Fees & Location

The following fees include the program and training materials:

**IBA Members**
$225 Individual Session
$850 Entire 4-part Series

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. 100% surcharge for non-members.

This seminar will be held on Thursday, August 19, 2020 virtually using Zoom technology.

AGENDA

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 a.m.</td>
<td>Registration</td>
</tr>
<tr>
<td>9:00 a.m.</td>
<td>Program Begins</td>
</tr>
<tr>
<td>12:00 p.m.</td>
<td>Lunch</td>
</tr>
<tr>
<td>1:00 p.m.</td>
<td>Program Resumes</td>
</tr>
<tr>
<td>4:00 p.m.</td>
<td>Program Adjourns</td>
</tr>
</tbody>
</table>

Special Accommodations

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

Confirmation / Cancellation

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form. If you have questions, contact Marcy Borden at 317-387-9380 or via email at mborden@indiana.bank

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 on the day of the program. Substitutions are welcome at anytime.

- Attend this IBA Seminar -

**Lending Bank Investments & Bank Performance**

*Part of the Essentials of Banking Program*

**Thursday**
**August 19, 2020**

IBA Center for Professional Development

Indianapolis

Register Online
www.indiana.bank
The Indiana Bankers Association (IBA) is pleased to present “Essentials of Banking”, four, one-day seminars offered at the IBA Center for Professional Development in Indianapolis. A must for the newer community bank employee, this series is designed to provide a complete knowledge of banking principles and operations. It is also geared toward veteran employees as a refresher course. While it is recommended that the individual attend all four sessions of the series to receive an entire overview of banking, each session’s material stands alone; one session is not a prerequisite for another. From year to year, IBA plans to offer the same series beginning with any session. However, if you want your staff to learn about the material presented in a particular session, the program provides a thorough education and may be attended as a stand-alone class.

Meet Your Presenter

Trina McCoy is the Senior Consultant and Facilitator, for Performance Solutions, Inc. (PSI), a training and consulting company that has been a part of the banking community for over 35+ years. PSI specializes in providing solutions to the key challenges facing banks today in attracting and building relationships with their customers. Trina McCoy started her career with a regional bank in 1999 as an in-store branch manager and later managed a traditional branch. Trina also served as a Regional Manager and City President where she assisted with the opening of over 30 branches and was responsible for managing, training and operational duties. She has also served on the Board of Directors for Junior Achievement. Trina enjoys spending time with her family, shopping, gardening and decorating.

Who Should Attend

This seminar is designed for Retail Managers, Branch Managers, Assistant Branch Managers, Branch Manager Candidates and anyone responsible for the direction and development of a retail branch. You can attend the series or each session will also be a stand-alone program.

Seminar Topics

Banking Overview
§ Understanding the Banks Assets and Liabilities
§ Sources of Income for Bank
Lending Process
§ From Application to Decision
§ Loan Administration
§ Loan Policy
§ Loan Review
Lending Guidelines
§ Applying the 5e’s of Credit
§ Purpose of the Loan
§ Loan Structuring
§ Sources of Repayment
  o Calculate Debt-to-Income Ratios
  o Self Employed Borrowers
  o Financial Statement
Banking Risks
§ Primary Banking Risks
§ Understanding the Risk Management Process
Bank Performance Reporting
§ Uniform Bank Performance Report

COVID-19 RELEASE AND HOLD HARMLESS: By registering for and attending an Indiana Bankers Association (“IBA”) event or meeting, you acknowledge that there is an unknown risk of potential exposure to COVID-19 from contaminated surfaces or contact with other persons and you voluntarily agree to assume and accept said risks. Such exposure could result in illness, disability or death. You agree to waive, release hold harmless, and indemnify the IBA and its affiliates, directors, officers, employees and agents from and against any and all claims of liability and/or damages from exposure to COVID-19. Registrants and attendees warrant and represent that they will comply with all governmental, IBA, and host facility laws, orders, restrictions and guidelines regarding COVID-19 when participating in an IBA event or meeting.

Lending Bank Investments & Bank Performance

Please type or print legibly. Copy this form for additional participants.

Name

Nickname for Badge

Bank/Firm

Address

Phone   Fax

Emergency # (In case of bad weather, etc.)

E-Mail

Fees
☐ $225 IBA Member Individual Session
☐ $850 IBA Member 4-part Series

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. A 100% surcharge will be applied for Non-members.

Payment Information
Total payable to the IBA Foundation, Inc.
☐ Check Enclosed  ☐ VISA  ☐ MasterCard  ☐ Amex

Account Number   Exp. Date

Dress is Business Casual
Register online: www.indianabankers.org

Return this form to:
IBA Foundation Inc.
8425 Woodfield Crossing Blvd., Suite 155E
Indianapolis, IN 46254-4673
317-387-9380 Fax: 317-333-7162

Register online: www.indiana.bank