

Consumer Lending School

August 19-20, 2025

Dept. 16

Registration Fees

Registration fees include the program, materials, continental breakfast, lunch and refreshments each day. Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. A 100% surcharge for non-members will be applied.

IBA Members / Associate Members

\$595 for the first attendee

\$495 each additional attendee

Cancellation Policy

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences which occur one day prior or on the day of the program. Substitutions are welcome at any time.

Payment Information

Attendee Name _____

Email _____

Attendee Name _____

Email _____

Bank Name _____

Address _____

City, State, Zip _____

Phone _____

(Please circle one) Send Me an Invoice VISA MasterCard AMEX

Total Amount Enclosed \$ _____

Cardholder Name _____

Credit Card Number _____

Expiration Date _____ CVV Code _____

Please register online at
indiana.bank.

IBA Foundation, Inc.
8425 Woodfield Crossing
Blvd.,
Suite 155E
Indianapolis, IN 46240
317-387-9380

Directions, maps and a list
of local hotels are available
on our website at
indiana.bank.

Agenda

8:30 a.m. Registration and
Continental Breakfast

9:00 a.m. Program Begins

Noon Lunch

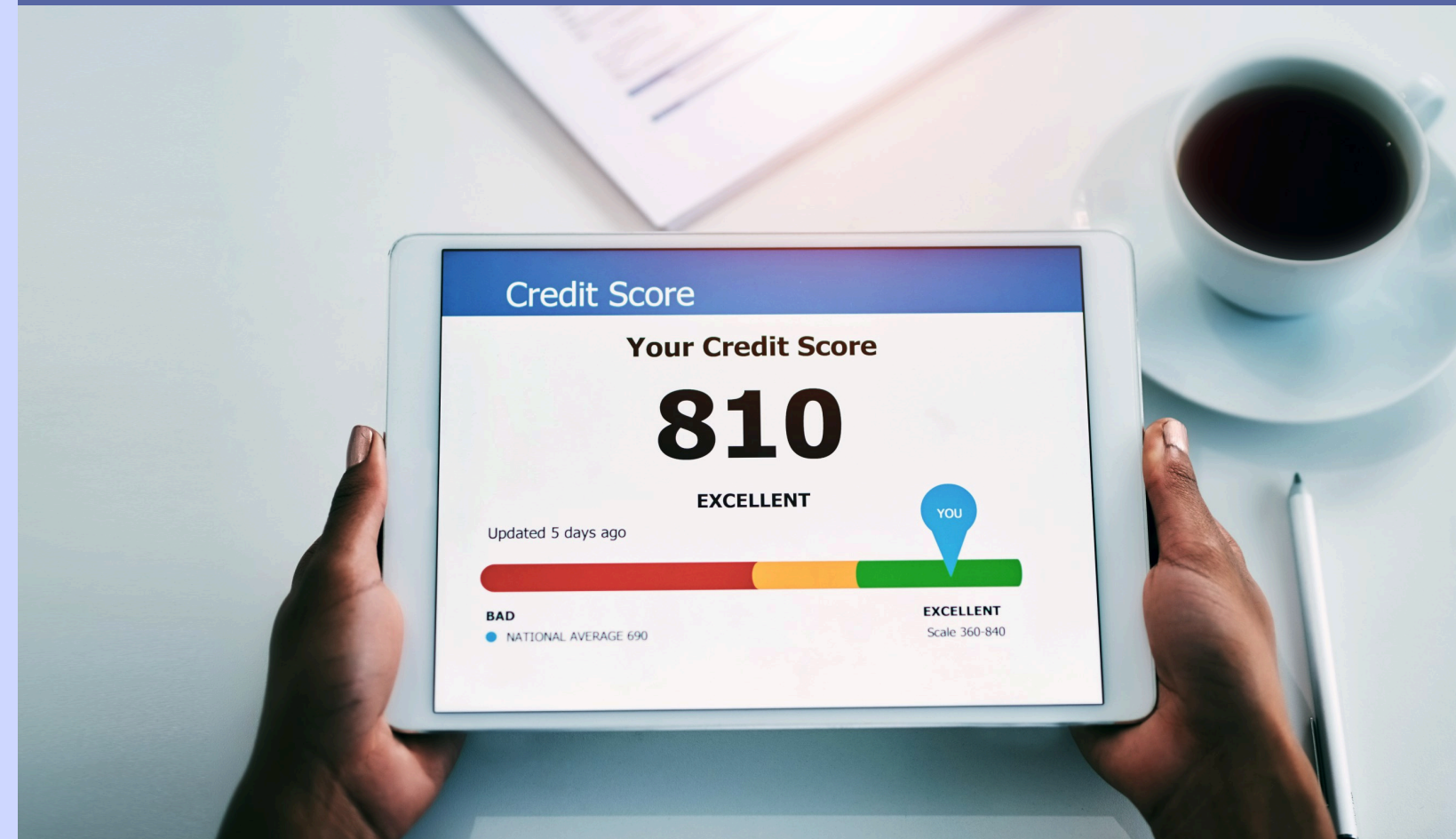
1:00 p.m. Program Resumes

4:00 p.m. Program Adjourns

CONSUMER LENDING SCHOOL



August 19-20, 2025



Register Today!



indiana.bank



317-387-9380

Program Overview

This two-day seminar follows the consumer lending process from taking the application to making the final credit decision. Using cases and providing suggested practices, participants will learn how to better navigate what can be a tricky process. Because consumer lending tends to be one of the most automated and regimented lending functions in banking, special emphasis will be placed on recognizing exceptions to established lending policies and practices, and how to properly mitigate these risks – when it makes sense for bankers to intervene and grant a waiver. We also will explore personal tax returns and developing related personal cash flow, including small business and self-employed borrowers.

While this program provides a brief overview of various compliance and fair lending regulations, the focus is on the underwriting and loan analysis process beyond compliance.

The Curriculum

This two-day school is designed to prepare consumer lenders to meet two primary challenges. The first challenge is to originate loans to qualified consumer and residential borrowers and minimize collection problems and loan losses. The second challenge is to be in compliance at all times with ever-changing fair lending regulations.

Meet Your Presenter

Richard Hamm, Advantage Consulting & Training

