



Credit Union Webinar Training

CU Business Group offers comprehensive, concise training courses on business services in a convenient and efficient webinar format. The following is the general webinar fee schedule:

CUBG Members	First login free for all 100 level courses, each additional at \$69 per login All 200-300 level courses are \$69 per login
All other Credit Unions	\$99 per login

Fees: All fees will be charged at the time of registration. Refunds will not be processed once training materials have been sent out regardless of attendance. Cancellations will be charged a \$15 processing fee when requested before training materials have been sent out (approximately 2 business days preceding the scheduled session).

Registration: To sign up for these webinars, please complete the registration form at the end of this document. Registration deadlines are always 2 business days preceding the scheduled session. Please reference CUBG's website at www.cubg.org for the most current course offerings.

January – June 2012 Schedule At-a-Glance

January	Central Time	Course Level	Course Title
Wednesday, January 4	1:00 p.m.	Collections 401	<i>Avoiding Lender Liability in the Collection Process</i>
Thursday, January 12	1:00 p.m.	Business Lending 206	<i>Faith Based Lending</i>
Tuesday, January 17	12:00 p.m.	Introductory	<i>CU Business Group – Bringing Business to You</i> **FREE**
Wednesday, January 25	11:00 a.m.	Introductory	<i>The SBA Lending Opportunity</i> **FREE**
February			
Thursday, February 2	1:00 p.m.	Introductory	<i>The Basics of Buying and Selling Loan Participations</i> **FREE**
Wednesday, February 8	12:00 p.m.	Business Services 101	<i>Effective Interviewing</i>
Friday, February 17	11:00 a.m.	Business Lending 203	<i>Loan Operations, Exam Considerations and Other Must-Know Topics</i>
March			
Thursday, March 1	11:00 a.m.	Business Lending 101	<i>The Loan Application Package</i>
Tuesday, March 6	1:00 p.m.	Business Deposits 201	<i>Managing Deposit Fraud Risk</i>
Wednesday, March 14	12:00 p.m.	Business Lending 202	<i>Commercial Real Estate Appraisals</i>
Thursday, March 22	1:00 p.m.	Business Lending 104	<i>The Basics of Lines of Credit</i>
April			
Tuesday, April 3	12:00 p.m.	Introductory	<i>Enhancing the CUBG Underwriting Process</i> **FREE**
Wednesday, April 11	12:00 p.m.	Introductory	<i>Merchant Services: Introduction and Overview</i> **FREE**
Thursday, April 19	11:00 a.m.	Business Lending 204	<i>Business Loan Participations, Regulations and Requirements</i>
Wednesday, April 25	12:00 p.m.	Business Lending 201	<i>Understanding NCUA MBL Regulations</i>
May			
Thursday, May 3	11:00 a.m.	Introductory	<i>CUBG Products and Services Overview</i> **FREE**
Tuesday, May 8	12:00 p.m.	Business Lending 205	<i>Lines of Credit and Interviewing Your Borrower</i>
Thursday, May 17	1:00 p.m.	Collections 301	<i>Advanced Collections, Foreclosures & Liquidations</i>
Monday, May 21	12:00 p.m.	Business Lending 302	<i>Taking Care of the House...Business Loan Portfolio Management</i>
Tuesday, May 29	1:00 p.m.	Business Lending 102	<i>Closing Loan Documents</i>
June			
Tuesday, June 5	12:00 p.m.	Collections 201	<i>Basic Collections and Dealing with Problem Loans</i>
Wednesday, June 13	1:00 p.m.	Introductory	<i>CU Business Group's Business Credit Tracker</i> **FREE**
Thursday, June 19	1:00 p.m.	Business Deposits 101	<i>The New Accounts Desk</i>
Tuesday, June 28	1:00 p.m.	Business Lending 301	<i>HOT TOPICS in Environmental Due Diligence</i>



Business Deposits 101 – The New Accounts Desk

CU Business Group's *Business Deposits 101* addresses the critical knowledge needed to open new accounts for all kinds of businesses. This is the starting point for controlling depository risk and ensuring compliance. Some of the topics covered in this course include:

- Definitions of the many types of business entities
- Requirements when opening new accounts for businesses
- A definition of TINs, EINs, DBAs, and what you need for each situation
- Deposit risk management
- The right questions to ask

Suggested audience: Management, operations/compliance staff, branch managers, new accounts and any member service staff who open business deposit accounts.

