ILLINOIS BANKERS®

RETAIL LENDING SERIES

FACILITATOR
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5-6 APRIL
27-28 SEPTEMBER

IBA Center for Banking Excellence, Springfield
OR
Live Streamed

START 9AM

This four-part series prepares retail lenders to have more informed and effective conversations with credit partners, build stronger customer relationships, and improve skills to serve various loan requests. Through real-life case studies, participants learn to apply underwriting, compliance, and documentation principles.

AUDIENCE: This series supports retail lenders and loan operations team members, including consumer lenders, small business and real estate lenders, branch managers, credit analysts, and underwriters. Participants considering moving into a lending role, new and experienced retail lenders will benefit from this course.

SESSION 1 / APRIL 5

Introduction to Retail Lending

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

SESSION 2 / APRIL 6

Analyzing Borrower Cash Flow and Tax Returns

- Key Considerations in Evaluating Personal and Business Cash Flow
- Calculating Debt to Income, Debt Service Coverage, and Global Debt Service Coverage
- Financial Accounting Basics
- Personal and Business Tax Returns and Key Schedules

SESSION 3 / SEPTEMBER 27

Essentials of Retail Loan Compliance, Loan Documentation, and Retail Loan Portfolio Management

- Applying Loan Policy and Pricing Loans
- Writing Effective Credit Memos
- Regulatory Loan Compliance
- Essentials of Loan Documentation
- Retail Loan Portfolio Management
- Problem Loan Workout

SESSION 4 / SEPTEMBER 28

Building Client Loyalty and Growing the Bank

- Building Customer and Internal Key Stakeholder Relationships
- Becoming a Trusted Advisor
- Assessing Needs, Providing Recommendations and Delivering Solutions
- Building Client Loyalty
- New Business Development, Networking, and Growing Your Loan Portfolio
- Growing the Bank - Beyond Loans

CONTINUING EDUCATION
Illinois public accountants will earn 24 CPE credits for attending the full series (6 credits per program).

SIGN UP

FULL SERIES
Member $995 pp
Nonmember $1,665 pp

INDIVIDUAL SESSIONS
Member $265 pp
Nonmember $445 pp
Substitutions acceptable

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