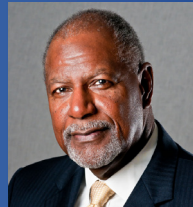


Sound credit decisions by bank lenders require a high degree of perception and skill. To reach this level of sophistication, your lending personnel must constantly rethink existing approaches, research new ideas, and update their knowledge.

The purpose of this school is to provide essential knowledge and skills to your lending professionals and less time out of the bank.

- Learn how to originate loans to qualified consumer and residential borrowers, to minimize collection problems and loan losses
- Find the keys to maintaining compliance with ever-changing fair lending regulations
- Strengthen your loan processing and credit administration skills
- Gain more of your customers loyalty
- Establish a network of peer lenders for continued support

ABOUT THE INSTRUCTOR



David Kemp

Bankers Management, Inc.

David Kemp is the President of Bankers Management, Inc.

(BMI), a nationally recognized company in financial services training and bank consulting. Mr. Kemp has more than 30 years of management experience in consulting, training credit administration and new business development. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities.



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

(501) 376-3741 | www.arkbankers.org

Arkansas Bankers Association
presents

2024 Consumer Lending School

www.arkbankers.org

REGISTRATION & PRICING

ABA MEMBERS

Early Pricing: \$1,020
After April 1: \$1,170

NON-MEMBERS

Early Pricing: \$2,040
After April 1: \$2,340

ACCOMMODATIONS OR GROUP RATES

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: \$148 | Corporate Account Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Group Rate: \$169 | Group Code: A5698

CANCELLATION INFORMATION

Full registration fees will be refunded if a cancellation is received before April 16. No refunds will be given for cancellations made after April 16. All cancellations must be submitted in written format prior to the event.



CONTACT US

Professional Development Department
(501) 376-3741
kami.coleman@arkbankers.org

TOPICS of DISCUSSION

April 30 - May 2

9:00 A.M. – 4:00 P.M.

KEY TOPICS COVERED

Lending Compliance

- Truth-In-Compliance
- Equal Credit Opportunity Act
- Real-Estate Settlements Procedures Act
- Community Reinvestment Act
- Privacy

Introduction to Consumer Lending

- The Role of the Consumer Loan Officer
- Current Lending Trends
- Loan Pricing
- Credit Policy

Taking the Loan Application and Interviewing

- Clarifying Sources of Income
- Key Questions from the Application
- The Application as a Collection Tool
- Cross-Selling Opportunities
- Case Study

Risk Analysis

- The Application of Judgment to the Loan Request
- Is the Borrower Willing to Repay the Loan?
- The Role of Collateral in the Credit Decision; Loan-Structure Risk



WHO SHOULD ATTEND

Community bankers and lenders who participate in their bank's consumer loan origination process, new loan officers, credit administration, and loan processing.



Lending to Self-Employed Borrowers

- Analyzing Personal Financial Statement
- 1040
- Schedules B, C, D, E & F
- Calculating Effective Income
- Case Study

Business Development

- Calling Program
- Referral Network
- Incentive Compensation
- Motivation

Loan Documentation

- The Role of Documentation
- The Note
- Security Agreements
- Perfection of Interest

Collections and Bankruptcy

- The Fair Debt Collections Act
- Telephone Techniques
- Collection Letters
- Bankruptcy Codes
 - Chapter 7
 - Chapter 13
 - Case Study
 - Administration of the Bankruptcy Process



WHERE

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



WHEN

April 30 - May 2, 2024
9:00 AM - 4:00 PM