



# Introduction to Consumer Lending

Tuesday, June 4, 2019

## LEARN THE BASICS OF CONSUMER LENDING

The seminar will cover the basics of consumer lending including the consumer loan function, marketing consumer loans, and making consumer lending decisions based on the five (5) C's of credit- capacity, capital, collateral, conditions, and character.

You will also be exposed to loan structure, loan support, and documentation issues and how they are an intricate part of the consumer lending process. An auto loan, RV loan, and home equity line of credit (HELOC) will be utilized as examples throughout the session.

Additionally, the basics of consumer loan compliance will be provided including Reg B, Reg Z, TRID, BSA, and Fair Credit Reporting.

The bank's consumer lending function will be illustrated through case studies.

## ON THE AGENDA

- Learn about the basics of consumer lending
- Explore marketing consumer loans
- Gain an understanding of how banks make consumer lending decisions based on the five (5) C's of credit
- Review the basics of consumer loan structure, support, documentation, and compliance with an auto loan, RV loan, and HELOC as examples
- Apply consumer lending through case studies

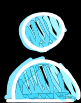
## ABOUT THE INSTRUCTOR

**David Osburn** is the founder and managing member of Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm. He also serves as a contract CFO for several clients including construction companies, medical practitioners, and real estate developers.



His extensive professional background encompasses over 30 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).



### WHO SHOULD ATTEND

- Consumer Lenders
- Loan Documentation Specialists
- Branch Managers



### WHEN

Tuesday, June 4, 2019  
9:00 a.m. – 4:30 p.m.



### WHERE

Arkansas Bankers Association  
1220 W. 3rd Street | Little Rock  
501-376-3741

# Arkansas Bankers Association Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

## INTRO TO CONSUMER LENDING

June 4, 2019

Arkansas Bankers Association

### REGISTRATION INFORMATION

Registrant #1 Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Registrant #2 Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Registrant #3 Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Bank/Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Billing Contact \_\_\_\_\_

Phone \_\_\_\_\_

### PAYMENT INFORMATION

Charge my:  Mastercard   Visa 

Account Number \_\_\_\_\_

Name on Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ CSC Number \_\_\_\_\_

*(3-digit security code on back of your card)*

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: Check Payable to  
Arkansas Bankers Association  
Professional Development Department  
1220 West Third Street  
Little Rock, AR 72201

#### ABA USE ONLY:

Registered: \_\_\_\_\_

Amount: \_\_\_\_\_

Received: \_\_\_\_\_

### REGISTRATION FEES

#### ABA Members:

Early Registration Price: \$325; After May 7: \$375

#### Non-Members:

Early Registration Price: \$650; After May 7: \$750

Registration fees include continental breakfast, instruction, materials, refreshment breaks, and lunch. To receive a registration confirmation, please provide an e-mail address on the registration form. If you do not receive a confirmation within 48 hours, please check with the ABA.

### HOTEL INFORMATION

This seminar will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Locally Negotiated Rate has been reserved for your convenience at the following hotels:

**Holiday Inn Presidential** | (501) 375-2100

Group Rate: \$97 | Group Code: IL64N

**Hilton Garden Inn** | (501) 244-0044

Group Rate: \$119 | Group Code: N3197385

### CANCELLATION

Register before May 7 if possible. Full registration fees will be refunded if a cancellation is received before May 21. No refunds will be given for cancellations made after May 21. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

### MORE INFORMATION

- Registration will begin at 8:30 a.m. on June 4.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

### CONTINUING EDUCATION



Attendants qualify for 6 Continuing Professional Education (CPE) Credits in Specialized Knowledge & Applications in group-live training. No advance preparation is required.

The Arkansas Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.