



VIRTUAL COMMERCIAL LENDING DEVELOPMENT PROGRAM

Providing a Strong Foundation
for the Next Generation
of Northwest Bankers

April - July 2021

WBA Members*: \$2,450, \$2,950 after March 19

Non-Members: \$3,450, \$3,950 after March 19



Register Here:
www.wabankers.com/cldp

WHO SHOULD ATTEND?

This comprehensive program emphasizes the entire commercial loan life cycle and provides participants with current lending approaches, an updated focus on key analytics and regulatory issues. Designed for bankers already in the commercial lending field who would like to strengthen their credit skills, as well for those credit analysts moving into commercial lending, students will learn what it takes to successfully compete in the highly-competitive lending market. Best practices, case studies and exposure to industry experts will be included in the curriculum.

MARKETING/BUSINESS DEVELOPMENT/ NEGOTIATIONS

April 8, 2021

Commercial lending requires analytical skills which are quite unique. This first session will introduce students to the program, then walk them through the lending process, as well as the types of business segments and credit products required to service the typical borrowing needs. Matching business segments with credit products is often accomplished through effective business development techniques. This class will also cover the best practices for establishing and maintaining good business development, as well as how to negotiate the best possible arrangement that is beneficial to both the borrower and the bank.

Presented by Jeffery Johnson, Bankers Insight Group

IN-DEPTH FINANCIAL ANALYSIS

April 9, 2021

Understanding financial statements and how to analyze them are paramount for bankers and credit analysts to be successful in determining the creditworthiness of prospects and existing customers. Analysis of financial statements is the primary focus during the evaluation phase of the lending process, which informs bankers about management's ability to make decisions that lead to a successful outcome for the business units they lead. This session will focus on detailed financial statements, credit and ratio analysis and how these analyses can be utilized in the advanced assessment of an entity's financial condition.

Presented by Jeffery Johnson, Bankers Insight Group



IN-DEPTH CASH FLOW

May 20, 2021

There are at least nine alternative approaches to assessing a borrower's cash flow for debt service. Each provides a different perspective on sources and uses of cash and each has a role in underwriting and monitoring a lending relationship. In this session, students will compare and contrast alternative approaches to cash flow and demonstrate the appropriate application of each approach in assessing and monitoring a borrower's financial performance. Students can expect to learn how to determine the maximum line of credit appropriate for a borrower and the factors which will determine when it is appropriate to convert a revolving debt to amortizing debt. The class will also introduce six issues that should be addressed in a well-structured loan.

Presented by John Barrickman, New Horizons Financial Group

IN-DEPTH LOAN STRUCTURE

May 21, 2021

Good underwriting is critical to the success of a loan, but so is good loan structure. In a well-structured loan, the lender understands what the borrower is using the money for, as well as sources of repayment, timeline and more. During this session, students will learn all of the elements of loan structure, when to properly utilize seasonal loans, term loans, bridge loans and permanent capital loans, how to properly use a term sheet and commitment letter, and much more.

Presented by John Barrickman, New Horizons Financial Group



HOMWORK AND MENTORS

Participants are required to complete 6-8 hours of homework a month. This prepares them to best understand the topics, challenges them to be proactive in their learning and to seek out the advice of key individuals within their own institution when needed. After completing their individual assignments, participants debrief during class to compare notes and learn how their peers approached the questions. Each student is also paired with an executive-level mentor from their bank, who works with them to reinforce the classroom learning experience. Mentors are a required part of the program, and act as a sounding board to assist in understanding new concepts.

CREDIT MEMORANDUM PREPARATION/ PRESENTATIONS

July 15, 2021

Strong loan write-ups are essential to good loan underwriting skills. It is important that the loan officer uses a type and style of description to communicate a focused direction for the credit. During this session, students will learn how to write a clear and concise message that also thoroughly covers the company's strategic plan including marketing, financing and management. Students will also learn how to communicate their position on the credit to the loan committee using a motivational approach, as well as effective negotiation skills, and personal marketing to better communicate with loan committee members.

