

# League/Association Name

## Strengthening Your Credit Union's Loan Review Program

TELEPHONE – WEBINAR – AUDIO/VISUAL CD ROM

Wednesday, May 12, 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 spending a considerable amount of time determining whether a credit union has a strong, dynamic Loan Review Program. It's their hot button! Specifically, examiners are looking at the analysis process; the appropriateness of assigned-risk grades; confirming consistent application of the grading methodology across the credit union's portfolios; and the reporting process to the Board.

This session will cover issues related to documentation, safety and soundness, fair lending, and compliance, because loan review must cover it all! Credit unions have been criticized when their loan review programs focus too heavily on documentation issues alone, or when the chosen loan review sample is not a clear representation of the credit union's portfolio.

Learn ways to strengthen your credit union's loan review program. The handout will be provided in a "sample language" format. It will be provided in MS Word so it can be used as a rough draft of a loan review policy or it can be used to evaluate/update your current policy.

### HIGHLIGHTS

- The objectives of a loan review system
- Tried and tested loan grading systems
- Methods of structuring and managing a loan review program
  - Appropriate samples to pull
  - Conducting the loan review for all major areas: safety and soundness, fair lending, compliance, and documentation issues
  - Structure of the loan review report; a plan will be provided
  - Exception reporting

### WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to be exposed to skills and techniques necessary to successfully execute loan review quality control. 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 directors, senior credit officers, loan review officers, loan officers, credit analysts, 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 Services, 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](http://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**