



Retail Lending Series



14 MARCH

10 APRIL

23 MAY

20 JUNE

9AM - 2PM

Live Streamed

This series prepares retail lenders to have more informed and effective conversations with credit partners and build stronger, more profitable relationships with customers. Participants learn to apply underwriting, compliance, and documentation principles through real-life case studies, examples, and practice problems. Lenders will learn sales and service strategies to prepare them to build and deepen customer relationships, grow safe and sound loan portfolios, and positively contribute to bank profitability.

Session 1

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

ANALYZING BORROWER CASH FLOW AND TAX RETURNS

- 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

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

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 – Depending on the times of the program, the credits will change.

Continuing Education Illinois Public Accounts will receive 4.50 CPE credit hours per session or 18 CPE credits by attending the full series.

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Full Series

Member \$995 pp

Nonmember \$1,665 pp

Individual Sessions

Member \$265 pp

Nonmember \$445 pp

FACILITATORS:

Christie Drexler, Owner of Drexler Consulting, LLC
Josh Collins, Consultant with Drexler Consulting, LLC



Benefits of the Series

- Gain a solid foundation for a lending career in banking
- Understand the reasons behind underwriters' questions or requests for additional information
- Know key questions to ask the customer and what information to gather before the loan is sent to underwriting, improving turn-around time and client service
- Build credibility and move from order-taker with your key stakeholders to a trusted advisor
- Become aware of common underwriting and compliance pitfalls
- Learn effective loan portfolio management strategies
- Gain a big-picture understanding of the "why" behind key lending compliance regulations

Attendee Requirements

- Have Zoom virtual meeting access
- Interact with the facilitator and other participants in a live, virtual environment
- Actively participate in all activities and exercises
- Complete assignments
- Have full, working computer microphone and speakers or phone access
- Participate in chat discussions
- Although not required, for the best training experience and learning results, attendees are highly encouraged to have their video cameras on during training.

Audience

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.

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