



## Credit Union Webinar Training 3<sup>rd</sup> Quarter 2009

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

CUBG Members	<b>First login free for all 100 level courses, each additional at \$69 per login All 200-300 level courses are \$69 per login</b>
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 \$15.00 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](http://www.cubg.org) for the most current course offerings.

### 3rd Quarter Schedule at a Glance

July	Central Time	Course Level	Course Title
Thursday, July 9	12:00 p.m.	Collections 401	<i>Avoiding Lender Liability in the Collection Process</i>
Friday, July 10	1:00 p.m.	Introductory	<i>The Basics of Buying and Selling Loan Participations</i> **FREE**
Tuesday, July 14	1:00 p.m.	Introductory	<i>CU Business Group – Bringing Business to You</i> **FREE**
Friday, July 17	9:00 a.m.	Business Lending 203	<i>Loan Operations, Exam Considerations and Other Must-Know Topics</i>
Tuesday, July 21	12:00 p.m.	Business Lending 102	<i>Closing Loan Documents</i>
Monday, July 27	12:00 p.m.	Business Lending 103	<i>The Basics of SBA Lending</i>
<b>August</b>			
Monday, August 3	11:00 a.m.	Business Services 301	<i>Reaching New Heights in Business Services</i>
Thursday, August 6	9:00 a.m.	Business Lending 101	<i>The Loan Application Package</i>
Tuesday, August 18	9:00 a.m.	Business Services 101	<i>Effective Interviewing</i>
Wednesday, August 19	10:00 a.m.	Collections 201	<i>Basic Collections and Dealing with Problem Loans</i>
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Wednesday, August 26	12:00 p.m.	Business Deposits 201	<i>Managing Deposit Fraud Risk</i>
Friday, August 28	10:00 a.m.	Introductory	<i>Enhancing the CUBG Underwriting Process</i>
Monday, August 31	10:00 a.m.	Business Lending 202	<i>Commercial Real Estate Appraisals</i>
<b>September</b>			
Wednesday, September 9	12:00 p.m.	Introductory	<i>Merchant Services: Introduction and Overview</i>
Monday, September 14	12:00 p.m.	Business Lending 302	<i>Taking Care of the House...Business Loan Portfolio Management</i>
Tuesday, September 15	10:00 a.m.	Business Lending 201	<i>Understanding NCUA MBL Regulations</i>
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Tuesday, September 22	12:00 p.m.	Business Deposits 101	<i>The New Accounts Desk</i>
Friday, September 25	9:00 a.m.	Business Lending 204	<i>Business Loan Participations, New Regulations and Requirements</i>
Wednesday, September 30	11:00 a.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:** Tuesday, September 22 12:00 p.m. – 1:00 p.m. Pacific

## **Business Deposits 201 – *Managing Deposit Fraud Risk***

In CU Business Group's *Business Deposits 101* 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:** Wednesday, August 26 12:00 p.m. – 1:00 p.m. Pacific



## **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, August 6                      9:00 a.m. – 10:30 a.m. Pacific

## **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.

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

**Course date/time:**                      Tuesday, July 21                      12:00 p.m. – 1:00 p.m. Pacific



## **Business Lending 103 – *The Basics of SBA Lending***

SBA lending fills an excellent niche and is a logical fit for credit unions. But there are both myths and realities when it comes to this specialized program. CU Business Group's *Basics of SBA Lending* is designed to provide credit unions with a clear picture of what it takes to run a successful SBA program. Some of the topics covered in this course include:

- The basics of SBA lending
- Types of SBA loans and how they differ from conventional loans
- SBA pricing and compliance requirements
- How to get started and maintain your program
- The benefits as well as the costs of an SBA guaranty

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

**Course date/time:** Monday, July 27 12:00 p.m. – 1:00 p.m. Pacific

## **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:** Tuesday, September 15 10:00 a.m. – 11:00 a.m. Pacific

*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:** Monday, August 31 10:00 a.m. – 11:00 a.m. Pacific

## **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, July 17 9:00 a.m. – 10:00 a.m. Pacific



## **Business Lending 204 – *Business Loan Participations, New 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:** Friday, September 25 9:00 a.m. – 10:00 a.m. Pacific

## **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:** Wednesday, September 30 11:00 a.m. – 12:00 p.m. Pacific



## ***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, September 14 12:00 p.m. – 1:00 p.m. Pacific

## ***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:** Tuesday, August 18 9:00 a.m. – 10:00 a.m. Pacific



## **Business Services 301 – *Reaching New Heights in Business Services***

Why are some credit unions highly successful in business services while others struggle? How do I pump up my marketing efforts and achieve the desired growth goals? What package of services is really needed to compete for new business members? How do I best offer merchant bankcards, ACH, and other core business services?

In working with credit unions throughout the United States, CU Business Group has developed this training session to bring you the insight and techniques used by the highest performers in the industry.

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

**Course date/time:** Monday, August 3 11:00 a.m. – 12:00 p.m. Pacific

## **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.

**Course date/time:** Wednesday, August 19 10:00 a.m. – 11:00 a.m. Pacific

## **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, including past due payment collections, bankruptcies, foreclosure and repossessions and more. Participants will learn the basics of what each process is and how it works. We will also review loan loss reserve adequacies and loan charge-offs and recoveries.

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

**Course date/time:** Friday, September 18 10:00 a.m. – 11:00 a.m. Pacific



## ***Collections 401 – Avoiding Lender Liability in the Collection Process***

This advanced webinar will review 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.

**Course date/time:** Thursday, July 9 10:00 a.m. – 11:00 a.m. Pacific

## ***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:** Friday, July 10 11:00 a.m. – 12:00 p.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, September 9 12:00 p.m. – 1:00 p.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, July 14 11:00 a.m. – 12:00 p.m. Pacific  
Monday, August 24 11:00 a.m. – 12:00 p.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 info follow up requests and be more efficient at 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:** Friday, August 28 10:00 a.m. – 10:45 a.m. Pacific

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



## *3rd Quarter Webinar Training Registration Form*

	<b>July</b>	<b>Pacific Time</b>	<b>Course Level</b>	<b>Course Title</b>
<input type="checkbox"/>	Thursday, July 9	10:00 a.m.	Collections 401	<i>Avoiding Lender Liability in the Collection Process</i>
<input type="checkbox"/>	Friday, July 10	11:00 a.m.	Introductory	<i>The Basics of Buying and Selling Loan Participations</i> **FREE**
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<b>August</b>				
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Registration deadlines are always 2 business days preceding the scheduled session.

Contact Information: Rochelle Kilbourne, (971) 244-6344 or [rkilbourne@cubg.org](mailto:rkilbourne@cubg.org).

### Attendee Information

Name \_\_\_\_\_ Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 Email \_\_\_\_\_ Office Phone ( ) \_\_\_\_\_ Office Fax ( ) \_\_\_\_\_

*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 Rochelle Kilbourne at 971-244-6344.*

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

**E-mail form to:** Rochelle Kilbourne at [rkilbourne@cubg.org](mailto:rkilbourne@cubg.org)

**Fax form to:** 503-230-8857

**Mail form to:** CU Business Group

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