2019 - 2020

RMA Wisconsin Chapter - Credit Analyst Series

The RMA Wisconsin Chapter has scheduled their 6th 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. These classes can also benefit lenders and lending personnel who desire to strengthen their commercial lending skills in specific areas.

#1 June 24, 2019

Basic Financial Statements

In this Seminar, the following basic financial statement analysis areas will be covered in a cohesive and focused manner:

- Taught in a unique approach that doesn't focus solely on numbers
- The balance sheet equation
- Understanding the format and structure of the balance sheet
- Defining account titles
- Structure of the income statement
- Relationship between the balance sheet and the income statement

#2 July 15, 2019

What Flavor is Your Cash Flow?

This seminar will focus on understanding various cash flow methods. This includes computation of the different approaches and comparisons, along with their appropriate uses and potential weaknesses.

For example, "debt service coverage" is frequently used for real estate enterprises, but it will often give incorrect indications when used on commercial loans. Find out why and how to avoid this problem. Incorporates case studies.

#3 August 2, 2019

Analyzing Personal Financial Statements and Tax Returns

This seminar will increase your understanding of how to use and evaluate personal financial information for purposes of credit risk evaluation. Lenders, personal bankers, credit analysts, private bankers, and credit admin staff will find this presentation useful. Here are some of the issues that will be addressed:

- Looking beyond net worth
- Liquidity/Solvency issues
- AGI is not what you think it is
- Adjusted net worth
- PFS analysis issues
- Structure & purpose of PTRs
- Tax return considerations
- Calculation of personal cash flow

#4 August 16, 2019

Analyzing Business Tax Returns

Analyzing Business Tax Returns teaches you how to understand tax concepts relating to various business entities and how to use tax returns to help estimate the customer's ability to service debt. This basic course presents several aspects of analyzing tax returns, including estimating cash flow from tax returns and determining how taxes influence cash flow and the customer's operations. The course addresses all types of business entities—C-corp, S-corp, LLP, and LLC—using various scenarios.

#5 August 23, 2019

Essentials of Loan Structuring Collateral/Documentation

This seminar will increase your understanding of the structure and purpose of loan documentation. Enhance your ability to explain documentation to your borrowers. Improve understanding of what documents are needed for various types of collateral and why. Improve documentation related communication between lenders and credit admin staff. Increase your understanding of the necessity of various documents.

#6 September 16, 2019

Writing About the Risk ... Elements of an Effective Credit Analysis

Here's the opportunity to take all of the topics covered in the Credit Analyst Series and apply them as practical applications in creating a credit analysis!

There are few formal training courses for teaching lenders and credit analysts about how to write an effective credit analysis. Often, the process of creating a credit analysis is learned via incomplete "on the job training." The credit analysis narrative portion of a loan presentation should be a critical element in relating the credit risk in a credit request.

Join us for our 6th annual Credit Analyst Series! This series of courses is designed to provide in-depth instruction on the fundamentals needed to perform as a highly effective Credit Analyst. These courses are geared towards those in a Credit Analyst role or those in Junior Lender and Retail Development roles with little to informal analysis background. Courses may be taken individually or you can sign-up for the entire series at a discounted rate.

For those with experience in reading balance sheets and income statements, course #1 may be opted out (5 Class Package)

With over 42 hours of substantial instruction, participants will take-away a strong understanding of topics covered. This is not a superficial overview often found in webinars.

Comments from previous attendees:

- These courses definitely helped with my personal growth needs, as I am a young adult just out of college when these courses started. I was able to network and work/learn alongside other young individuals, as well as individuals who have been in the industry for many years.
- I am new to credit analysis and found these series helpful.
- It gave a nice overview of several different areas of credit.

Location:
State Bank of Cross Plains
455 South Junction Road
Lower Training Level
Madison, WI 53719

ENTIRE SERIES COST:	6 Class Package	5 Class Package
RMA Associate Member	$1855	**$1550**
NonAssociate at Member Institution	$1995	**$1700**
NonMember:	$2495	**$2300**

Additional Discount:
All RMA Wisconsin Chapter Supporters:
Take $50 off individual classes #1, 2, 3, 5, 6

Cost for Each Individual Class:	# 1, 2, 3, 5, 6	#4
RMA Associate Member	$300	$355
NonAssociate at Member Institution	$300	$495
NonMember	$350	$745

REGISTRATION

Name(s) ______________________________

Bank______________________________

Address______________________________

City ____________________ State __________ Zip__________

Phone ____________________ Email ____________________

❍ I would like to sign up for the Credit Analyst Series - 6 Class Package

❍ I would like to sign up for the Credit Analyst Series - 5 Class Package

❍ I would like to sign up for the following Individual Classes:

- ❍ #1 - Basic Financial Statements – June 24, 2019
- ❍ #2 - What Flavor is Your Cash Flow – July 15, 2019
- ❍ #3 - Analyzing Personal Financial Statements and Personal Tax Returns – August 2, 2019
- ❍ #4 - Analyzing Business Tax Returns - August 16, 2019
- ❍ #5 - Loan Documentation, Structuring and Collateral Issues - August 23, 2019
- ❍ #6 - Writing About the Risk... Elements of an Effective Credit Analysis - September 16, 2019

Send completed registration form to sandy@rmawi.org and we will invoice you; or
Mail completed registration form along with check payment to:
RMA Wisconsin Chapter - E4203 Horseshoe Road - Spring Green, WI 53588

Questions – please contact Sandy at 608-588-3100 or email sandy@rmawi.org

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