WHO SHOULD ATTEND
- Loan Administration
- Credit Analysts | Officers
- Directors

WHEN
March 2-3, 2020
9:00 a.m. – 4:30 p.m.

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

ABOUT THE INSTRUCTOR
Ron Rushing is the President of Rushing Consulting Group, LLC in Sparta, Missouri where he conducts credit training services and advises banks on credit risk management issues. He has served as a safety and soundness examiner, as a commercial loan officer for a large commercial bank, and as chief credit officer for a regional bank in southwest Missouri.

He is a frequent speaker for state banking associations, including Arkansas, on topics including credit risk management, cash flow/financial statement analysis and loan documentation.

INKLEMENT 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.

FOUNDATIONS OF COMMERCIAL LENDING
March 2-3, 2020

This two-day event is designed to provide the foundation for a successful career in Commercial Lending. You will learn the necessary skills to analyze, and if required, approve a business loan.

This program is designed to provide an overview of commercial lending through an assessment, type and structure of a commercial loan, as well as building relationships with new and existing clients.

The program is organized by first evaluating a credit through financial analysis to assess the risk reward relationship. Following the financial assessment portion of the program, participants will dive into the elements of managing business relationships profitably and under approved risk guidelines. Over the course of both days, participants will have exposure to assessing loan suitability, structuring a loan and developing a sound lending understanding upon which to build comprehensive commercial and business relationships.

Day 1 - The Credit Side - Objectives:
- Roles of a Credit Analyst
- Identify the information required to make a financial assessment
- Review a full set of financial statements successfully
- Perform ratio analysis to determine Liquidity, Leverage, Operating Performance, etc.
- Review types of cash flows
- Review the positives and negatives of projections
- Risk Rating loans

Day 2 - The Lending Side - Objectives:
- Become familiar with the five fundamentals of credit
- Identify the important elements of every loan request
- Learning to manage and stay on top of the customer relationship
- Understanding why good loans go bad
- Discuss the lender’s role outside and inside the bank
- What to do when the answer isn’t what the customer wants to hear
REGISTRATION INFORMATION
Which days(s) will you be attending?
☐ March 2 (Credit)  ☐ March 3 (Lending)  ☐ Both Days

Registrant #1 Name ____________________________________________
Title ________________________________________________________
Email ________________________________________________________

Which days(s) will you be attending?
☐ March 2 (Credit)  ☐ March 3 (Lending)  ☐ Both Days

Registrant #2 Name ____________________________________________
Title ________________________________________________________
Email ________________________________________________________
Bank/Company _______________________________________________
Address _____________________________________________________
City __________________ State ________ Zip _________________
Billing Contact ______________________________________________
Phone ______________________________________________________

PAYMENT INFORMATION
Charge my:  ☐ Mastercard ☐ Visa ☐ American Express ☐ Discover

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. Please do not email credit card information.

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: ________