



SCHOOL OF CONSUMER LENDING

Learn basic lending skills required to manage your bank's consumer loan process

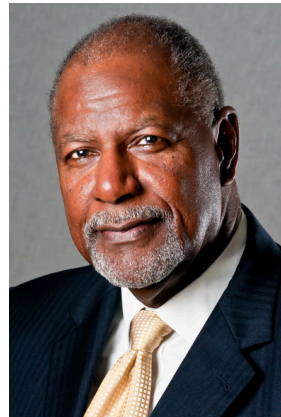
April 23, 8:30 a.m. - 3:30 p.m. | April 24, 8:30 a.m. - 3 p.m. | PA Bankers Training Room

The top performing banks in the country have 20-30 percent of their outstanding loans in consumer loans. The big advantages to these banks are higher portfolio yields and portfolio risk diversity. In addition, the consumer loan portfolio also generates fee income. In short, banks cannot afford to not focus on this hidden source of business. This two-day program is an interactive class that combines lecture, case study and role play. It is intended to provide the participants with the basic lending skills required to manage the bank's consumer loan process. This program is approved for 13 CPE credits and has been submitted for CRCM credit approval by the American Bankers Association Professional Certifications.

WHAT WILL I LEARN?

- The ability to perform a global debt analysis
- Improved interview skills
- Understanding all qualifying sources of income
- Understanding credit scoring factors
- Basic consumer loan documentation
- Debt capacity analysis
- Lending to self-employed borrowers
- Business development skills
- Evaluating collateral values
- Current consumer debt trends

MEET THE PRESENTER



David Kemp
President, Bankers
Management, Inc.

David has more than 30 years of management experience in consulting, training credit administration and new business development.



Members: \$700 | Affiliate Members: \$760 | Non-Members: \$1,050

Visit www.pabankers.com to register today.

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