

League/Association Name

Writing Policies for Loan Workouts & Collections

TELEPHONE – WEBINAR – AUDIO/VISUAL CD ROM

Tuesday, April 20, 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

Examiners are in agreement that prudent loan workouts are often in the best interest of the lender and the borrower. They have encouraged, and will continue to encourage, lenders not only to extend new credit to credit-worthy borrowers, but also to work in a prudent manner with borrowers who may be facing financial difficulties.

It is in every financial institution's interest to develop a strong policy for loan workouts and collections. This session will provide sample policy language and explain how implementation. The manual will be made available in a WORD format so you can easily utilize the sample language to either develop or fine-tune your policy.

HIGHLIGHTS

- Collection procedures, including the Fair Debt Collection Practices Act
- A 5-step timeline of appropriate actions from 18 days past due to 90 days past due
- Collection practices for different types of loans (e.g., consumer, real estate, commercial, etc.)
- For cases where it is beneficial to work further with the borrowers, learn the fine points of the regulatory agencies' recently-released "Workout Guidelines"

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to ensure your credit union has a workout and collections policy for your loan and collection officers that passes muster with examiners. 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 designed for loan officers, collection officers, loan personnel, compliance officers, and auditors.

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 – Ann Brode, Brode Consulting, Inc.

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of *The Bank Deposit*

Documentation Manual for Front-Line Personnel, published by Bankers Publishing Company, and is well represented in numerous industry publications.

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