Course date/time: Thursday, June 19 1:00 p.m. – 2:00 p.m. Central

Pricing: First login free for CUBG Member Credit Unions (\$69/additional); all others \$99 per login

Business Deposits 201 – Managing Deposit Fraud Risk

In CU Business Group's *Business Deposits 201* you heard that managing deposit risk is just as important as managing credit risk. This session will review important questions to ask when opening a business deposit account as well as provide resources for verifying your business members' information. Some of the topics covered in this course include:

- Sources for research before the interview
- Interview points designed to detect fraud
- Red flags that point out potential fraud
- Sample fraudulent documents

Suggested audience: Operations/compliance staff, branch managers, new accounts and any member service staff who open business deposit accounts.

Course date/time: Tuesday, March 6 1:00 p.m. – 2:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others



Business Lending 101 – *The Loan Application Package*

CU Business Group's *Business Lending 101* focuses on the information needed to pull together a complete loan package. Participants will learn how to take a loan application, gather appropriate documents from the borrower, and review key financial data to better understand the borrower's financial situation. Specific areas covered include:

- The application checklist
- The loan application
- Personal financial statements
- Tax returns and business financial statements
- The right questions to ask

Suggested audience: Management, business loan officers, branch managers, and other staff who will take the loan applications from members.

Course date/time: Thursday, March 1 11:00 a.m. – 12:30 p.m. Central

Pricing: First login free for CUBG Member Credit Unions (\$69/additional); all others \$99 per login

Business Lending 102 – *Closing Loan Documents*

CU Business Group's *Closing Loan Documents* will familiarize your staff with the documents needed to close a member business loan. Participants will learn the specific uses of each form, the general closing process and the information included in the closing package. The webinar will cover various loan documents normally used in a member business loan package such as:

- Promissory Note
- Commercial Loan Agreement
- Guaranty
- Deed of Trust / Mortgage
- Security Agreement
- UCC Financial Statement

Suggested audience: Management, business loan officers, branch managers, and other staff who will close loans with members.

Course date/time: Tuesday, May 29 1:00 p.m. – 2:00 p.m. Central

Pricing: First login free for CUBG Member Credit Unions (\$69/additional); all others \$99 per login



Business Lending 104 – *The Basics of Lines of Credit*

This basic webinar is designed to familiarize loan officers with the terms and purpose of various forms of short-term lending with a focus on revolving lines of credit. This introductory webcast will provide the participant with a high level overview on how to determine whether a revolving line of credit is the appropriate product to meet a members needs and touch on:

- Acceptable types of collateral
- Documents needed to determine eligibility for this type of short-term financing
- Risks associated with lines of credit

Suggested audience: Business Loan and Business Development Officers, loan committee members.

Course date/time: Thursday, March 22 1:00 p.m. – 2:30 p.m. Central

Pricing: First login free for CUBG Member Credit Unions (\$69/additional); all others \$99 per login

Business Lending 201 – *Understanding NCUA MBL Regulations*

In CU Business Group's *Understanding NCUA Member Business Loan (MBL) Regulations*, CUBG's experienced underwriters will discuss the application of all the pertinent regulations to your MBL program. This course is excellent for staff that are new to business lending, or as a refresher for more experienced staff. The webinar will center on NCUA Part 723 Member Business Loans. Specific regulations covered include:

- Part 722 Appraisals
- Part 723 Member Business Loans
- Part 742 Regulatory Flexibility Program
- §701.21 Loans to Members and Lines of Credit to Members
- §701.22 Loan Participation

Suggested audience: Management, business loan officers and credit committee members.

Course date/time: Wednesday, April 25 12:00 p.m. – 1:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Note: This session will focus on Federal member business loan regulations; however the content of this webinar will also benefit state chartered credit unions as most states follow federal regulations closely.



