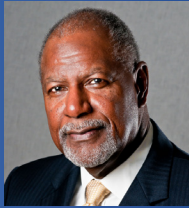


Sound credit decisions by bank lenders require a high degree of perception and skill. To reach this level of sophistication, your lending personnel must constantly rethink existing approaches, research new ideas, and update their knowledge.

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 INSTRUCTORS



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.



Shaun Harms
FORVIS MAZARS

Shaun Harms is currently the Partner for FORVIS MAZARS in the Financial Services Division specializing in Consumer Compliance and BSA. He is responsible for consulting and audit services for community and regional banks and has over 17 years of consulting experience with financial institutions. Prior to joining FORVIS, he was the Founder and Executive Director of Bankers Assurance, LLC that was one of the largest compliance consulting companies in Arkansas representing over 80 banks in Arkansas and the surrounding states. He has extensive knowledge in consumer compliance and BSA. He has performed numerous audits in both consumer compliance and BSA. In addition, Shaun has conducted numerous training sessions for financial institutions.

Arkansas Bankers Association
presents

2026 Consumer Lending School



Arkansas Bankers Association
1220 W. Third Street
Little Rock, AR 72201
(501) 376-3741 | www.arkbankers.org

www.arkbankers.org

REGISTRATION & PRICING

ABA MEMBERS

Price: \$1,290

NON-MEMBERS

Price: \$2,580

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: \$150 | Corporate Account Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Group Rate: \$172 | Group Code: A5698

CANCELLATION INFORMATION

Full registration fees will be refunded if a cancellation is received before March 17. No refunds will be given for cancellations made after March 17. All cancellations must be submitted in written format prior to the event.

NOTE

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.

TOPICS of DISCUSSION

MARCH 31-APRIL 2, 2026

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



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



CONTACT US

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



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.



WHERE

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



WHEN

March 31-April 2, 2026
9:00 AM - 4:00 PM