

\$265 PER SESSION



Learn more: bitly/2024RetailLendingSeries

Questions: sfisher@michigan.bank