Hamm has been training bankers for 30+ 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. He is based in Huntsville, Alabama, and 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 and acquisition of an existing bank. His clients include national associations such as the Risk Management Association (RMA) and American Bankers Association (ABA), regional graduate schools of banking such as the Graduate School of Banking at Wisconsin - Madison, state banking and community banking associations, plus individual banks.



Agenda

- Current industry trends:
 - Recent issues, such as the pandemic, consumer savings and strong liquidity, all while a recession is broadly predicted (and may be in progress at the time of the event)
 - Re-thinking the predictive power of credit scores
 - Overview of residential mortgages and home equity lending
- Taking the loan application (or personal financial statement), getting the needed information, and issues with helping the customer complete the schedules
- Beyond W-2s and pay stubs: Tips on how to qualify income and verify employment
- Myths and realities of credit bureau reports
- Getting beyond “the dog ate my homework” types of excuses for poor credit history
- A framework for dealing with applicants that have a previous bankruptcy
- Credit policy exceptions are serious business – your reasons for granting a waiver must be equally serious
- Collateral considerations
- Beyond the “big three” of credit score/history, debt ratio and loan-to-value: Tips on using other important factors to mitigate risks and underwrite a solid loan
- Update on residential mortgage lending and the basics of the mortgage loan process
- Key issues when dealing with residential construction loans
- How to compile and construct personal cash flow from tax returns

Who Should Attend?

Branch managers, consumer lenders, mortgage bankers, private bankers, small business lenders, credit analysts, loan review specialists, consumer lending managers and credit officers.

Required Equipment

Participants should bring a calculator for use during the school.

Requirements & Regulations

Participants are expected to attend all sessions. Absences are excused only because of illness, catastrophe or extenuating circumstances, based upon a written statement submitted to, and approved by, the IBA Board of Education.

Certificate of Completion

Student performance will be measured using a combination of class participation and group presentations. Students who satisfactorily complete all requirements will receive a certificate of completion.

Schedule (Times in ET)

8:30 am Registration & Continental Breakfast

9:00 am School Begins

Noon Lunch (Included)

1:00 pm Class Resumes

4:00 pm Program Adjourns