



# ABA

Alabama Bankers Association, Inc.

*Live Seminar*

## Fundamentals of Consumer Lending Boot Camp I

March 11 & 12, 2021

Registration DAY 1: 8:00 AM

Daily Business Sessions 8:30 AM – 3:00 PM

[Marriott Prattville Hotel & Conference Center](#)

Today's lending function must be "more than just the deal" instead focusing on gaining fully-banked customers. The **Consumer Lending Bootcamp** is a 2-day, intensive, "real world" program focusing on the tools, skills, strategies and processes needed for today's consumer lending team. The program is filled with case studies, pre-and post-testing, and skills practices.

### ATTENDEES WILL REAP THE FOLLOWING BENEFITS FROM THIS SEMINAR:

- Gain in-depth knowledge of Consumer Loan Products, Guidelines & how they may vary from each banking institution.
- Utilize real life scenarios to calculate Debt to Income and Loan to Value Ratios;
- Learn how to structure the loan to meet the customer's lending needs;
- Recognize ways to mitigate risks associated with different types of consumer loans;
- Relate the benefits of consumer credit and the effects of its abuse on the borrower, the community and the bank.
- Experience the "hands on" process in a learning environment; and
- Network with peers for shared experience.

### TRAINING OUTCOMES: As a result of this program, attendees will focus on how to:

- Identify, define, and relate to key consumer credit terms.
- Discuss the factors involved in structuring a loan.
- Comply with federal and state regulations that affect the consumer loan sales and application process.
- Conduct a loan interview within compliance guidelines.
- Explain the functions of the various departments that support the consumer loan process.

### AGENDA:

- Overview of Consumer Lending
- Basics of Credit Products
- Product Knowledge
- Lending Regulatory Compliance
- Understanding the Loan Process
- Conducting the Loan Interview
- Overview of Credit Report
- Credit Analysis – 5 C's and More
- Calculating Debt-to Income and Loan to Value Ratios
- Loan Documentation Overview
- Servicing and Monitoring the Consumer Loan

**TO BRING WITH YOU:** If available and appropriate, attendees should bring their financial institution's consumer lending products and services, paper consumer loan application, consumer lending flow chart, and underwriting guidelines. This information will make the training experience more "real world" and more transferable to the attendee's financial institution.

**PRESENTER:** Performance Solutions, & Warren Averett

**WHO SHOULD ATTEND:** This program is designed for any banker with limited experience in consumer lending including, but not limited to relationship and consumer loan officers, branch management, universal bankers, management interns, collection officers and more.

### FEES:

Members: \$745

Non-Members: \$1195

**QUESTIONS? EMAIL** [Debbie Pharr at dpharr@alabamabankers.com](mailto:Dpharr@alabamabankers.com) or call (334) 386-5735.

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After 10 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed.

**Schools and sessions 2 days or more, cancellation processing fee - \$200 or more TBD.**

**Late Registration:** Please note, there will be a \$50 late registration fee for all attendees that register later than 10 business days before the seminar.

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