Business Lending 202 – Commercial Real Estate Appraisals

Appraising commercial real estate requires a higher standard of certification and additional analysis in the appraisal report. This session will provide an in-depth discussion of the key areas and differences you'll find in appraisals for business purpose loans. You'll also gain some important tips for managing the appraisal review process and controls within your program. Specific topics for this session include:

- When is it appropriate to order a commercial real estate appraisal
- NCUA Regulation Part 722 Appraisals
- Uniform Standards of Professional Appraisal Practice (USPAP)
- Appraiser certification and your credit unions due diligence
- Different types of appraisals and valuation approaches

Suggested audience: Management, business loan officers and credit committee members.

Course date/time: Wednesday, March 14 12:00 p.m. – 1:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Business Lending 203 – Loan Operations, Exam Considerations, and Other Must-Know Topics

Managing the risks associated with your business lending program is essential to loan quality as well as satisfying exam and audit requirements. This course will outline key aspects of business lending operations that help manage the major risks in business lending:

- How to set up operations to minimize credit risk
- Reports and processes to address liquidity risk
- Pricing considerations to manage interest rate risk
- Necessary areas to ensure compliance risk is managed
- Considerations to avoid reputation risk

In addition, we will include an overview of what we know are areas of focus of regulators. This session is sure to provide practical information to help your business program.

Suggested audience: Management, operations and key lending staff responsible for risk management in a member business lending program.

Course date/time: Friday, February 17 11:00 a.m. – 12:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others



Business Lending 204 – Business Loan Participations, Regulations and Requirements

Business loan participations are an excellent way to diversify your portfolio, increase yields and manage the balance sheet. Participations also carry significant risk, especially in today's economic environment. Because of increasing volumes of participations, the NCUA recently issued Letter Number 08-CU-26 which provides guidance to credit unions and examiners on running a successful participation program.

Business Lending 204 will outline major aspects of these new regulations and the action steps needed for credit unions to comply. Specific topics include:

- Examiner definition of participation risks for both buying and selling credit unions
- What credit unions need to state in their MBL and participation policies
- Due diligence required in running a business loan participation program
- Risk measurement, monitoring and control for participation transactions

CU Business Group experts will also provide an overview of how the CUBG participation network complies with these regulations.

This information is essential for credit unions currently buying or selling participations, or those considering it.

Course date/time: Thursday, April 19 11:00 a.m. – 12:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Business Lending 205 – Lines of Credit and Interviewing Your Borrower

This webinar is designed to train loan officers on gathering information from business members seeking lines of credit. This session will provide the participant with information on what documentation is needed from the business member and the appropriate information to gather in the interview process including:

- Ownership information
- Purpose of the loan
- Business marketing niche
- Seasonal or cyclical factors in product or service

Suggested audience: Business Loan and Business Development Officers, Loan Committee Members.

Course date/time: Tuesday, May 8 12:00 p.m. – 1:30 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others



Business Lending 206 – Faith Based Lending

Faith based lending is a specialized type of lending. This webcast will provide you with additional information for working with your faith based borrower, including:

- Understanding your borrower
- Specific questions to ask your borrower
- What information is required for a faith based loan
- Additional items you need to consider

Suggested audience: Management, business loan officers, branch managers, and other staff who will take the loan applications from members.

Course date/time: Thursday, January 12 1:00 p.m. – 2:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Business Lending 301 - HOT TOPICS in Environmental Due Diligence

Environmental concerns are a significant area of review in commercial real estate transactions. In this session CU Business Group's senior underwriters will cover the appropriate due diligence to reduce environmental risk on real estate secured member business loans. The discussion will include a review of common environmental reports ranging from Environmental Data Resources, Inc ("EDR") reports to Phase II Environmental Site Assessments ("ESA"). Specific topics covered will include:

- Why you need to discover environmental issues before you make the loan
- What's included in the various environmental reports
- The *All Appropriate Inquiries* ("AAI") rule
- The *Innocent Landowner Defense*
- Specific examples of contamination via photos and stories

Suggested audience: Management and individuals who directly influence, manage, and market the business services program at your credit union.

