

League/Association Name

Stress Testing Your Loan Portfolio

TELEPHONE – WEBINAR – AUDIO/VISUAL CD ROM

Thursday, April 15, 2010

12:00 pm – 1:30 pm Pacific
1:00 pm – 2:30 pm Mountain
2:00 pm – 3:30 pm Central
3:00 pm – 4:30 pm Eastern

Stress testing examines the impact of an event (or combination of events) on revenue streams and portfolio value. The stress testing process significantly increases awareness of risk and the need for risk management principles. This webinar will assist credit union management in getting started with this proactive loan-testing approach deemed necessary by the regulators.

HIGHLIGHTS

- Introduction to stress testing
 - What can be done without purchasing a sensitivity model?
 - Creating a reasonable scenario
 - Setting controls and risk limits based on results
 - Using results as support documentation for ALLL
- Regulatory guidance on stress testing
- Stress testing individual loans
- Stress testing portfolio segments
 - Portfolio segmentation
 - Data to capture on management information system

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to introduce and help credit union management with regulator-required stress testing. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is for credit analysts, business loan originators, credit risk managers, and board members.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.

A twenty-year banking veteran, Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Wayne works as a lending and management consultant. He performs loan reviews, fair lending reviews, and regulatory compliance audits. He also facilitates strategic planning retreats; assists financial institutions under regulatory enforcement agreements; performs management and board of director assessments; and develops and implements written policies throughout all areas of the financial institution.

Wayne is a popular seminar speaker with both national and international experience. In addition to his many published articles, he is the author of *Loan Review Deskbook*.

WHAT IS A WEBINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webinar option, participants will also be able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with instructions. Your pin number, instructions, and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE AUDIO/VISUAL CD ROM!

As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

*CD Rom for PC use only

ASSOCIATION REGISTRATION INFORMATION ATTACHED HERE