Presented by David Osburn, Osburn & Associates LLC

LOAN REVIEW/DOCUMENTATION/ COMPLIANCE AND REGULATIONS

July 16, 2021

It is vital that the lender is prepared for both an internal and external loan review examination. This includes updating credit files and evaluating current loan risk ratings, as well as auditing other's loan files and how to be consistent and clear when communicating with examiners. During this session, students will learn the best ways to accomplish these tasks, as well as how to prepare loan documents to support the legal aspects of the credit if it falls into the areas of C&I or CRE lending. Students will also learn about current regulations, including compliance requirements.

Presented by David Osburn, Osburn & Associates LLC

PROBLEM LOAN MONITORING/ BUSINESS LAW/LENDER LIABILITY

July 26, 2021

Effective lending includes identifying and understanding the critical warning signs of a problem loan. It is important for lenders to understand the criteria for downgrading or upgrading loans, and how to review problem loans with credit administration or the special assets team. During this session, students will learn how to identify problems, how to smoothly transfer loans to and from special assets and will gain an understanding of business law concepts. Students will also learn about the technical aspects of lender liability including recent trends.

Presented by David Osburn, David L. Osburn & Associates LLC

COMPREHENSIVE OVERVIEW: SENIOR CREDIT OFFICER PRESENTATIONS AND PANEL; CREDIT PRESENTATIONS

July 27, 2021

Lenders can learn a great deal from senior lending officers, whether they come from a large, regional or community bank. Their unique perspective includes effective loan underwriting and management of the loan portfolio. In this session, senior lenders will share their insights on the process, as well as how the bank can better market products and how technology is rapidly changing the industry. Students will also analyze comprehensive loan case studies and make presentations to a mock loan committee. This session is designed to expand students' knowledge and integrate lessons learned from throughout the program.

Presented by David Osburn, Osburn & Associates LLC



SPEAKER PROFILES

John Barrickman has extensive experience in all aspects of banking including retail banking, commercial lending, credit administration and credit training. He also served for five years as president and chief executive officer of a \$185 million financial institution. Barrickman has been a bank consultant focusing on risk management, credit process, strategic planning, and all aspects of commercial lending. He is widely known and respected for his ability to present complicated information in an easy-to-understand manner. Barrickman has taught for WBA for a number of years.

Jeffery Johnson teaches actively for 15 state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. He is an experienced WBA training professional having worked for the Association for over 18 years. Johnson is in his 10th year as an Executive Development Program instructor and is a clear favorite due to his style and comfortable demeanor. His evaluations consistently exceed students' expectations.

David Osburn is the founder and managing member of Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for state banking associations across the country. His extensive professional background encompasses over 30 years in banking, finance, and marketing. Osburn's bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience. He is a frequent speaker for the WBA, known for his charismatic style and banking knowledge.

ATTENDANCE

Students can miss up to one class during this program. If more than one class is missed, the student will not receive their graduation certificate, but can earn it by attending missed classes the next year.



COST FOR PROGRAM

Registration must be received by March 19 to qualify for early bird pricing.

- WBA Members: \$2,450 early bird, \$2,950 regular
- Non Members: \$3,450 early bird, \$3,950 regular

REGISTRATION FORM

(photocopy for additional registrants)

Name _____

Title _____

Bank/Firm _____

Work Address _____

City/State/Zip _____

Phone _____

Cell Phone _____

Email _____

Mentor Name _____

Title and Bank _____

Phone Number _____

Email _____

Manager Name _____

Title and Bank _____

Phone Number _____

Email _____

Enclosed is a check for \$ _____

or

VISA/Mastercard # _____

Expiration Date _____

Name on Card _____

Register: registration@wabankers.com

Contact our office at: WBA, 601 Union Street, Suite 1720, Seattle WA 98101
Call us at (206) 447-1700. Learn more online at www.wabankers.com/cldp.

Recommended Prerequisites

Before joining the WBA's CLDP, we strongly recommend several courses to help you prepare and be successful. These courses are offered through the ABA and are available online at your convenience. Contact WBA for more information about registration.

*Analyzing Business Financial Statements and Tax Returns
Analyzing Financial Statements
General Accounting*

** Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.*

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled program, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.