Course date/time: Tuesday, June 28 1:00 p.m. – 2:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others



Business Lending 302 – Taking Care of the House...Business Loan Portfolio Management

Managing your portfolio is a key component to risk management of your member business loans. This course will focus on the why and how of managing your portfolio, and the desired outcomes of a successful portfolio management process. The following areas will be covered as they relate to portfolio management:

- Board of Director Oversight
- Portfolio Management Strategies
- Information Systems
- Market Analysis
- Credit Standards
- Stress Testing and Sensitivity Analysis
- Risk Review

Suggested audience: Management and key staff responsible for business lending, finance and accounting.

Course date/time: Monday, May 21 12:00 p.m. – 1:00 p.m. Central

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Business Services 101 – Effective Interviewing

Conducting an effective interview with a business member is a key component of a successful business services program. Our training centers around the following interviewing tools and techniques:

- Key questions and techniques to help staff learn about the member and their business
- Open/closed and other types of questions – how to best choose your question and why
- Specific questions to identify lending opportunities and clarify financing possibilities
- Detailed questions that will lead to the best deposit product package
- The sales process and what to do with the information from the interview

Suggested Audience: Management, business loan officers, branch managers, new accounts, and any front line staff that will talk with members regarding business loans and deposits.

Course date/time: Wednesday, February 8 10:00 a.m. – 11:00 a.m. Pacific

Pricing: First login free for CUBG Member Credit Unions (\$69/additional); all others \$99 per login



Collections 201 – Basic Collections & Dealing with Problem Loans

This basic webinar will familiarize your staff with the early warning signs of problem loans and give an overview of the collections process. Attendees will learn the steps of dealing with problem loans, from gathering the facts and assessing the situation to creating a plan to work with the borrower and guarantor including:

- How to recognize problems
- Facts to gather
- Formulating a plan
- Assessing documentation and collateral

Suggested audience: Management and key staff responsible for business lending, finance and accounting.

Course date/time: Tuesday, June 5 10:00 a.m. – 11:00 a.m. Pacific

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Collections 301 – Advanced Collections, Foreclosures & Liquidations

This webinar discusses each of the major types of collection processes associated with business loans and gives a detailed overview of each. Participants will learn the basics of what each process is and how it works, as well as review loan loss reserve adequacies and loan charge-offs and recoveries. Collection processes covered include:

- Past due payment collections
- Bankruptcies
- Foreclosures and Repossessions
- Transfers and assumptions
- Collateral liquidation
- Loan loss reserve adequacy

Suggested audience: Management and key staff responsible for business lending, finance and accounting.

Course date/time: Thursday, May 17 11:00 a.m. – 12:00 p.m. Pacific

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others



Collections 401 – Avoiding Lender Liability in the Collection Process

This advanced webinar will review the topic of lender liability and the pitfalls your credit union should avoid when it comes to problem business loans. This session will also focus on the concept of good faith and the ten rules of lender liability and how to apply them in day-to-day interactions with borrowers, including:

- Carefulness
- Control
- Duress
- Truth
- Professionalism

Suggested audience: Management and key staff responsible for business lending, finance and accounting.

Course date/time: Wednesday, January 4 11:00 a.m. – 12:00 p.m. Pacific

Pricing: \$69 per login in for CUBG Member Credit Unions; \$99 per login for all others

Introductory: The Basics of Buying and Selling Loan Participations

Participation loans are an effective tool to manage risk and increase return for your credit union. Participations are also effective tools for managing liquidity and regulatory caps. CU Business Group's *The Basics of Buying and Selling* is designed to provide credit unions with a clear picture of the entire process when using CUBG's participation network. Some of the topics covered in this course include:

- Overview of CUBG's participation program
- Network parameters
- The mechanics of a participation (buyer and seller perspectives)
- Accounting for participations
- Typical timing and other transaction requirements

Suggested audience: Management and individuals involved in funds/risk management and senior business services staff.

Course date/time: Thursday, February 2 11:00 a.m. – 11:30 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course.



