

## Consumer Lending II - Beyond The Basics to Intermediate

April 7, 8 & 9

Day 1 Registration **8:00 AM**  
Day 1 & 2 Business Session **8:30 AM – 3:00 PM**  
Day 3 **8:30 AM – 12:00 PM**

[Marriott Prattville Hotel & Conference Center](#)

Consumer Lending Basics is completed, you're officially a soldier! This enhanced "Boots On The Ground" session will take you beyond basic training. Today's lending function must be "more than just the deal" instead focusing on gaining fully-banked customers. The Intermediate Consumer Lending II is a 2.5-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.

### **Benefits of the Program:**

- Providing a systematic approach for maximizing and growing both the credit and total banking relationship
- Determine borrower's ability to repay loan by evaluating a customer's credit worthiness & analyzing different sources of repayment
- Learning how to meet the customer's lending needs from "cradle to grave"
- Recognizing 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.
- Experiencing the "hands on" process in a learning environment
- Networking 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.
- Conduct a loan interview and identify additional opportunities
- Obtain an understanding of the credit report scoring
- Comply with federal and state regulations that affect the consumer loan sales and application process.
- Explain the functions of the various departments that support the consumer loan process
- Service customer inquiries and maintenance requests regarding consumer loans.

### **Agenda includes:**

- Expanding the Customer Relationship
- Credit Investigation
- In Depth Product Knowledge
- Analyze the Credit Report
- Lending Regulatory Compliance
- Conducting the Loan Interview
- Applying the Consumer Loan Guidelines
- Communicating the Loan Decision
- Perfecting the Lien
- Review the Loan Closing Documents
- Servicing and Monitoring the Consumer Loan
- **Analyzing the Financial – from Pay Stubbs to Tax Returns**

**PRESENTER:** Performance Solutions, Inc.

**Prerequisite for Attendance:** If available and appropriate, please bring your 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 your financial institution.

**Who Should Attend:** 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: \$825  
Non-Members: \$1295

**Only want to attend the TAX RETURNS, HALF DAY session on April 09, 2021?**

### **FEES:**

Members: \$295  
Non-Members: \$595

**QUESTIONS? EMAIL Debbie Pharr at [dpharr@alabama.bank](mailto:dpharr@alabama.bank)**

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**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.

**Non-ABA Members:** Prepayment is required for all non-member attendees for any event.

**Early Bird Rates:** When applicable, to qualify for the early bird rate, full payment MUST be received by advertised date. Otherwise, additional billing for the regular rate will be necessary.

**Note:** If registrant has received any manual/handouts prior to cancellation, no money can be refunded, credited or transferred.