WHO SHOULD ATTEND
- Credit Analysts
- Lenders
- Underwriters

WHEN
February 20, 2020
9:00 a.m. – 4:30 p.m.

WHERE
Arkansas Bankers Association
1220 W. Third Street
Little Rock, AR 72201

BREAKING INTO BANKING
February 20, 2020

ABOUT THE INSTRUCTOR
Andy Keusal is passionate about using his teaching gift to help others reach their God-given potential. After earning his B.A. in Psychology from the University of Notre Dame, he spent eighteen years in commercial banking, during which he interviewed, hired, and trained hundreds of new bankers. He also helped build and run one of the nation’s premier credit training programs at a large Midwest regional bank. He left his corporate career in 2015 to found Keusal Learning, where he now helps people master the basics of banking. Many of his trainees have moved on to prosperous careers in banking, private equity, and even business ownership.

He is the author of the popular book, “Breaking into Banking: Cracking the Code on Launching a Successful Career in Commercial Banking,” and the creator and facilitator of the video course by the same name.

BREAKING INTO BANKING
This informative seminar will introduce commercial bankers to the key concepts, terminology, and processes involved in credit and lending. Some topics covered will be:

The Business of Banking
- Why customer relationships matter
- Identifying and managing risk
- Net interest income vs. fee income

Why Businesses Borrow Money
- Working capital financing
- Real estate and capital expenditures
- Start-ups, buyouts, bridge loans, and losses

The Art of Underwriting – Part I
- Industry considerations
- Life cycle stage of your borrower
- Analyzing quality of management

The Art of Underwriting – Part II
- Four levels of quantitative analysis
- Balance sheet: liquidity and leverage
- Income statement: margins and coverage

Loan Structuring – Part I
- Types of loan facilities
- How loan pricing really works
- Tenor and amortization

Loan Structuring – Part II
- Analyzing your collateral
- What loan covenants do for you
- The value of guarantees

The Credit Approval Process
- Courtship and the “life of a loan”
- Selling the deal twice — bank and customer
- Loan documentation

Loan and Portfolio Monitoring
- Understanding “Expected loss”
- Loan grading – regulatory definitions
- Asset performance and loan loss provisions

The Complex Lending Machine
- Internal relationships
- Introduction to twelve key banking groups
- Critical partnership: Credit and Lending

Test Drive Your Job
- A day in the life of a credit analyst
- Prerequisite traits for success
- Career advice and how to love your job

INCLEMENT WEATHER POLICY
Cancellations due to inclement weather are refundable. If you have questions concerning the status of an ABA program due to inclement weather, please call (501) 376-3741 or visit www.arkbankers.org for further information.
Arkansas Bankers Association
Professional Development Department
1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

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 __________________________________________________

REGISTRATION FEES
ABA Members: Early Registration Price: $340; After January 20: $390
Non-Members: Early Registration Price: $680; After January 20: $780

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 event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

Hilton Garden Inn Downtown | (501) 244-0044
Group Rate: $122 | Group Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Group Rate: $159 | Group Code: A5698

CANCELLATION
Register before January 22 if possible. Full registration fees will be refunded if a cancellation is received before Feb. 6. No refunds will be given for cancellations made after Feb. 6. 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 February 20.
- 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
Attendees qualify for 6 Continuing Professional Education (CPE) Credits in Specialized Knowledge 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.

PAYMENT INFORMATION
Charge my:  
- Mastercard
- Visa
- American Express
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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

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