Introductory: Merchant Services: *Introduction and Overview*

Electronic payments are far outpacing checks as the most widely used form of payment. CU Business Group and its strategic partner for merchant cards, Total Merchant Concepts, will educate your credit union on the basics of merchant card services. Some of the topics covered in this course include:

- How a credit union should run a merchant card program
- Attributes of an excellent third-party service provider
- The merchant card transaction flow, and how it impacts your credit union
- Types of transactions and the related costs/revenues
- What kind of benefits your credit union can expect from a successful merchant card program

Suggested audience: Management, business loan officers, branch managers, new accounts and any staff who will cross sell merchant services to members.

Course date/time: Wednesday, April 11 10:00 a.m. – 11:00 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course

Introductory: CU Business Group – *Bringing Business to You!*

CU Business Group can help your credit union offer a complete package of business services. We tailor our services to meet the individual needs of your credit union, ensuring you target the right niches within your credit union's strategic goals. This course will explain how we work with credit unions, specifically covering:

- The business lending process and shared responsibilities
- Services available for advanced business programs
- CUBG Membership vs. Affiliate status
- Our pricing to credit unions

Suggested audience: Management and decision-makers looking for more information on CU Business Group products and services.

Course dates/times: Tuesday, January 17 10:00 a.m. – 11:00 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course.



Introductory: *Enhancing the CUBG Underwriting Process*

This new webinar gives your lending and field staff an in-depth look at the CUBG underwriting process. During the webinar we'll clarify the process and discuss how you can make the approval process even quicker for your members. After this webinar you will:

- Have a better understanding of the different underwriting services available to you
- Thoroughly understand what makes up a complete loan package
- Have fewer follow-up requests
- Be more efficient in handling your members' loan requests

Suggested audience: Lenders, Business Development Officers, Branch Managers, all others involved in taking loan applications at your credit union.

Course date/time: Tuesday, April 3 10:00 a.m. – 10:45 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course

Introductory: *CUBG Products and Services Overview*

CU Business Group has an extensive catalog of services to help your credit union offer a complete package of business services to your members. Join us for this informational webinar as we briefly explore each of these products and services, their features, benefits and pricing information. Learn about these services and more:

- Loan Underwriting
- Documentation
- Risk Monitoring
- Loan Servicing
- Portfolio Management

Suggested audience: New or existing staff who will be utilizing CUBG's products and services.

Course date/time: Thursday, May 3 9:00 a.m. – 10:00 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course



Introductory: CU Business Group's *Business Credit Tracker*

As your MBL portfolio grows, risk monitoring becomes labor-intensive and costly. CU Business Group's **Business Credit Tracker** helps you foresee potential issues with your member business loans before they become problems. The **Business Credit Tracker** is an automated system that provides a risk monitoring snapshot of every loan in your portfolio. You can:

- See how your business members are paying other creditors
- Identify negative payment and financial trends in your MBL portfolio
- Produce portfolio summary reports and drill-down into loan details quickly and easily

Suggested audience: Management and Business Loan Officers responsible for the business lending program and risk monitoring.

Course date/time: Wednesday, June 13 11:00 a.m. – 11:30 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course

Introductory – *The SBA Lending Opportunity*

SBA lending enables credit unions to make business loans they otherwise may not, with partial guarantees from the Small Business Administration. Navigating the SBA's Standard Operating Procedures (SOP) is a complex task, but CUBG is here to help. Together with Cortland CMS, CUBG can give your credit union the tools you need to have a successful SBA lending program at your credit union. Combined, CUBG and Cortland make up the loan underwriting and servicing teams your credit union needs for a full-service SBA program. Use us as your backroom staff while you focus on providing your Member Borrowers with the loans they need. Topics covered in this course include:

- Why you should work with SBA
- Benefits of becoming a CUBG SBA Member credit union
- CUBG SBA Member program overview

Suggested audience: Management and individuals who directly influence, manage, and market the business services program at your credit union.

