Virtual Learning

ARKANSAS BANKERS ASSOCIATION

BASIC PERSONAL & BUSINESS TAX RETURN ANALYSIS

Attend this proactive webinar and gain an understanding of the often complex and confusing topic of TAXES!

Bank personnel are required to obtain and properly interpret tax returns for consumer, mortgage, and commercial lending purposes. The first part of this webinar will concentrate on personal tax return analysis while the second part will focus on the analysis of various business tax returns.

The objectives of the first part of the webinar consist of the following:
1) Review the basic structure of the personal 1040 federal tax return (including the various schedules and K-1 forms),
2) Use analysis techniques to prepare a personal cash flow from information gleaned from the 1040 and the related schedules, and
3) Discuss recent changes in the tax code, including the OBBB (One Big Beautiful Bill), and how they affect the bank's "individual" borrowers/guarantors.

The second part includes:
1) Discuss the structure of a C corporation, S corporation, and Partnership (including LLC) tax return,
2) Analyze business tax returns and prepare cash flows for these entities,
3) Review tax returns and technology issues, identify fraudulent returns, and describe how tax returns can be used to better market the bank's products and services, and
4) Discuss updates in the tax code and how they apply to businesses.

When:
July 13, 2026
9:00 a.m. - 3:00 p.m.

Where:
The comfort of your desk.

Who Should Attend:

Commercial lenders, credit analysts, mortgage lenders, consumer lenders, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers

ARKANSAS BANKERS ASSOCIATION

Arkansas Bankers Association | Professional Development Department

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

ABOUT THE INSTRUCTOR

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, attorneys, credit managers, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors. His extensive professional background encompasses 26 years as a Business Trainer/ Contract CFO and 16 years as a Bank Commercial Lender including the position of Vice President/ Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out," management, and business development.

Mr. Osburn has been an adjunct college professor for over 30 years teaching Accounting, Economics, Finance, Banking, Marketing, Management, and Business Law. He has an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma. Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

REGISTRATION FEES

ABA Members:
Registration Price: $390

Non-Members:
Registration Price: $780

NOTE

Registration fees are per person, not connection. Please register each person in attendance separately.

CANCELLATION

Full registration fees will be refunded if a cancellation is received before June 29. No refunds will be given for cancellations made after June 29. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

BASIC PERSONAL & BUSINESS TAX RETURN ANALYSIS

JULY 13, 2026

Bank/Company Name ______________________ **Phone** ______________

Registrant Name ______________ **Title** ______________ **E-mail** ______________

Registrant Name ______________ **Title** ______________ **E-mail** ______________

Address ______________ **City** ______________ **State** ________ **Zip** ________

Registration Contact ______________ **Phone** ______________ **E-mail** ______________

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)

Billing Zip Code ______________

If you would prefer to pay via credit card over the phone, please call the ABA at (501) 376-3741. Please do not email your credit card information.

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

Email: marketing@arkbankers.org
Fax: (501) 376-9243
Mail: Check Payable to:
Arkansas Bankers Association
Professional Development
1220 West Third Street
Little Rock, AR 72201

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