



Senior Lender Forum

An Investment in Your Bank’s Future!

The Forums provide an opportunity for community bank lenders to exchange ideas freely, dissect problems, and discuss important issues with peers. The Senior Lender Forums are designed to be a rewarding experience where members can grow professionally, as well as personally.

This hybrid event will be offered to attendees In-Person at the IBA Center for Professional Development or Via Zoom as a completely Live Interactive Program.



February 3, 2021 • June 2, 2021 • October 6, 2021 (Group 1)

February 4, 2021 • June 3, 2021 • October 7, 2021 (Group 2)

Benefits of the Forum...

- Improve the profitability of your loan portfolio
- Reduce the risk in your loan portfolio
- Increase your understanding of regulatory issues
- Form lasting relationships with noncompeting senior lenders
- Get solutions and practical ideas for your most pressing concerns
- Grow professionally, as well as personally
- Discuss with peers what works and what doesn't

How the Forum Works...

- IBA will organize the forum based on bank size and market to ensure that participants have as much in common as possible
- The group will be small—no more than 15 participants.
- The Forum will meet three times during the year
- Eight to 10 topics will be discussed at each session; participants are strongly encouraged to suggest agenda topics of interest
- Forum participants get the benefit of networking and making brief queries within their groups between meetings
- A binder based on Forum topics is compiled for each group member

Possible Forum Topics

- Economy, interest rates and banking issues: trends update from facilitator, with discussion of feedback and anecdotal comments from customers of participants, implications for asset-liability management in the bank
- Lending issues: pricing discipline and trends in markets, profitability and margins, loan structuring and covenant issues, efficiency of the approval process and overall productivity in the lending function, any emerging problem areas in terms of loan types or industries
- Underwriting issues: changes in personal tax return formats, collection of periodic financial information from customers, accounting rules changes, effective usage of and levels of support staff and roles
- Regulatory issues: “hot buttons” and feedback from recent examinations, appraisal guidelines, CECL, any emerging or new regulations
- People issues: managing vs. micro-managing, performers vs. non-performers (what do you measure and how? coaching?), training and development of lenders and lending staff, hiring and keeping good employees
- Business development issues: Success stories in prospecting and calling, motivation and incentives, negotiating skills, ways to streamline the credit process in order to expand the sales process
- New, alternative or emerging products issues: The ever-changing residential mortgage market (originate to sell to secondary market, sell to correspondent, keep in-house? what about servicing?), “fintech” and digital banking competition and trends, other non-bank lending competitors



Senior Lender Forum



Presenter: Richard Hamm

Richard Hamm with Advantage Consulting & Training has been training bankers for 29 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include national associations such as The Risk Management Association (RMA); regional banking schools such as the Barret School of Banking – Memphis, the Graduate School of Banking – Wisconsin, the Southwestern Graduate School of Banking – Dallas, the Graduate School of Banking at Colorado, and the Western States School of Banking; state banking and community banking associations in a dozen states; and individual banks.

Based in Huntsville, AL, he has owned/operated Advantage Consulting & Training for 15 years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation, then acquisition of an existing bank. He has BS and MBA degrees from the University of Alabama, Tuscaloosa.

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Registration Fee for All Three Sessions:

The following fees include the program materials, continental breakfast, lunch and refreshments. Surcharge of 100% for non-members.

Participants can choose to attend In-Person or Online.

\$1,200 per IBA member

Please return this forum to: IBA Center for Professional Development, 8425 Woodfield Crossing Blvd, Suite 155E, Indianapolis, IN 46240.

Name _____ E-mail Address _____

Bank _____

Address _____

City/State/Zip _____

Phone _____ Cell _____

Confirmation / Cancellation Policy

Due to our commitments, the price is inclusive of all three sessions. A full refund for the 3-session forum will be given for cancellations received prior to the first session. Any registrant who does not cancel before the first session will be billed the full registration fee and sent the materials. Substitutions are welcome at no additional charge.

Agenda

- 8:30 a.m. Registration
- 9:00 a.m. Program Begins
- Noon Lunch
- 3:00 p.m. Program Adjourns

For More Information

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