



Texas Bankers Association

Strong Banks. Stronger Communities.

29TH ANNUAL

LENDING SCHOOL

February 22-24, 2021: Presented Virtually

GAIN THE KNOWLEDGE AND CONFIDENCE TO EVALUATE, STRUCTURE, PRICE AND NEGOTIATE BOTH CONSUMER AND COMMERCIAL LOANS.



Community bank lenders require specialized skills to make sound credit decisions and grow business for the bank. This school provides the guidance and training they need to excel in today's competitive market. It delivers in-depth instruction in all facets of lending, with an emphasis on loan policy, financial analysis, loan structure, risk management and calling skills.

TBA'S LENDING SCHOOL HAS TWO FUNDAMENTAL PURPOSES:

1. To help lenders understand the role that policy plays in effective loan decision-making
2. To help lenders develop or refresh credit perspectives, skills and tools so they may return to their banks more capable and confident in their ability to effectively manage risk and generate new business

The Lending School is led by experienced teachers with extensive real-world and relevant banking experience. All speakers have served the Texas Bankers Association and the banking industry nationwide for many years. The learning environment includes lecture, case studies and class discussion.

FEBRUARY 22

8:00 - 9:30
Risk Management

9:30 - 9:45
Break

9:45 - 12:00
Consumer Lending

12:00 - 12:45
Lunch

12:45 - 3:15
Consumer Lending

3:15 - 3:30
Break

3:30 - 5:00
Business Financial Statement Analysis

1:15 - 3:00
Business Tax Returns

3:00 - 3:15
Break

3:15 - 4:45
Business Cash Flow Analysis

FEBRUARY 24

8:00 - 10:00
Business Cash Flow Analysis

10:00 - 10:15
Break

10:15 - 12:00
Business Cash Flow Analysis

12:00 - 12:45
Lunch

12:45 - 2:00
Business Cash Flow Analysis

2:00 - 2:15
Break

2:00 - 5:15
Sales Skills

FEBRUARY 23

8:00 - 10:15
Business Financial Statement Analysis

10:15 - 10:30
Break

10:30 - 12:15
Business Loan Structure

12:15 - 1:15
Lunch

PRE-RECORDED SESSIONS & ASSIGNMENTS

Texas Loan Documentation (3 hours)*
DiSC Assessment Tool*
Lending Compliance (75 minutes)

*Watch or complete before class starts on February 22

SCHOOL HIGHLIGHTS

- Loan Policy
- Risk Management
- Essential Lending Principles
- Personal Financial Statement Analysis
- Consumer Lending
- Business Financial Statement Analysis
- Cash Flow Analysis
- Loan Structuring
- Loan Documentation
- Calling Skills
- Customer Service Skills for Lenders
- Lending Compliance
- Case Studies

CONTINUING EDUCATION

Texas State Board of Public Accountancy – 30 CPE credit hours (includes pre-recorded content). There are no educational prerequisites.

RECOMMENDED EXPERIENCE

At least one year of lending experience or three years of general banking experience is recommended. Students are required to attend all classes and participate in class discussions and case studies to receive a certificate of completion.

For less experienced lenders, completion of TBA's [Financial Statement and Cash Flow Analysis Seminar](#), January 20-22, 2021, (or similar training) will help students prepare.

For more information visit www.texasbankers.com/store.

VIRTUAL PRESENTATION

Course materials will be provided virtually. Registrants will receive instructions in advance to access the online class and download the materials. Registrants will have access to a recorded copy of the sessions and materials for 90 days.

HOW TO PREPARE

The curriculum features case study projects and class exercises – bring a calculator.

Some sessions are pre-recorded and available on-demand.

Students should view the three-hour session on Texas Loan Documentation before class starts on February 22. Additionally, students will be asked to complete the DiSC online behavioral assessment tool prior to attending to participate in the Wednesday afternoon sales skills session. This session will help you build on your strengths and increase personal effectiveness when interacting with others and growing business for the bank.

REGISTRATION INFORMATION

Register online or complete the attached form and submit via email. The fee includes access to the virtual school, program materials, DiSC assessment and session recordings.

IMPORTANT: All attendees must be registered to ensure access to the program, materials and recorded content. If you would prefer to email us your registrations, we will be happy to invoice your bank.

CANCELLATION INFORMATION

Cancellation/substitution requests must be made in writing. Email education@texasbankers.com. Full registration fees will be refunded if written notice is received no later than **February 15**. Substitutions are permitted without penalty.

ABOUT OUR FACULTY

Faculty members have been chosen based upon their education, banking experience and teaching expertise.

All faculty encourage and welcome questions and interaction so that important concepts and tools are fully presented and clearly explained.

FACULTY MEMBERS INCLUDE:

David Kemp, *President, Bankers Management, Inc.*

BMI is a nationally recognized company in financial services training and consulting. Prior to forming BMI, David served as VP, director of credit services for Cannon Lending Schools. He has more than 30 years of management experience in consulting, training credit administration and new business development. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts and director responsibilities.

Robin Russell, *Partner, Andrews Kurth LLP*

Robin practices law in the areas of banking, bankruptcy and corporate finance, representing banks, insurance companies, corporate and individual borrowers in secured commercial lending transactions and restructurings. She is the author of TBA's bestselling "Texas Secured Lending Guide" and the "Texas Real Estate Lending Guide." She teaches loan documentation annually to over 10,000 bankers nationwide.

Vicki Kraai, *CEO, InterAction Training Systems, Inc.*

Vicki's 25+ years of Community Bank experience started at the family bank, serving as a bank teller and eventually becoming CEO. She has a passion for developing people for success in the financial services industry. Bankers value Vicki's highly engaging "been there, done that" approach to all facets of her training and speaking engagements.

Compliance Alliance (C/A)

In 2011, Bankers Alliance, the holding company, created C/A to help banks overwhelmed with new regulations and frequent examinations. C/A is the only banking industry compliance resource owned, operated and managed by State Bankers Associations. Based on the needs of community bankers, C/A provides an all-inclusive set of tools and services that help them stay up-to-date with consumer and regulatory requirements.

Application for Admission
LENDINGSCHOOL
February 22-24, 2021
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Register online at www.texasbankers.com/store
or complete a separate registration form for each registrant.

Mail: Texas Bankers Association | P.O. Box 2569 | Austin, Texas 78768-2569

Email: register@texasbankers.com | **Fax:** 512-473-2560 | **Phone:** 512-472-8388 / 800-462-7295

Name Mr. Ms.

Title

Bank/Company

Bank Street Address

City/State/Zip

Bank Mailing Address (if different from street address)

City/State/Zip

Phone

E-mail

To expedite your registration, please include any other names you have used (i.e. maiden name, formal name or nickname) and, if applicable, any other financial institutions you have previously worked for.

Other Names

Other Financial Institutions

REGISTRATION OPTIONS

MEMBERS:

- First registration – \$1,675
- Additional registrations from the same bank – \$1,475 per person
- Per bank – \$6,000 (up to 8 registrations)
- 9+ registrations: email education@texasbankers.com for quote

NONMEMBERS:

- \$3,350 per person



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