Course date/time: Wednesday, January 25 9:00 a.m. – 10:00 a.m. Pacific

Special Pricing: There is no charge to credit unions for this course



January – June 2012 Webinar Training Registration Form

January	Pacific Time	Course Level	Course Title
<input type="checkbox"/> Wednesday, January 4	11:00 a.m.	Collections 401	<i>Avoiding Lender Liability in the Collection Process</i>
<input type="checkbox"/> Thursday, January 12	11:00 a.m.	Business Lending 206	<i>Faith Based Lending</i>
<input type="checkbox"/> Tuesday, January 17	10:00 a.m.	Introductory	<i>CU Business Group – Bringing Business to You</i> **FREE**
<input type="checkbox"/> Wednesday, January 25	9:00 a.m.	Introductory	<i>The SBA Lending Opportunity</i> **FREE**
February			
<input type="checkbox"/> Thursday, February 2	11:00 a.m.	Introductory	<i>The Basics of Buying and Selling Loan Participations</i> **FREE**
<input type="checkbox"/> Wednesday, February 8	10:00 a.m.	Business Services 101	<i>Effective Interviewing</i>
<input type="checkbox"/> Friday, February 17	9:00 a.m.	Business Lending 203	<i>Loan Operations, Exam Considerations and Other Must-Know Topics</i>
March			
<input type="checkbox"/> Thursday, March 1	9:00 a.m.	Business Lending 101	<i>The Loan Application Package</i>
<input type="checkbox"/> Tuesday, March 6	11:00 a.m.	Business Deposits 201	<i>Managing Deposit Fraud Risk</i>
<input type="checkbox"/> Wednesday, March 14	10:00 a.m.	Business Lending 202	<i>Commercial Real Estate Appraisals</i>
<input type="checkbox"/> Thursday, March 22	11:00 a.m.	Business Lending 104	<i>The Basics of Lines of Credit</i>
April			
<input type="checkbox"/> Tuesday, April 3	10:00 a.m.	Introductory	<i>Enhancing the CUBG Underwriting Process</i> **FREE**
<input type="checkbox"/> Wednesday, April 11	10:00 a.m.	Introductory	<i>Merchant Services: Introduction and Overview</i> **FREE**
<input type="checkbox"/> Thursday, April 19	9:00 a.m.	Business Lending 204	<i>Business Loan Participations, Regulations and Requirements</i>
<input type="checkbox"/> Wednesday, April 25	10:00 a.m.	Business Lending 201	<i>Understanding NCUA MBL Regulations</i>
May			
<input type="checkbox"/> Thursday, May 3	9:00 a.m.	Introductory	<i>CUBG Products and Services Overview</i> **FREE**
<input type="checkbox"/> Tuesday, May 8	10:00 a.m.	Business Lending 205	<i>Lines of Credit and Interviewing Your Borrower</i>
<input type="checkbox"/> Thursday, May 17	11:00 a.m.	Collections 301	<i>Advanced Collections, Foreclosures & Liquidations</i>
<input type="checkbox"/> Monday, May 21	10:00 a.m.	Business Lending 302	<i>Taking Care of the House...Business Loan Portfolio Management</i>
<input type="checkbox"/> Tuesday, May 29	11:00 a.m.	Business Lending 102	<i>Closing Loan Documents</i>
June			
<input type="checkbox"/> Tuesday, June 5	10:00 a.m.	Collections 201	<i>Basic Collections and Dealing with Problem Loans</i>
<input type="checkbox"/> Tuesday, June 19	11:00 a.m.	Business Deposits 101	<i>The New Accounts Desk</i>
<input type="checkbox"/> Thursday, June 28	11:00 a.m.	Business Lending 301	<i>HOT TOPICS in Environmental Due Diligence</i>

Registration deadlines are always 2 business days preceding the scheduled session.
 Contact: (971) 244-6341, 866-484-2876 (Toll-free), or education@cubg.org.

Attendee Information

Name _____ Organization _____
 Address _____
 Email _____ Office Phone () _____

Please refer to the complete training schedule for pricing information. If registration fees apply, please include payment information below.

Payment Information

Credit Card – please choose one Visa MasterCard
 Card Number _____ Exp Date _____
 Security Code (last 3 digits on back of card) _____ Billing Zip Code _____
 X Signature _____
 Total Payment Authorized \$ _____

Note – if you do not have a credit card available for payment please contact education@cubg.org.

Cancellations – All cancellations must be made in writing or via email. Cancellations within 2 days of the program will be charged the regular fee.